2025
Annual Report

bankjatim



Strengthening Synergy, Accelerating Sustainable Growth

PT Bank Pembangunan Daerah Jawa Timur Tbk

Strengthening Synergy, Accelerating Sustainable Growth

bankjatim

Annual Report
2025



PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) successfully navigated the year 2025 with solid performance. During the year, Bank Jatim strengthened synergy in fostering integrated collaboration, realized through the enhancement of its business ecosystem, the expansion of digital-based services such as JConnect, and the optimization of the AGEN JATIM network, which reached more than 14 thousand agents. In addition, Bank Jatim reinforced its collaboration within the Bank Business Group (KUB) to create mutually beneficial partnerships. This synergy extends beyond the consolidation of capital strength; it also represents the alignment of vision to celebrate business growth across all KUB member regions. Through these initiatives, Bank Jatim remains committed to accelerating financial performance growth that is not only aggressive in quantitative terms but also high in quality. The Bank consistently upholds the principles of Governance, Risk, and Compliance (GRC) to ensure sound and sustainable business growth.

The implementation of this synergy has had a direct impact on the enhancement of intermediation performance and the expansion of the customer base, as reflected in the growth of Third- Party Funds (DPK) customers and a significant increase in transaction volumes. Meanwhile, through the acceleration of sustainable growth, Bank Jatim achieved positive and consistent financial performance. Throughout 2025, Bank Jatim successfully recorded a net profit of approximately IDR 1.62 trillion, representing a growth of 24.80% compared to the previous year. The Bank's total assets reached IDR168,85 trillion, reflecting a growth of 42.93%. Strong synergy has served as the primary foundation in driving accelerated performance, while a prudent and sustainability-driven approach ensures that the growth achieved by Bank Jatim is not only robust but also of high quality, inclusive, and sustainable in the long term.

Theme
Continuity



Achieving Excellent Performance through Synergy and Collaboration

Annual Report
2024

PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) is taking significant steps to further strengthen its Bank Business Group (KUB) at the end of 2024. Moreover, as part of a strategic step, Bank Jatim is currently in the process of becoming a holding company for 5 (five) BPDs through KUB, such as Bank NTB Syariah, Bank Lampung, Bank NTT, Bank Banten, and Bank Sultra. Bank Jatim and the 5 (five) BPDs will build a broader and more flexible banking ecosystem and strengthen a more solid financial foundation to support regional and national economic growth in order to achieve Bank Jatim's vision as BPD No. 1 in Indonesia. With this achievement, Bank Jatim has not only improved its financial performance, but also made a real contribution to advance the regional economy and banking sector in Indonesia.

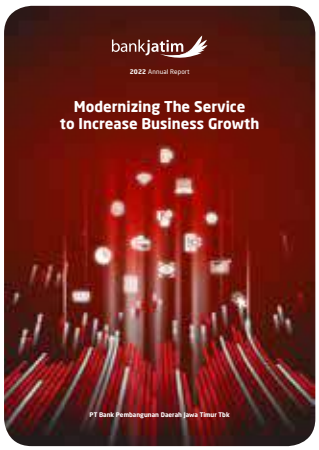
In addition to synergy, Bank Jatim also collaborates with the central and regional governments in supporting strategic programs and projects for regional economic development. Bank Jatim has driven business achievement performance by supporting the implementation of the East Java Provincial Government program and national strategic projects in East Java Province. Bank Jatim also cooperates with several Ministries and Government Institutions. Through this synergy and collaboration, Bank Jatim has had a positive impact on the regional economy and in particular, has been able to expand its service network in various regions, increase its ability to provide financing to productive sectors, and support the development of MSMEs.



Building Growth through Business Strengthening

Annual Report
2023

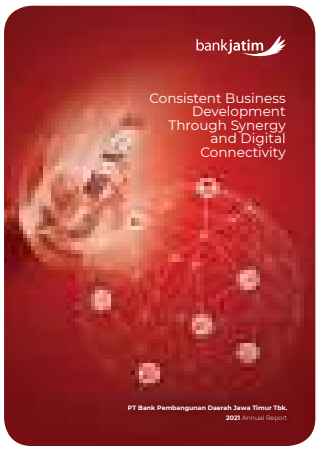
In building the sustainable growth of PT Bank Pembangunan Daerah Jawa Timur Tbk. (Bank Jatim), Bank Jatim always strives to improve the capabilities of all organs in carrying out their business activities. This was implemented by increasing business growth, technological innovation, and efficiency. The Bank's focus on achieving sustainable business growth was by implementing various strategies, including changing business models, repositioning networks, changing organizational structures, improving human resource (HR) management, and increasing cyber security. Bank Jatim's transformation program has been able to produce targeted performance as demonstrated by an increase in the Bank's profits and assets.



Modernizing The Service to Increase Business Growth

Annual Report
2022

Innovations and investments made by PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by developing JConnect as a Digital Banking Branding in 2021 was implemented in 2022. JConnect applications that had been developed include JConnect Sipandai, JConnect EKMG, JConnect Eloan, JConnect Mobile Banking and Jconnect Internet Banking. These various applications provided service convenience for the community which in turn had a significant positive impact on business growth in 2022.



Consistent Business Development through Synergy and Digital Connectivity

Annual Report
2021

Changes in the marketplace and society require banks to change towards digital banking, or services that are run with the support of Information Technology. Until 2021, PT Bank Pembangunan Daerah Jawa Timur Tbk. had been innovating and investing in technology to remain competitive in the era of the industrial revolution 4.0, especially in the current situation of the COVID-19 pandemic and the new normal. This was intended to facilitate service to customers, optimize business processes and strengthen IT Security. As a form of Bank Jatim's commitment to provide banking services availability, innovation, and ease of access for customers and the public, Bank Jatim proudly presented "JConnect", a Digital Banking Branding reflecting Bank Jatim's digital transformation with the spirit of connecting all needs and easy access to services banking.

JConnect was also able to increase the effectiveness of Bank Jatim's synergy with various partners through digitalbased applications, namely with various Bank Jatim merchants used by educational institutions, local governments, social assistance and hospitals as well as with various digital ecosystems in Indonesia.

The synergies and digital connectivity encouraged the implementation of consistent business development. During the current COVID-19 pandemic, digital banking transactions experienced a significant increase. People preferred to do banking transactions through their respective gadgets, without having to come to the bank service office, and it could be done anytime and anywhere in real time online.

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Overview of
The Company



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Establishment Date:

August 17, 1961

Share Ownership:

51.13%
Level I Regional Goverment of East Java Province

28.35%
38 Regency/City Regional Goverment

20.52%
Public

Business Field:

Banking Services



Number of Offices:

Head Office **1**

Network Offices **1,860**

Product and Services:

- Saving
- Consumer Loan
- Medium and Corporate Loan
- Treasury Products
- Business Services
- Institutional Services
- Sharia Financing Product
- Sharia Fund Products and Services
- E-Channels and Other Services

Milestones

1961–2015

1961

Establishment of PT Bank Pembangunan Daerah Djawa Timur.

1976

Change of Status into Regional Owned Enterprise.

1990

Status upgrade to Foreign Exchange Bank.

1999

Change of status from Regional Owned Enterprise (BUMD) to Perseroan Terbatas (Incorporated Company).

2007

Establishment of Sharia Business Unit of Bank Jatim.

2012

Initial Public Offering on July 12, 2012.

2014

Establishment of 44 Micro Business Units.

2015

- Launching of Jatim Priority (Premium Service for Priority Customers) product, Simpanan Pelajar (Simpel) Saving Product, SiUMI Saving & Loan product (SiUMI Program is dedicated for Micro and Small Entrepreneurs), and Siklus Nelayan Saving Product.
- Bank Jatim and Indonesian Regional Government Rural Banks Association (Perbamida) agreed to sign a Memorandum of Understanding (MoU) related to the Linkage Program facility to Rural Banks (BPR).

2016–2019

2016

- Launching of Program Loan Agreement
- Launching of Mobile Bank Jatim
- Launching of Sipandai Product

2017

- Opening of Batam Branch;
- Launching of New Products, including:
  - Yuan Remittance
  - Giro Plus
  - Jatim Indag Card
  - Smile Premium Link
  - Jempol Link (Bancassurance in cooperation with PT Asuransi Jiwa Sinarmas MSIG Life.)

2018

- Launching of Smart ID Card program for Civil State Apparatus together with Sumenep Regency Government
- Launching of Revolving Fund Loans (Hulu Hilir Agromaritim Loans for Maritime and Fisheries Sector)
- Launching of Remittance Transaction
- Launching of Virtual Account

2019

- Inauguration and launching of BJTM Connect
- Launching of jatimcode (payment feature for Bank Jatim Mobile Banking through QR Code scan)
- Launching of e-Form Loan Portal
- Bank Jatim and UINSA jointly broke a MURI record in mass academic community's activation of 5,000 securities accounts
- Cooperation with GoPay and Grab
- Female Volleyball Team achieved hat- trick and emerged Champion of Livoli of Main Division.

2020–2022

2020

- Launching of the Jatim Code QRIS (Quick Response Code Indonesian Standard) as the development of Mobile Banking payment features;
- Launching of loan products to BUMDES (Village Owned Enterprises) which is an integral part of the East Java Micro Loan;
- Bank Jatim won various awards, including Top of The Top BUMD 2020 and The Most Profitable Regional Bank.

2021

- Launching of Priority E-Jatim.
- Continuous digital banking development through J-Connect

- Expansion of Tax Payment Services through the marketplace.

2022

- Launching of the JConnect Invest application with the initial offering of product SBR011 with a total offering of 4 retail SBN series throughout 2022.
- Launching of JConnect Remittance, a remittance transaction from Malaysia through a channel (Agent or application) belonging to Bank Jatim's partners, namely MTA – Merchantrade Asia.

2023–2025

2023

- Bank Jatim established an integrated business conglomeration with its sister companies, Bank UMKM Jawa Timur and BPR Perbamida.
- Bank Jatim strengthened its synergy with the East Java High Prosecutor's Office.
- Bank Jatim established cooperation with RSU Brimadika for Employee Health Services.
- Bank Jatim collaborated with Universitas Negeri Surabaya (UNESA) in the Business and Academic fields.
- Inauguration of the Bank Jatim-assisted Foreign Exchange Pendulum Village producing leading regional products oriented toward export.

2024

- Bank Jatim officially held the Trade Connect Summit 2024 for the first time in collaboration with the Ministry of Trade of the Republic of Indonesia and Export Center Surabaya.
- Launching of Cash Waqf Linked Deposit (CWLD), making Bank Jatim the first among all Regional Development Banks' Sharia Business Units in Indonesia to introduce CWLD.
- Bank Jatim became the Holding Company of PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah within the Bank Business Group (KUB) structure.

2025

- **Bank Jatim, in collaboration with the Pamekasan Regency Government, launched KKI (Kartu Kredit Indonesia) to enhance the implementation of Regional Government Transaction Electronification (ETPD).**
- **Bank Jatim launched QRIS Cross-Border as an innovative payment solution.**
- **Introduction of Jatim Prioritas Syariah services, complementing Jatim Prioritas services with a dedicated segment for customers with Sharia preferences.**
- **Bank Jatim became the Holding Company for Bank NTT, Bank Sultra, Bank Banten, and Bank Lampung within the Bank Business Group (KUB) structure.**

Our
Best Contribution

Solid Profitability and Operational Performance

In 2025, Bank Jatim recorded solid profitability by posting a net profit (*Bank Only*) of IDR1.55 trillion, representing a year-on-year growth of 20.65%. This achievement reflects the effectiveness of consistently implemented business strategies, as well as the bank's ability to maintain a balance between growth and prudent risk management.

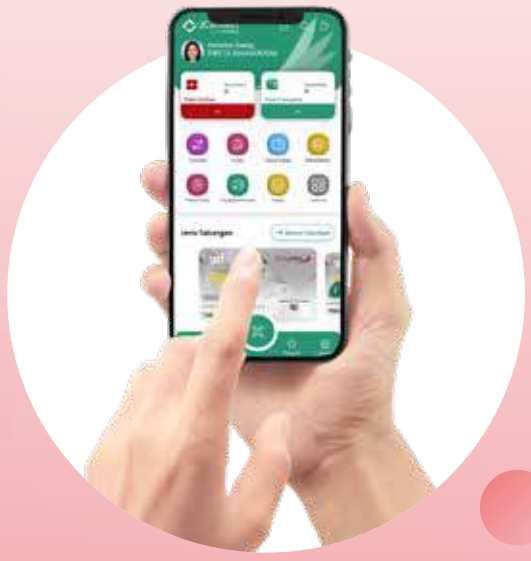
From an intermediation perspective, loan expansion demonstrated a positive trend, growing by 4.98% to IDR67.24 trillion. This growth was supported by strong performance across the Consumer, Micro, Retail, and Corporate segments, which collectively served as the main pillars driving the expansion of Bank Jatim's financing portfolio.

Furthermore, the optimization of the cost of funds became a key factor in enhancing operational performance. Through strategies aimed at strengthening low-cost funds based on a transaction banking approach, Bank Jatim successfully reduced interest expenses by 4.84%. This initiative directly contributed to a significant increase in Net Interest Income (NII), which grew by 12.13%, while reinforcing a more efficient and sustainable income structure.

This performance was also reflected in the Net Interest Margin (NIM), which remained at a sound level of 6.15%. This demonstrates Bank Jatim's capability to optimally manage its assets and liabilities amid interest rate fluctuations and intensifying competition within the banking industry.



Assets and Risk Management Quality Resilience



To support sustainable business growth, Bank Jatim consistently prioritizes prudential banking principles and disciplined risk management practices. The consistency is reflected in the Company's efforts to maintain manageable asset quality amidst economic dynamics and ongoing credit expansion. In terms of credit quality, the Gross Non-Performing Loan (NPL) ratio was recorded at 3.88%. This figure reflected challenges, particularly in the retail and consumer segments, but remained within manageable limits through strengthened monitoring and intensive handling of non-performing loans.

Having an anticipatory measure, Bank Jatim also proactively strengthened its risk buffer by increasing provision costs to IDR1.7 trillion, representing a 37.39% year-on-year growth. The policy was taken as a precautionary measure to anticipate potential future credit risks and ensure Bank Jatim's readiness to face economic uncertainty. These efforts had positively impacted the Coverage Ratio at a strong 102%. This provisioning level reflected Bank Jatim's capacity to adequately absorb potential credit losses, maintaining overall financial performance stability. Implementing disciplined and measured risk management, Bank Jatim is optimistic to maintain sound asset quality while supporting prudent and sustainable business expansion in the future.



Digitalization Acceleration and Business Ecosystem

Digital transformation was a key pillar in driving Bank Jatim's business growth in 2025. Affirming its JConnect service and optimizing its network of 14,842 Jatim Agents, Bank Jatim successfully built a more inclusive, expansive, and integrated financial services ecosystem. The initiative not only increased the accessibility of banking services but also served as a key driver for new customer acquisition across various segments.

Moreover, digital innovation was also realized through the development of the "Jatim Kilat" application, designed to accelerate the credit disbursement process, particularly in the micro segment. Equipped with a simpler, faster, and technology-based process, this application had proven to significantly increase credit penetration and expand the reach of services to micro-enterprises in various regions.

Contrastingly, the digital transformation was aligned with the principle of operational efficiency. The alignment was reflected in the maintained Operating Expense to Operating Income (BOPO) ratio at 79.92%. This achievement demonstrates that digitalization not only drove business growth but also sustainably improved productivity and efficiency. Overall, the acceleration of digitalization and the strengthening of the business ecosystem were crucial foundations for Bank Jatim in facing increasingly dynamic industry competition. Going forward, Bank Jatim will continuously develop technology-based innovations to provide faster, easier, and more relevant services, while strengthening its position as a modern and highly competitive regional development bank.



Massive Growth Through KUB Consolidation in 2025

The year 2025 marked a significant milestone in Bank Jatim's transformation journey, highlighted by the completion of the establishment of the Bank Business Group (KUB), comprising five BPD partners, namely Bank NTB Syariah, Bank Banten, Bank Lampung, Bank Sultra, and Bank NTT. The realization of this consolidation not only reflects the successful implementation of the Bank's corporate strategy but also serves as a strong foundation for expanding its business scale and enhancing its competitiveness within the national banking industry.

Through this integration, Bank Jatim recorded significant consolidated asset growth of 42.93% (year-on-year), reaching IDR168.85 trillion. This increase demonstrates the Company's success in optimizing synergies among KUB entities, particularly in fund mobilization, loan distribution, and operational efficiency. The expanding business scale further strengthens Bank Jatim's capacity to perform its intermediation function more effectively and sustainably.

The KUB Consolidation also reinforces Bank Jatim's position as one of the key pillars of regional banking in Indonesia. Supported by a broader network and a more diverse customer base, the Bank has greater opportunities to enhance market penetration and deliver inclusive and integrated financial services across various regions. Moving forward, the successful establishment of the KUB will continue to be leveraged as a strategic driver to accelerate growth, strengthen the capital structure, and enhance the quality of governance and risk management. Consequently, Bank Jatim is not only poised for massive growth but also ensures long-term performance sustainability while contributing to regional and national economic development.

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Performance Highlights


bankjatim
Jenis Tabungan

2025
Important Achievements



Total Assets

in 2025 reached

IDR168.85

billion

an increase of

42.93%

compared to IDR118.14 million in the previous year.

Total Micro Credit Disbursement

in 2025 reached

IDR10.28

trillion

an increase of

10.25%

compared to IDR9.32 trillion in the previous year.

Total Retail Credit Disbursement

in 2025 reached

IDR12.17

trillion

an increase of

11.35%

compared to IDR10.93 trillion in the previous year.

Total Middle Segment Credit Disbursement

in 2025 reached

IDR490.17

billion

an increase of

93.96%

compared to IDR252.71 billion in 2024.

Sharia Third Party Funds

in 2025 reached

IDR 3.73 trillion

an increase of IDR807.22 billion

27.57%

compared to IDR2.93 trillion in 2024.

Sharia Financing

in 2025 reached

IDR 2.73 trillion

an increase of IDR61.12 billion

2.29%

compared to IDR2.67 trillion in 2024.

Equity

in 2025 reached

IDR 22.50 trillion

an increase of

54.10%

compared to IDR14.60 million in the previous year.

Total Consumer Credit

in 2025 reached

IDR 35.43 trillion

an increase of

5.84%

compared to IDR33.36 trillion in 2024.

Total Current Accounts

in 2025 reached

IDR 21.22 trillion

an increase of

12.04%

compared to IDR18.94 trillion in 2024.

Net Interest and Sharia Income

in 2025 reached

IDR 10.29 trillion

an increase of

22.78%

compared to IDR8.38 trillion in the previous year.

Summary of **Financial Overview**

Financial Summary and Financial Ratios

Tabel of Financial Highlights

(in IDR millions)

Description	2025	2024	2023	2022	2021
CONSOLIDATED STATEMENT OF FINANCIAL POSITION					
ASSET					
Cash	4,347,459	2,867,479	2,652,775	1,988,262	2,023,077
Current account with Bank Indonesia	6,620,239	5,584,147	7,971,412	10,786,740	8,805,300
Current account with other banks	675,483	505,084	491,330	303,129	211,681
Allowance for impairment losses	(176)	(277)	(1,077)	(441)	(238)
Current accounts with other banks - net	675,307	504,807	490,253	302,688	211,443
Placements with Bank Indonesia and other banks	8,552,865	1,633,470	5,234,721	6,916,329	9,917,695
Allowance for impairment losses	(380)	(1,278)	(5,026)	(3,154)	(1,763)
Placements with Bank Indonesia and other banks - net	8,552,485	1,632,192	5,229,695	6,913,175	9,915,932
Receivables of spot and derivative	2,165	1,144	-	361	-
Marketable securities	28,107,297	20,367,544	16,323,831	23,217,671	32,388,966
Allowance for impairment losses	(253)	(3,052)	(511)	(400)	(5,943)
Marketable securities - net	28,107,044	20,364,492	16,323,320	23,217,271	32,383,023
Marketable securities sold under a repurchase agreement	-	9,149,544	8,303,663	4,095,066	-
Receivable from marketable securities purchased under resale agreement	7,630,818	617,860	6,247,318	7,822,847	3,420,685
Other receivables	433,130	333,339	275,049	286,147	230,019
Allowance for impairment losses	(93,663)	(79,003)	(58,656)	-	-
Other receivables - net	339,467	254,336	216,393	-	-
Loans and sharia financing					
Related parties	703,753	112,444	184,817	134,871	182,889
Third parties	109,798,867	75,240,296	54,576,086	46,061,786	42,566,670
Total loans	110,502,620	75,352,740	54,760,903	46,196,657	42,749,559
Allowance for impairment losses	(3,713,637)	(2,113,224)	(1,364,905)	(1,318,612)	(1,831,417)
Loans - net	106,788,983	73,239,516	53,395,998	44,878,045	40,918,142
Accrued interest income	1,119,602	790,520	685,734	646,125	793,900
Prepaid expenses	196,492	206,572	207,452	166,661	134,200
Investments in associates	745	-	-	-	-

Description	2025	2024	2023	2022	2021
Investment in shares	-	2,568	-	-	-
Fixed assets					
Cost	4,783,501	2,980,176	2,110,487	2,109,260	1,906,263
Accumulated depreciation	(1,769,496)	(1,054,455)	(856,218)	(825,010)	(762,052)
Book value	3,014,005	1,925,721	1,254,269	1,284,250	1,144,211
Intangible assets	422,231	162,946	23,444	-	-
Deferred tax asset - net	409,157	438,391	472,123	502,238	627,211
Tax receivables	144,065	67,274	777	493	412
Other assets - net	484,579	332,618	380,147	140,998	115,775
TOTAL ASSETS	**168,854,843**	**118,142,127**	**103,854,773**	**103,031,367**	**100,723,330**
LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY					
LIABILITIES					
Obligations due immediately	1,390,263	914,703	987,604	872,514	593,875
Deposits from customers					
Related parties	14,058,003	12,268,842	12,644,538	15,295,405	17,719,735
Third parties	95,886,250	62,787,996	63,205,317	64,630,285	63,668,950
Total deposits from customers	109,944,253	75,056,838	75,849,855	79,925,690	81,388,685
Deposits from other banks					
Related parties	49,848	44,323	56,694	141,996	360,169
Third parties	3,978,302	689,451	2,503,627	3,168,842	3,756,367
Amount of deposits from other banks	4,028,150	733,774	2,560,321	3,310,838	4,116,536
Liabilities of marketable securities sold under repurchase agreements	3,518,805	8,780,366	7,915,163	3,891,346	-
Securities issued	1,968,253	102,389	-	-	-
Borrowings	5,914,822	1,527,532	596,977	631,464	655,288
Taxes payable	160,684	85,316	143,245	90,783	165,476
Accrued expenses	648,437	442,600	504,748	520,840	478,647
Other liabilities	1,326,931	809,256	779,314	472,054	529,738
TOTAL LIABILITIES	**128,900,598**	**88,452,774**	**89,337,227**	**89,715,529**	**87,928,245**

Description	2025	2024	2023	2022	2021
TEMPORARY SYIRKAH FUNDS					
Deposits from customers					
Related parties	2,821,838	1,193,291	3,764	2,302	3,021
Third parties	14,482,962	13,765,482	2,343,291	1,839,390	1,810,161
Amount of deposits from customers	17,304,800	14,958,773	2,347,055	1,841,692	1,813,182
Deposits from other banks					
Third parties	150,143	130,541	19,422	28,285	71,364
Total deposits from other banks	150,143	130,541	19,422	28,285	71,364
TOTAL TEMPORARY SYIRKAH FUNDS	**17,454,943**	**15,089,314**	**2,366,477**	**1,869,977**	**1,884,546**
EQUITY					
Share capital:					
Series A: Rp250 (full Rupiah) per value per share					
Series B: Rp250 (full Rupiah) per value per share					
Authorized:					
Series A: 24,000,000,000 shares					
Series B: 12,000,000,000 shares					
Issued and fully paid:					
Series A - 11,934,147,982 shares					
Series B - 3,081,350,100 shares	3,753,875	3,753,875	3,753,875	3,753,875	3,753,875
Paid-in capital - net	532,734	532,734	532,734	532,734	532,734
Revaluation surplus of fixed asset	819,047	788,317	788,049	789,998	749,717
Remeasurement of defined employee benefit liability - net of deferred tax	(143,957)	(135,364)	(117,777)	(100,912)	(163,811)
Unrealized gain financial assets measured at fair value through other comprehensive income - net of deferred tax	247,551	(150,141)	(63,958)	(115,048)	213,177
Retained earnings					
General reserve	6,901,07	6,441,453	5,788,041	5,042,390	4,301,777
Unappropriated	1,546,120	1,281,718	1,470,105	1,542,824	1,523,070
Non-Controlling Interests In Net Assets of Consolidated Subsidiary	**8,849,073**	**2,087,447**	**-**	**-**	**-**
TOTAL EQUITY	**22,499,302**	**14,600,039**	**12,151,069**	**11,445,861**	**10,910,539**
TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY	**168,854,843**	**118,142,127**	**103,854,773**	**103,031,367**	**100,723,330**

Description	2025	2024	2023	2022	2021
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
Interest and sharia income	10,291,308	8,381,809	7,357,284	6,882,651	6,655,168
Interest and sharia expenses	(3,074,670)	(2,656,211)	(2,316,184)	(1,965,595)	(1,977,487)
Net interest income	**7,216,638**	**5,725,598**	**5,041,100**	**4,917,056**	**4,677,681**
Other operating income	**1,075,152**	**832,238**	**648,420**	**533,569**	**806,357**
Other operating expenses					
Personnel	(2,187,393)	(1,745,062)	(1,624,532)	(1,674,698)	(1,644,897)
General and administrative	(1,658,079)	(1,499,676)	(1,315,015)	(1,229,388)	(1,078,820)
Allowance for impairment losses on financial assets	(1,949,179)	(1,287,595)	(694,136)	(404,659)	(819,201)
Other expenses	(457,142)	(368,502)	(200,796)	(201,054)	(150,020)
Total Other Operating Expenses	**(6,251,793)**	**(4,900,835)**	**(3,834,479)**	**(3,509,799)**	**(3,692,938)**
Income from Operations	**2,039,997**	**1,657,001**	**1,855,041**	**1,940,826**	**1,791,100**
Non-Operating Income (Expenses)					
Tax service fees	-	-	-	6,084	4,684
Gain on sale of fixed assets	-	-	-	5,274	3,952
Gain on sale of securities - net	-	-	-	2,757	131
Gain (Loss) on foreign exchange	-	-	-	-	3,497
non-operating income	129,894	71,242	57,041	158,513	404,119
Non-operating expenses	(77,248)	(45,526)	(19,339)	(83,405)	(269,509)
TOTAL NON OPERATING INCOME (EXPENSES)	**52,646**	**25,716**	**37,702**	**89,223**	**146,874**
INCOME BEFORE TAX EXPENSES	**2,092,643**	**1,682,717**	**1,892,743**	**2,030,049**	**1,937,974**
TAX EXPENSES - NET	**(475,450)**	**(386,899)**	**(422,638)**	**(487,225)**	**(414,904)**
NET INCOME	**1,617,193**	**1,295,818**	**1,470,105**	**1,542,824**	**1,523,070**
OTHER COMPREHENSIVE INCOME					
Items that will not be reclassified to profit or loss:					
Revaluation surplus of fixed assets	-	-	-	40,281	(4,665)
Remeasurement of employee benefit liability	-	-	-	100,163	41,074
Beginning balance adjustment	-	-	-	(19,678)	-
Related income taxes	-	-	-	(17,586)	(7,804)
Items that will be reclassified subsequently to profit or loss:					
Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income	488,427	(107,359)	63,074	(400,611)	103,326
Beginning balance adjustment	-	-	-	(3,730)	-
Related income taxes	(94,061)	20,206	(11,984)	76,116	(15,902)

Description	2025	2024	2023	2022	2021
Items that will not be reclassified subsequently to profit or loss:					
Revaluation deficit of fixed assets	47,720	(16,190)	(1,949)	-	-
Remeasurement of employee benefit liabilities	(43,614)	(20,469)	(21,898)	-	-
Related income taxes	2,375	3,627	5,033	-	-
Total	6,481	(33,032)	(18,814)	-	-
OTHER COMPREHENSIVE INCOME - NET OF TAX	**400,847**	**(120,185)**	**32,276**	**(225,045)**	**116,029**
TOTAL COMPREHENSIVE INCOME	**2,018,040**	**1,175,633**	**1,502,381**	**1,317,779**	**1,639,099**
Income for the year attributable to:					
owners of the parent entity	1,545,518	1,281,718	1,470,105	-	-
Non-controlling interest	71,675	14,100	-	-	-
Total	1,617,193	1,295,818	1,470,105	-	-
Comprehensive income for the year attributable to:					
owners of the parent entity	1,965,347	1,178,216	1,502,381	-	-
Non-controlling interest	52,693	(2,583)	-	-	-
Total	2,018,040	1,175,633	1,502,381	-	-
BASIC EARNINGS PER SHARE (IN FULL AMOUNT)	**102.93**	**85.36**	**97.91**	**102.75**	**101.43**
CONSOLIDATED STATEMENTS OF CASH FLOWS					
CASH FLOWS FROM OPERATING ACTIVITIES					
Interest, sharia, provision and commissions received	10,124,132	8,306,344	7,324,150	7,030,426	6,421,514
Interest paid	(3,095,203)	(2,708,316)	(2,310,264)	-	-
Other operating income received	812,050	675,952	521,156	476,364	384,463
Collection of loans written-off	178,320	156,285	127,264	56,653	55,003
General and administrative expenses paid	(1,926,529)	(1,566,455)	(1,283,327)	(1,296,665)	(1,211,045)
Personnel expenses paid	(2,114,455)	(1,836,797)	(1,763,167)	(1,659,597)	(1,644,897)
Non-operating income received	202,018	69,815	60,386	172,136	416,380
Non-operating expenses paid	(81,512)	45,500	(19,337)	(82,913)	(269,509)
Interest, sharia, provision and commissions paid	-	-	-	(1,931,344)	(1,983,506)
Income tax paid	(455,738)	(313,729)	(368,455)	(389,372)	(378,098)
Cash received before changes in operating assets and liabilities	**3,643,083**	**2.737.599**	**2,288,406**	**2,375,688**	**1,790,305**
Decrease (increase) in operating assets					
Placements with Bank Indonesia and other banks	-	1,500	(1,500)	(7,000)	-
Loans	(5,108,148)	(10,079,129)	(9,193,797)	(4,347,656)	(1,268,793)
Receivables of spot and derivative	(1,021)	(1,144)	-	-	-

Description	2025	2024	2023	2022	2021
Marketable securities sold under repurchase agreement	-	(845,882)	(4,208,597)	(4,095,066)	-
Receivable from marketable securities purchased under resale agreement	(5,881,926)	5,629,458	1,575,529	(4,402,162)	9,152,359
Other assets and other receivables	(82,225)	(112,232)	(166,678)	(117,044)	235,620
Increase (decrease) in operating liabilities					
Liabilities immediately payable	37,314	(167,942)	115,091	278,638	109,040
Deposits from customers	4,547,375	(329,793)	(3,570,473)	(1,434,484)	14,733,587
Deposits from other banks	1,940,367	(1,834,568)	(759,380)	(848,777)	1,332,296
Liabilities of marketable securities sold under repurchase agreement	(5,261,561)	865,203	4,023,817	3,891,346	-
Other liabilities	46,690	(183,478)	200,981	(39,476)	77,535
Net cash used in operating activities	(6,070,273)	(4,220,336)	(9,696,601)	(8,745,993)	26,161,949
CASH FLOWS FROM INVESTING ACTIVITIES					
Marketable securities	5,285,043	(2,267,013)	6,948,323	8,846,760	(17,722,229)
Acquisitions of fixed assets	(104,163)	(67,992)	(132,044)	(248,269)	(70,838)
Acquisitions of intangible assets	(2,569)	(3,377)	(17,254)		
Proceeds from sale of fixed assets	449	1,542	5,608	5,274	4,556
Acquisition of Subsidiary	(300,745)	(100,000)	-	-	-
Proceeds from sale of investment in shares	1,669	-	-	-	-
Cash receipts from acquisition of Subsidiary	6,388,488	1,126,261	-	-	-
Net cash provided by (used in) investing activities	**11,268,172**	**(1,310,579)**	**6,804,633**	**8,603,765**	**(17,788,511)**
CASH FLOWS FROM FINANCING ACTIVITIES					
Proceeds (payments of) from borrowings	3,585,399	(230,423)	43,578	(23,824)	23,933
Proceeds from additional share capital	-	-	-	-	-
Proceeds (payments of) lease liability	(43,399)	(15,724)	6,316	(21,111)	-
Additional paid-in capital	26,356	50,100	-	-	-
Payment of cash dividends	(994,525)	(816,693)	(797,173)	(782,458)	(733,508)
Marketable securities issued	1,834,136	100,000	-	-	-
Net cash is used in financing activities	**4,407,967**	**(912,740)**	**(747,279)**	**(827,393)**	**(709,575)**
DECREASE IN CASH AND CASH EQUIVALENTS	**9,605,866**	**(5,758,704)**	**(3,639,247)**	**(969,621)**	**7,663,863**
Cash and cash equivalents at the beginning of the year	10,590,180	16,348,884	19,988,131	20,957,752	13,293,890
Effect of foreign currencies exchange rate change	-	-	-	-	-
Cash and cash equivalents at end of year	**20,196,046**	**10,590,180**	**16,348,884**	**19,988,131**	**20,957,753**
Cash and cash equivalents consist of:					
Cash	4,347,459	2,867,479	2,652,775	1,988,262	2,023,077

Description	2025	2024	2023	2022	2021
Current accounts with Bank Indonesia	6,620,239	5,584,147	7,971,412	10,786,740	8,805,300
Current accounts with other banks	675,483	505,084	491,330	303,129	211,681
Bank Indonesia and other banks with original maturities of 3 months or less from acquisition date	8,552,865	1,633,470	5,233,367	6,910,000	9,917,695
Total cash and cash equivalents	**20,196,046**	**10,590,180**	**16,348,884**	**19,988,131**	**20,957,753**
FINANCIAL RATIO (%)					
Liquidity					
Loan to Deposits Ratio (LDR)	85.39%	82.05%	70.03%	56.50%	51.38%
Current Account Saving Account (CASA)					
Credit Quality					
Non-Performing Loans (NPL-Gross)	3.88%	3.45%	2.49%	2.83%	4.48%
Profitability					
Net Interest Margin (NIM)	6.15%	5.86%	5.57%	5.11%	5.11%
Return on Asset (ROA)	1.90%	1.60%	1.87%	1.95%	2.05%
Return on Equity (ROE)	13.35%	11.89%	13.96%	16.24%	17.26%
Profit to Income Ratio	25.17%	23.39%	18.32%	18.92%	20.40%
Efficiency					
Operating Costs / Operating Income (BOPO)	79.92%	81.89%	77.27%	76.15%	75.95%
Ratio of Fee Based Income to Total Operating Income	5.73%	6.01%	6.10%	6.32%	5.50%
Cost Efficiency Ratio	48.18%	53.60%	52.53%	50.64%	52.82%
Solvency					
Liabilities to Equity	572.91%	706.91%	735.22%	800.16%	823.17%
Liabilities to Total Assets	76.34%	74.87%	86.02%	88.89%	89.17%
Earning Asset					
Earning Asset Quality	5.71%	5.66%	4.31%	2.55%	3.31%
CKPN Against Earning Assets	2.78%	2.45%	1.72%	1.62%	2.10%
Fulfillment of PPAP / CKPN	83.89%	72.22%	71.72%	73.04%	67.93%
Capital					
Minimum Capital Adequacy Ratio (CAR)	25.38%	23.49%	25.71%	24.74%	23.52%

Description	2025	2024	2023	2022	2021
Compliance					
Legal Lending Limit (LLL)	-	-	-	-	-
Minimum Statutory Reserves (IDR)	0.63%	1.66%	2.49%	4.75%	5.73%
Minimum Statutory Reserves (Foreign Currency)	6.94%	9.02%	6.62%	7.39%	7.36%
Net Open Position (NOP)	2.55%	0.64%	0.43%	3.26%	0.84%
Other Ratios					
Cost to Income Ratio (CIR)	36.85%	39.21%	39.56%	38.41%	38.83%

Operations Highlights

Table of Operational Highlights of Bank Jatim

(in IDR millions)

Description	2025	2024	2023	2022	2021
CONVENTIONAL					
CREDIT/LOAN					
Corporate and Syndication Medium Loan*	6,621,615	-	-	10,320,231	9,691,297
Retail and Micro Loan Programs *	12,172,476	-	-	6,272,869	4,981,888
Consumer Loan	35,438,848	33,241,018	30,256,043	27,698,345	26,313,613
Micro Loan **	10,284,249	9,328,208	6,674,026	5,289,479	-
Retail and Medium Loans**	-	11,184,250	6,635,264	4,695,043	-
Commercial and Corporate Loans**	-	-	7,064,083	6,614,321	-
DANA PIHAK KETIGA/SIMPANAN					
Current Account	26,953,988	18,936,461	20,750,151	23,477,047	25,862,874
Savings	39,539,632	30,490,156	28,016,300	23,118,307	24,264,622
Deposit	42,968,151	25,266,035	26,828,854	30,543,334	31,088,576
OTHER SERVICES					
Treasury	29,614,294	27,421,397	36,430,876	43,251,010	45,281,074
SHARIA					
Funding	3,734,597	2,927,376	2,602,606	2,065,118	1,985,795
Sharia Financing	2,726,948	2,665,824	2,187,858	1,903,471	1,762,368
Sharia Other Services	2,349,134	1,710,377	1,216,406	998,163	1,964,752

* In 2023, it was adjusted to the organizational structure and became part of Micro Credit, Retail and Medium Credit and Commercial and Corporate Credit.
** In 2020 to 2021, it was part of Corporate Medium and Syndication Loan as well as Retail Micro Credit and Programs

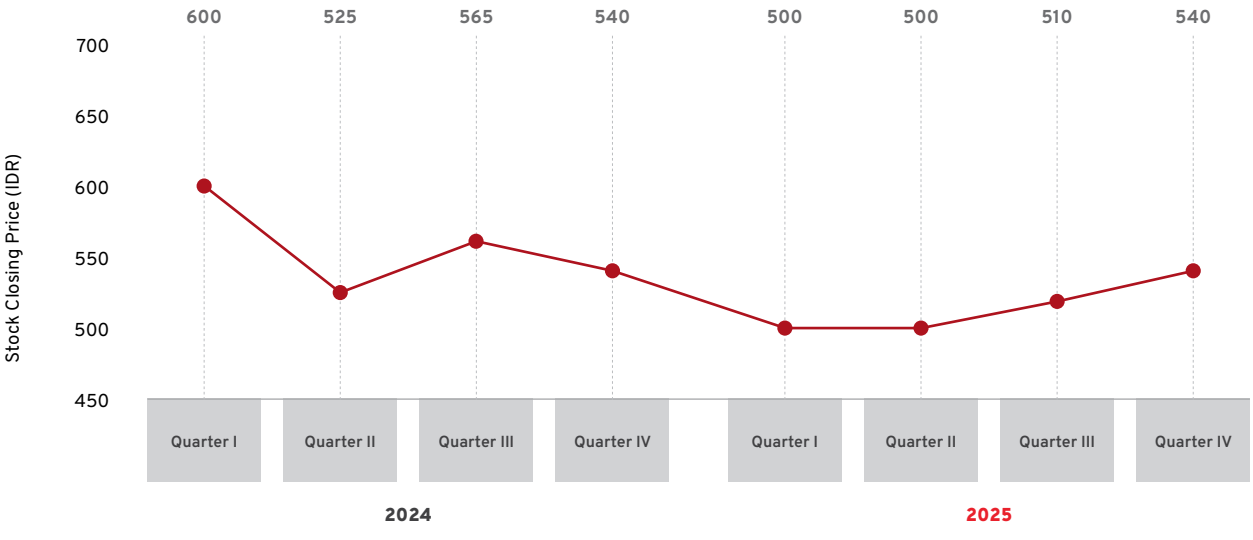
Stock **Information**

Bank Jatim has listed its shares on the Indonesia Stock Exchange since 2012.

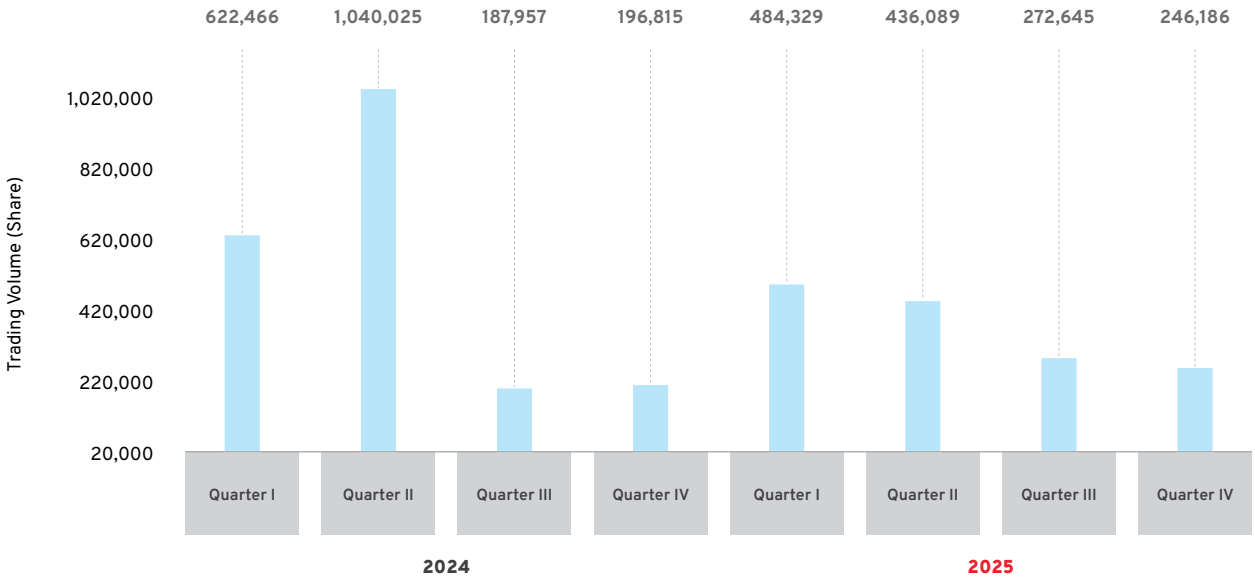
Table of Prices, Volume and Capitalization of Bank Jatim Stock 2024-2025

Year	Price per share				Number of shares outstanding (shares)	Trading Volume (Shares)	Market Capitalization (IDR Billion)
	Opening (IDR)	Highest (IDR)	Lowest (IDR)	Closing (IDR)			
2025							
Quarter I	540	590	450	500	15,015,498,082	484,329	7,507
Quarter II	470	575	460	500	15,015,498,082	436,089	7,507
Quarter III	500	535	482	510	15,015,498,082	272,645	7,657
Quarter IV	510	560	500	540	15,015,498,082	246,186	8,108
2024							
Quarter I	625	695	595	600	15,015,498,082	622,466	10,360
Quarter II	600	605	496	525	15,015,498,082	1,040,025	7,582
Quarter III	525	585	520	565	15,015,498,082	187,957	8,483
Quarter IV	570	575	530	540	15,015,498,082	196,815	8,108

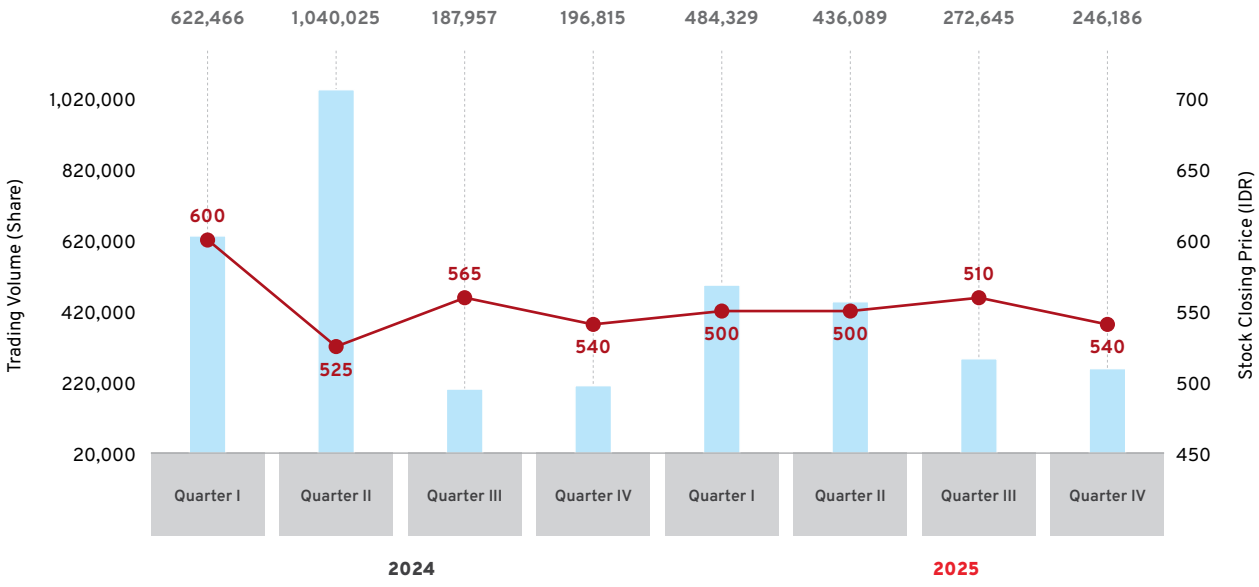
Graph of Bank Jatim Stock Closing Price for 2024-2025



Graph of Bank Jatim Stock Trading Volume in 2024-2025



Graph of Price and Trading Volume of Bank Jatim Stock in 2024 – 2025



Corporate Actions

In 2025 Bank Jatim did not carry out corporate actions related to activities that affect the number of outstanding stock, including stock splits, stock mergers, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as additions and reductions to capital.

Bonds, Sukuk and/or **Convertible Bonds Information**

Table of Chronology of Bank Jatim Bond Issuance

No	Details	Issue Date	Effective Date	Tenor	Currency	Total Bonds (IDR Million)	
1.	Bank Jatim Sustainable Bond I Phase I Series A of 2025	October 1, 2025	October 1, 2025	3 Years	IDR	1,000,000	
2.	Bank Jatim Sustainable Bond I Phase I Series B of 2025	October 1, 2025	October 1, 2025	5 Years	IDR	1,000,000	

Other Funding **Sources**

As of December 31, 2025, Bank Jatim has not issued other securities, so there is no information on the chronology of issuance and/or listing of other securities.

Company Analysis **Report**

No	Name	Recomendation	Target Price	Date
1.	Sadif Investment	Hold	375	April 7, 2025
2.	PT Ina Sekuritas Investment	Neutral	580	October 1, 2025

Termination Action While Trading of Stock (Suspension) and/or Removing of Stock (Delisting)

As of December 31, 2025, Bank Jatim has never been subject to sanctions for temporarily suspending stock trading (suspension) and/or delisting stock (delisting).

	Offering Price	Maturity Date	Interest Rate	Payment Status	Rank		Trustee
					2025	2024	
	100% of total principal amount of bonds	October 1, 2028	6.40% (fixed)	Active	IdAA-	-	PT Bank Negara Indonesia (Persero) Tbk
	100% of total principal amount of bonds	October 1, 2030	6.70% (fixed)	Active	IdAA-	-	PT Bank Negara Indonesia (Persero) Tbk

No	Name	Recomendation	Target Price	Date

Resume

1. **Massive Growth Through KUB Consolidation**: 2025 marked a milestone for Bank Jatim, with the completion of the formation of a Bank Business Group (KUB) encompassing five partner regional development banks (Bank NTB Syariah, Bank Banten, Bank Lampung, Bank Sultra, and Bank NTT). This strategic step significantly boosted consolidated assets by **42.93%** (YoY) to **IDR168.85 trillion** and strengthened the company's position as one of the largest regional banking forces in Indonesia.
2. **Solid Profitability and Operational Performance:** The Company successfully posted a net profit (Bank Only) of **IDR1.55 trillion**, a **20.65% YoY** growth. This performance was supported by:
   - **Credit Expansion:** Growth of **4.98%** to **IDR67.24 trillion**, driven by the Consumer, Micro, Retail, and Corporate segments.
   - **Optimizing Cost of Funds:** The strategy of strengthening low-cost funds through a transaction banking approach successfully reduced interest expenses by **4.84%**, resulting in strong Net Interest Income (NII) growth of **12.13%**.
   - **Interest Margin:** NIM maintained at a healthy level of **6.15%**.
3. **Resilient Asset Quality and Risk Management**: Bank Jatim continues to prioritize prudent principles in managing its expansion:
   - **NPL Management:** The Gross NPL ratio was at **3.88%**, reflecting the dynamics in the retail and consumer sectors.
   - **Strengthening Risk Cushion:** The Company increased provision costs by **IDR.7 trillion** (up 37.39% YoY) to ensure a strong Coverage Ratio of **102%** in anticipation of future credit risks.
4. **Accelerating Digitalization and Business Ecosystem** Transformation through the **JConnect** service and strengthening the network of **14,842 Jatim Agents** have become key pillars of customer acquisition. The innovative "Jatim Kilat" application has proven effective in accelerating microcredit penetration while maintaining operational efficiency (BOPO recorded at **79.92%**).

Conclusions and Strategic Outlook

Based on the above achievements, it can be concluded that:

1. **Business Model Resilience:** Bank Jatim demonstrated exceptional adaptability to monetary policy (the BI Rate reduction) by transforming its funding structure to become more efficient. The success in reducing funding costs amidst asset expansion is a testament to the company's strong liquidity.
2. **Synergy between KUB (Sub-Branch Business Unit) as a New Growth Engine:** Completing the KUB formation is not simply a matter of regulatory compliance, but rather a transformation into a Group Holding that enhances economies of scale. This synergy is projected to significantly contribute to fee-based income and IT capital expenditure (CapEx) efficiency in the future.
3. **Future Focus (Quality & Innovation):** Going forward, management is committed to prioritizing asset quality improvements through strengthening the early warning system and digitizing the collection process. With a strong capital base (KBMI 2), Bank Jatim is well-positioned to capture the opportunities for economic growth in East Java, which is projected to remain above the national average.

Important Events in 2025

January 2025



13

Bank Jatim provided Corporate Social Responsibility (CSR) assistance to the Ngawi Regency Government in the form of a surgical separation of conjoined twins at Dr. Soetomo Regional General Hospital.



17

Bank Jatim provided CSR assistance to the Ponorogo Regency Government in the form of one regional tax service vehicle.

February 2025



09

The Sincia Run, themed “Strides for Hope” in 2025, emphasized its social mission. Unlike previous years, this year’s event included a donation element, with a portion of participant registration fees and excess operating costs being donated to the YPAC Special Needs School in Surabaya.



17

Bank Jatim provided CSR assistance to the Malang City Government in the form of one vehicle for paying land and building tax (PBB) and regional taxes.



21

The signing of a Cooperation Agreement between the Directorate General of Treasury, Ministry of Finance of the Republic of Indonesia (Kemenkeu) and Bank Jatim concerning State Cash Management.

February 2025



28

The signing of an MOU between Ciputra University and Bank Jatim concerning the Tri Dharma of Higher Education and Resource Development and Financial Services.

March 2025



10

Enhancement of business cooperation between Bank Jatim and Al Amin Insurance through the signing of a Cooperation Agreement between Bank Jatim and Al Amin Life Insurance.



12

Bank Jatim provided CSR assistance to the Blitar Regency Government in the form of an ambulance.



18

RAME (Ramadhan Meriah) Market in 2025, a collaboration between Bank Indonesia and Bank Jatim Syariah, located at the Islamic Center in Surabaya.



19

Disbursement of investment financing for the construction of the Ji'rona Building at Aisyiyah Hospital in Bojonegoro.

March 2025



20

Bank Jatim successfully recorded positive performance throughout 2025 and achieved the highest net profit among regional development banks (BPDs).



26

Disbursement of benefits from the CWLD program in collaboration with Rumah Zakat. Aimed at mobilizing funds for community economic development and supporting MSMEs in need of business capital financing, this program provides opportunities for the public to contribute to socio-economic development through professionally managed waqf funds.

April 2025



15 - 16

Upgrading financing product skills and business matching with Askrindo Syariah to enhance the positive cooperative relationship between Bank Jatim Syariah and Askrindo Syariah, ensuring continued growth and benefit for both parties.



16

The 2025 East Java OPOP Development Coordination Meeting aimed to enhance collaboration between Bank Jatim and the Islamic boarding school ecosystem in support of the One Pesantren One Product (OPOP) program.



28

The signing of an MoU between Petra Christian University and Bank Jatim concerning the Tri Dharma of Higher Education and Resource Development and Financial Services.

May 2025



27

CSR assistance in Kediri City included the construction of a greenhouse for melon cultivation, an innovative and environmentally friendly agricultural system that offers various benefits in addressing the challenges of climate change.



29

Bank Jatim held the Annual General Meeting of Shareholders (AGMS) for the 2024 Financial Year at its Head Office in Surabaya. The Governor of East Java, Khofifah Indar Parawansa, appreciated the Bank's profit achievement and the continuous strengthening of Good Corporate Governance (GCG), which has been assessed as "good" by the Otoritas Jasa Keuangan, reaffirming the Bank's position as a reliable Regional Government-Owned Enterprise (BUMD) of the East Java Provincial Government.

June 2025



03

The Export Launch of 1 Bank Jatim Fostered Partner to encourage businesses, especially small and medium enterprises (SMEs), to improve the competitiveness of Indonesian export products on the global stage. This event was a token of appreciation for the entrepreneurs' achievements in penetrating the international market and also to strengthen the national export spirit.



09

Bank Jatim, together with Bank Indonesia and the Regional Government, officially launched the QRIS Crossborder Service, packaged in collaboration with the Bromo Marathon. The event was attended by thousands of runners from within the country and abroad. The event also included the launch of QRIS branding on 100 Bromo Jeeps. With this branding, domestic and international tourists can pay for Jeep rentals using Bank Jatim's QRIS.



18

Socialization of Home Financing for Civil Servants (ASN) by Bank Jatim and BP Tapera, a strategic collaboration aimed at increasing accessibility and ease of owning a dream home through innovative, affordable financing offers tailored to the needs of ASN, thereby improving the welfare and quality of life of ASN and their families.

July 2025



04

The signing of the Conditional Share Participation and Acquisition Agreement by and between Bank Jatim and Bank NTT, a document of agreement within the framework of Bank Jatim's Equity Participation Corporate Action to Bank NTT to establish a Bank Business Group (BBG).



18

Bank Jatim handed over CSR assistance to the Bojonegoro Regency Government, including one ambulance and one hearse for Dr. Soetomo Regional Hospital. R. Sosodoro Djatikoesoemo, providing scholarships for underprivileged students at public and private high schools and vocational schools in Bojonegoro, rehabilitating a reservoir in Hargomulyo Village, and constructing drilled wells in Pohwates, Lengkong, and Karangdinoyo Villages. In addition, Bank Jatim also provided assistance in procuring library equipment for SMPN 1 Bojonegoro, SMPN 2 Bojonegoro, SMPN 7 Bojonegoro, and SDN Kalitidu I.



29

The Export Release of Two Bank Jatim Fostered Partners aims to encourage business players, particularly small and medium enterprises (SMEs), to enhance the competitiveness of Indonesian export products in the global market. This event serves as a form of appreciation for the achievements of these businesses in penetrating international markets, while also strengthening the spirit of national export promotion.

August 2025



05

Live access to the Sardana application at all Bank Jatim Branch Offices for supply and remittance of banknote transactions.



07

The signing of the Conditional Share Subscription and Acquisition Agreement between Bank Jatim and Bank Lampung, which constitutes an agreement document for Bank Jatim's Corporate Action of Equity Participation in Bank Lampung to establish a Bank Business Group (BBG).

August 2025



10

Shining Walk & Run, a social action event, raised donations for the Children's Cancer Home through participant registration. This activity strengthened Bank Jatim's image as a bank committed to health and social activities. This activity is expected to increase banking product acquisition (Savings/Deposits) and build a customer database for consumer credit marketing.



28

Bank Jatim officially launched the Jatim Syariah Priority service at the peak of its 64th anniversary (August 2025) as an exclusive token of appreciation for premium customers based on Sharia principles. This service provides premium facilities such as exclusive branch services, an airport lounge, and pick-up services at the Surabaya Syariah Branch Office, Jl. Dr. Soetomo No. 37.



29

The Send-off of Umrah Pilgrims who were winners of the Multipurpose Credit (KMG) Draw represents one of the moments for the Company to demonstrate its commitment to providing meaningful appreciation and exceptional experiences for customers through the programs and strategies that have been implemented.



29

An event organized by PT Rintis Sejahtera (Prima Network) in collaboration with Infobank, named Bank Jatim the Best Issuer Bank (ATM) - Platinum Award at the 2025 Infobank Awards.

September 2025



12

The 2025 Sharia Economic Festival (FESYAR) is a strategic event held to encourage the strengthening and development of an inclusive, sustainable, and competitive sharia economic and financial ecosystem.

September 2025



22

The signing of a Cooperation Agreement between Bank Jatim and the East Java High Prosecutor's Office for Civil and State Administrative Law.



24

Bank Jatim has created a synergy with PT Sentra Finansial Teknologi (SFT). The synergy was marked by the signing of a cooperation agreement on integrated virtual account services with the Edufin application system, as well as a Memorandum of Understanding (MoU) on financial services in the education sector.



24

Bank Jatim officially established a synergy with PT Sentra Finansial Teknologi (SFT). This collaboration was marked by the signing of a Cooperation Agreement for virtual account services integrated with the Edufin application, as well as a Memorandum of Understanding (MoU) regarding the provision of financial services in the education sector. On the same occasion, Bank Jatim also signed a mass agreement with 78 sugarcane farmer debtors.



28

The Bank Jatim JConnect Run Soerabaja 10K event was a lively affair. 3,000 runners from various regions packed Surabaya City Hall.

October 2025



03

The Export Release of Three Bank Jatim Fostered Partners aims to encourage business players, particularly small and medium enterprises (SMEs), to enhance the competitiveness of Indonesian export products in the global market. This activity serves as a form of appreciation for the achievements of business players in penetrating international markets, as well as to strengthen the spirit of national export promotion.



06

The signing of the Conditional Share Subscription and Acquisition Agreement between Bank Jatim and Bank Banten constitutes an agreement document in relation to the corporate action of capital participation by Bank Jatim in Bank Banten, as part of the establishment of the Bank Business Group (Kelompok Usaha Bank/KUB).

October 2025



07

As a commitment to supporting infrastructure and public services in East Java, Bank Jatim participated in the operational inauguration of the Trans Jatim Bus Corridor VII route from Lamongan Terminal–Dukun (Gresik)–Paciran Terminal.



21

The signing of an MoU between K.H. Achmad Siddiq State Islamic University of Jember and Bank Jatim concerning the Tri Dharma of Higher Education, Human Resource Development, and Financial Services.



29

CSR in the form of 11 units of laptops was provided to SD Islam Terpadu At Taqwa as part of Bank Jatim's support for improving the quality of education and the utilization of technology in the teaching and learning process. This initiative reflects the Bank's commitment to enhancing educational quality, particularly in promoting the use of digital technology among students and teachers.

November 2025



05

The signing of an MoU between Graha Sehat Hospital and Bank Jatim concerning Banking Financial Services, and Healthcare Services.



09

Bank Jatim, in collaboration with the Otoritas Jasa Keuangan East Java Regional Office, successfully held a workshop as part of the Indonesia Islamic Finance Summit (IIFS) 2025, titled "Synergy of Islamic Banking in Expanding Access to Islamic Banking Services." The event, held at the Bank's Head Office, was attended by the Deputy Governor of East Java, Emil Elestianto Dardak, the Chief Executive of Banking Supervision of Otoritas Jasa Keuangan, Dian Ediana Rae, the President Director of Bank Jatim, Winardi Legowo, as well as the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and other executive officers of the Bank.

November 2025



06

The signing of agreement documents (MoU, custodian services agreement, and priority services agreement) between Bank Jatim and Bank NTT during the East Java-NTT Province Trade Mission.



11

The signing of an MoU between the National Education Providers Association (Perpendiknas) and PT Bank Pembangunan Daerah Jawa Timur, Tbk concerning Cooperation in Implementing the Tri Dharma of Higher Education, Human Resource Development, and Financial Services.



19

The signing of agreement documents (MoU, custodian services agreement, and priority services agreement) between Bank Jatim and Bank Sultra for the East Java-Southeast Sulawesi Province Trade Mission.



22

The signing of an MoU between Muhammadiyah University of the Republic of Indonesia (Kepri) and PT Bank Pembangunan Daerah Jawa Timur, Tbk concerning Financial Services.



27

The Signing of an MoU between PT Sejahtera Abadi Solusi (Mayapada Hospital Surabaya) and PT Bank Pembangunan Daerah Jawa Timur, Tbk concerning Banking and Healthcare Financial Services.

December 2025



04

The signing of the MOU between Bank Jatim and Perbarindo Jatim, which is a forum for Indonesian people's economic banks in the East Java region, regarding Financial Services to create synergy in utilizing the potential of both parties.



08

Bank Jatim was awarded as the winner in the Annual Report Award (ARA) 2024 in the category of Publicly Listed Regional Owned Enterprises (BUMD) – Financial Sector.



11

Signing of a cooperation agreement with PT MNC Life Insurance regarding the marketing of life insurance products under a referral-based business model as part of the Bank's product offerings.



14

As a form of environmental concern, PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim), through the Bank Jatim Runner community, is once again holding the Jatimers Run To Care event. Funds generated from these donations will be used for various social activities, including planting mangrove seedlings and pine trees, releasing baby turtles, providing trash bins at Cemara Beach in Banyuwangi, and distributing humanitarian aid to victims of the Mount Semeru eruption.



17

In the 2025 AML CFT CPF OFFICE Battle Semifinals between Reporting Parties, Bank Jatim finished fifth.

2025
Annual Report

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The Board of Directors's and The Board of Commissioners' Report


bankjatim
Jenis Tabungan

The Board of Directors' **Report**

Dear Shareholders and Other Stakeholders,

We would like to express our gratitude and praise to God Almighty for His blessings and grace so that Bank Jatim could pass 2025 with sustained performance in the midst of highly challenging both global and national economic dynamics.

In 2025, Bank Jatim recorded positive growth, reflected in increased assets and loan quality disbursement. Moreover, Bank Jatim was committed to performing sustainability principles in its business activities.

On this stance, we would like to deliver the Bank's 2025 managerial implementation report, comprising Bank performance, analysis of business prospects, development of corporate governance, performance assessment of the Committee under the Directors, and changes to the Directors' composition.

About Bank

Bank Jatim's business activities were stipulated in the Articles of Association, whose purpose and objective were to engage in financial activities, particularly banking, in accordance with applicable statutory provisions. Recently, the Bank has both conventional and Sharia products and services, as follows:

1. Savings products, including Rupiah Current Accounts, Foreign Currency Current Accounts, Rupiah Deposit, Foreign Currency Deposit, Simpeda Savings, Cycle Savings, Haj Savings, TabunganKu, Student Savings (SIMPEL), Laku Pandai Savings (SiPandai), and Retirement Cycle Savings.
2. Consumer Loan products, involving Multipurpose Loans, Employee Loans & Personal Loan Car Allowance Program, Motor Vehicle Loans, Cash Collateral Loans, Gold Collateral Loans, and Property Loans.
3. Corporate and Syndication products, consisting of Transactional-Contract Contractor Loans, Standby-Loan Contract Contractor Loans, General Installment Working Capital Loans, Bank Account Working Capital, Investment Loans, Property Construction Loans, Syndication Loans, Loans to Regional Public Service Agencies (BLUD), Receivables Financing Loans, and Regional Finance Loans, and Local Government Loans.
4. Micro Credit products, including Jatim Micro Loans, Micro Business Loans (KUR), Linkage Fintech Loans, Revolving Fund Credit (Dagulir), and Warehouse Receipt Subsidy Scheme (S-SRG).
5. Retail Credit products, comprising Jatim Retail Loans, BPR Linkage Loans, BPR RC Loans (Current Accounts), Loans to Cooperatives for Members (KKPA), and Loans to Cooperatives (KKOP).
6. Treasury products, including General Foreign Exchange (Telegraphic Transfer), Bank Notes, and Deposit on Call.
7. Trade Finance products, consisting of Export, Import, and Domestic Transactions (SKBDN).
8. Business services, including Bank References, National Clearing, Real Time Gross Settlement (RTGS), Rupiah Collection, Foreign Currency Collection, Check Clearing, BPD Net Online, Jatim Electronic Transfer System (JETS), Jconnect Invest, Western Union, and Remittance Transaction.
9. Institutional services, comprising Tax Service, Bill Payments, Payroll Service, and Trade Transaction Services.
10. Sharia Financing products, comprising General financing, iB Griya Barokah KPR, Sejahtera KPR, Sharia Multipurpose, iB Barokah Gold, Gold Metal Ownership, Linkage Program, Linkage Fintech Financing, Umroh iB Maqbulla, iB Barokah Property Construction Working Capital Financing, iB Barokah Land Acquisition Financing, iB Barokah Contractor Financing, iB Barokah Bonded Investment Collateral Financing (ITIB), iB Barokah Receivable Financing (Factoring), Syndication Financing, Employee and Personal Financing, Bank Guarantees, Halal Industrial Area Financing, and Sharia Micro Business Loans (KUR).
11. Sharia funding products and services, involving iB Barokah Current Accounts, Simpel iB Savings, iB Tabunganku, iB Amanah Umra Savings, Sipandai iB Barokah Savings, Santri Savings, Barokah Savings, Barokah Sejahtera Savings, iB Amanah Hajj Savings, iB Barokah Plan Savings, iB Barokah



Winardi Legowo

President Director

Retirement Savings, Barokah Deposit, Virtual Account, Payment Point, E-Channel (SMS Banking, J-Connect Mobile, and JConnect Internet Banking), as well as iB Barokah Endowments.

12. E-channels and other services, including SMS Banking (3366), JConnect Internet Banking, JConnect Mobile Banking, JConnect E-Kmg, JConnect E-Loan, Laku Pandai Services (Sipandai Bank Jatim), Info Bank Jatim (14044), Bank Jatim's Debit ATM Cards, Bank Jatim's Flazz Card (Co-Branding), Safe Deposit Box, Electronic Civil Servant Card (KPE), Virtual Account, E-Samsat Jatim, Samsat Digital National (Signal), Jatim Code QRIS, and BJTM Connect.

To optimize products and services to customers, the Bank has a business network and operational areas supported by Branch Offices to conventional and sharia Service Offices spread across East Java, Jakarta, and Batam. As of December 31, 2025, the Bank had 49 Branch Offices, 175 Sub-Branch Offices, 220 Functional Offices, 200 Payment Points, 33 Mobile Cash, and 207 Sharia Service Offices. Furthermore, as of December 31, 2025, Bank Jatim's operational area was focused domestically and had not had any Overseas Branch Offices.

Effective Organizational Structure Affirmation

The adjustment of the organizational structure is one of the strategies that requires implementation so that the Bank can become an Agile Organization. In addition, the right adjustment of the organizational structure can support the Bank's business processes so the company can achieve its vision and mission effectively. The implementation of the Bank's management is seen in Bank Jatim's organizational structure, which is divided into 6 (six) Directorates under the President Director and Vice-President Director, such as the Middle, Corporate & Network Directorate, the Finance, Treasury and Global Services Directorate, the Risk Management Directorate, the Compliance Directorate, the Micro, Retail & Sharia Business Directorate and the IT, Digital, and Operations Directorate. Each Directorate is divided into several Divisions that support the implementation of the relevant Board of Directors' duties. The President Director is supported by the Corporate Secretary Division, the Internal Audit Division, and the Strategic Planning & Performance Management Division. The Middle, Corporate & Network Directorate is supported by the International Banking Division, the Middle, Corporate & Syndicated Credit Division, and the Institutional Relations Division. The Directorate of Finance, Treasury, and Global Services is supported by the Accounting & Financial Management Division, the Treasury Division, and the Subsidiary Management Division. The Directorate of Risk Management is supported by the Risk Management Division, the Credit Risk Analyst Division, the Credit Collection & Recovery Division, and the Credit Administration Division. The Directorate of Compliance is supported by the Compliance & AML CTF CPF PPWMD Division, as well as the Policy and Procedure Division, and is also supported by the SEVP Legal & Human Capital, supervising the Legal Division and the Human Capital Division. The Directorate of Micro, Retail & Sharia Business is supported by the Fund & Services Division, the Sharia Business Unit, and the Distribution Division of Business & Service Excellence, and is also supported by the SEVP Micro, Retail & Consumer, supervising the Consumer Credit Division, the Micro Credit Division, and the Retail Credit Division. The Directorate of IT, Digital and Operations is supported by the Operations Division, General Division, Information Technology Division, Digital Banking Division, and CISO Division. Those Divisions have contributed to the achievement of the performance of their respective Directorates and the Bank's overall performance.

In carrying out its operational activities, Bank Jatim employs a total of 7,543 personnel. The educational composition of its workforce comprises 2,253 employees with non-degree qualifications, 4,892 employees holding undergraduate degrees (S1), 392 employees holding master's degrees (S2), and 6 (six) employees holding doctoral degrees (S3).

Analysis of Company Performance

Economic Conditions Directly Impacting Bank Performance and Target Market

According to the January 2026 update of the World Economic Outlook (WEO) released by the International Monetary Fund (IMF), the 2025 global economy was relatively stable but in a moderate growth phase. The IMF projected global economic growth of around 3.3%, a figure that was likely stagnant compared to the previous year and remained below the historical average before the pandemic. The condition reflected that the global economic recovery was underway, but had not been strong enough to drive significant growth acceleration.

Nonetheless, this stability was overshadowed by ongoing global uncertainties. In 2025, the global economy dealt with pressure from geopolitical tensions, particularly the Russia-Ukraine conflict and dynamics in the Middle East, triggered by the Israel-Palestine conflict. Furthermore, rising protectionist policies exacerbated the situation, including the implementation of a 10% universal import tariff by the United States and higher reciprocal tariffs on several key trading partners, such as China, Canada, Mexico, and the European Union. This combination of factors had increased volatility in global financial markets and undermined business and investor confidence in various countries.

Amidst this global uncertainty, Indonesia's 2025 economic growth was expected to reach a cumulative 5.11%, driven primarily by household consumption, investment, and manufacturing. The increase was supported by monetary policy, which prioritized a balance between controlling low inflation and promoting sustainable economic growth. Indonesia's annual inflation rate for 2025 closed at 2.92%. This figure remained within the target range set by the Government and Bank Indonesia. The key contributors to national inflation include

food, beverages, and tobacco, as well as significant increases in commodities such as gold jewelry. The circumstance had led to Indonesians' confidence and expectations regarding the 2025 national economic conditions remaining consistently positive, as reflected in the Consumer Confidence Index above 100. Furthermore, the S&P Global Indonesian Manufacturing PMI for 2025 indicated improving operating conditions, remaining in the expansionary zone. Growth was driven by increases in new domestic orders and exports.

In terms of a banking perspective, Indonesia's economic growth was also supported by Bank Indonesia's policy of aggressively lowering the BI rate by a total of 125 basis points to 4.75%, which was maintained until the end of 2025. The condition supported banking performance nationally and in East Java Province. Banks in East Java experienced 3.3% year-on-year (yoy) asset growth, 1.18% year-on-year (yoy) loan disbursement, and 3.60% year-on-year (yoy) growth in third-party funds in East Java.

Based on economic and industry analysis and considering existing challenges, Bank Jatim set market targets for increasing third-party funds (TPF) and loans. The 2025 target for third-party funds (TPF) and loan disbursement was IDR85.78 trillion and IDR73.14 trillion, respectively. These increases were achieved through various promotional programs and collaborations with other banking institutions, entities, and companies.

To achieve these market targets, the 2025 prime lending rate was stipulated as follows:

Table of Prime Lending Rates

Bank Jatim's Prime Lending Rates as of December 2025						
By Business Segment						
Non-MSME Loan		MSME Loan			KPR/KPA	Non KPR/Non KPA
Corporate	Retail	Medium	Small	Micro		
6.92%	7.49%	7.84%	9.16%	11.91%	8.64%	8.66%

Moreover, Bank Jatim had stipulated an interest rate for competitive deposit savings and current accounts, as presented below:

Table of Savings Interest Rates as of December 2025

Tier	Interest Rate
SIMPEDA	
0-< IDR 1 million	0.00%
IDR 1 million- < IDR 10 million	0.30%
IDR 10 million- < IDR 50 million	0.50%
IDR 50 million- < IDR 500 million	0.75%
≥ IDR 500 million	1.00%
SIKLUS	
0-< IDR 1 million	0.00%
IDR 1 million- < IDR 10 million	0.50%
IDR 10 million- < IDR 50 million	0.75%
IDR 50 million- < IDR 500 million	1.00%
≥ IDR 500 million	2.90%
SIKLUS MIKRO KECIL (SiUMI)	
0-IDR 500 thousand	0.00%
> IDR 500 thousand	1.50%

Tier	Interest Rate
SIKLUS NELAYAN (SiNyal)	
0-IDR 500 thousand	0.00%
> IDR 500 thousand	0.50%
HAJI	
All Nominal	1.00%
TABUNGANKU	
0- IDR 500 thousand	0.00%
> IDR 500 thousand- IDR 1 million	0.25%
> IDR 1 million	1.00%
	Notes: • Interest is calculated daily and in accordance with the applicable tiering • Interest is paid according to the payment period
SIKLUS PRIORITAS	
0- < IDR 10 million	0.00%
IDR 10 million- < IDR 75 million	0.25%
IDR 75 million- < IDR 150 million	0.50%
IDR 150 million- < IDR 250 million	0.75%
IDR 250 million- < IDR 1 billion	1.75%
≥ IDR 1 billion	2.90%
SIMPANAN LAKU PANDAI	
All Nominal	0.50%
SIKLUS PENSIUN	
0- < IDR 250 thousand	0.00%
IDR 250 thousand- < IDR 7.5 million	1.25%
IDR 7.5 million-< IDR 100 million	1.50%
≥ IDR 100 million	1.75%
SIKLUS VALAS	
USD	
< USD 100	0.00%
> USD100,00 - ≤ USD10.000,00	0.05%
> USD10.000,00 - ≤ USD100.000,00	0.15%
> USD100.000,00	0.25%
SGD	
< USD 100	0.00%
> USD100,00 - ≤ USD10.000,00	0.05%
> USD10.000,00 - ≤ USD100.000,00	0.15%
> USD100.000,00	0.20%
EUR	
0 to EUR300	0.00%
> EUR300	0.10%

Tier	Interest Rate
JPY	
All Nominal	0.00%
HKD	
All Nominal	0.00%

Table of Time Deposit Interest Rates as of December 2025

Tier	Tenor (month)						
	1 Month	2 Month	3 Month	6 Month	12 Month	18 Month	24 Month
≥ IDR 2.5 million to IDR 1 billion	2.70% pa	2.80% pa	2.90% pa	3.00% pa	3.10% pa	3.15% pa	3.15% pa
> IDR 1 billion	2.75% pa	2.85% pa	2.95% pa	3.05% pa	3.15% pa	3.15% pa	3.15% pa

Table of Foreign Exchange Interest Rates as of December 2025

Tier	Tenor (Month)			
	1 Month	3 Month	6 Month	12 Month
USD				
≥ USD 1.000 to ≤ USD 100.000	0.75% pa			
> USD 100.000	1.00% pa			
SGD				
≥ SGD1.000	0.10% pa			
EUR				
≥ EUR750	Each placement must receive approval from the relevant Division			
JPY				
≥ JPY100.000	Each placement must receive approval from the relevant Division			
HKD				
≥ HKD7.500	Each placement must receive approval from the relevant Division			
AUD				
≥ AUD2.000	0.50% pa			
CNY				
≥ CNY7.000	0.70% pa			

*) Above is the counter rate; the branch requests approval from the Head Office

Table of Interest Rates for On Call Deposits as of December 2025

Tier	Interest Rate
Deposito On Call (Rupiah)	0.75% below the market interest rate of Government Banks, BPD, or Private Banks obtained from LHBU or Reuters

Table of Interest Rates for Current Account as of December 2025

Tier	Interest Rate
RUPIAH	
Progressive daily current account service calculation	
IDR 0-IDR 5 million	0.00%
> IDR 5 million-IDR 100 million	0.50%
> IDR 100 million-IDR 1 billion	0.75%
> IDR 1 billion-IDR 500 billion	0.90%
> IDR 500 billion-IDR 750 billion	1.25%
> IDR 750 billion	1.75%
Current account Escrow Account	Same as the current account Rupiah. and must be included in the Cooperation Agreement (PK)
FOREIGN EXCHANGE	
USD Foreign Currency Current Account	
≤ USD1.000,00	0.00%
> USD1.000,00-≤ USD10.000,00	0.05%
> USD10.000,00-≤ USD100.000,00	0.15%
> USD100.000,00	0.25%
SGD Foreign Currency Current Account	
≤ SGD1.000,00	0.00%
> SGD1.000,00-≤ SGD10.000,00	0.05%
> SGD10.000,00-≤ SGD100.000,00	0.15%
> SGD100.000,00	0.20%
EUR Foreign Currency Current Account	
EUR	0.10%
JPY Foreign Currency Current Account	
JPY	0.00%
AUD Foreign Currency Current Account	
AUD 15.000 -< AUD 150.000	0.20%
≥ AUD 150.000	0.50%
HKD Foreign Currency Current Account	
HKD 78.000 -< HKD 780.000	0.20%
≥ HKD 780.000	0.50%
CNY Foreign Currency Current Account	
CNY 72.000 -< CNY 720.000	0.20%
≥ CNY 720.000	0.50%

Table of Profit Sharing Ratio

Products	Ratio	Ratio Realization/E.R
General *Wadiah* Current Account for Service/Government	0.00%	0.00
Private General *Wadiah* Current Account	0.00%	0.00
Individual *Wadiah* Current Account	0.00%	0.00
BPKH Current Account	0.00%	0.00
BPD Syariah ABP *Wadiah* Current Account	0.00%	0.00
Non-BPD *Wadiah* Current Account	0.00%	0.00
BPRS Apex *Wadiah* Current Account	0.00%	0.00
Tabunganku iB	0.00%	0.00
Si Pandai iB Barokah Savings	0.00%	0.00
Simpel iB Savings	0.00%	0.00
Santri Savings	0.00%	0.00
iB Amanah Umro Savings	0.00%	0.00
General *Mudharabah* Current Account for Service/Government	5.00%	0.36
Private General *Mudharabah* Current Account	5.00%	0.36
Individual *Mudharabah* Current Account	5.00%	0.36
Barokah Sejahtera Savings	4.00%	0.29
iB Barokah Retirement Savings	15.00%	1.09
iB Barokah Plan Savings	25.00%	1.82
iB Amanah Hajj Savings	10.00%	0.73
Bank *Mudharabah* Savings in Indonesia	8.00%	0.58
iB Barokah Gold Savings	12.50%	0.91
Barokah Savings	12.50%	0.91
Barokah Prio Funding Savings	26.98%	1.96
Barokah Prio Partnership Savings	26.98%	1.96
Barokah Prio Internal Savings	26.98%	1.96
iB Barokah Priority Savings	26.98%	1.96
1-Month *Mudharabah* Deposit	36.00%	2.62
3-Month *Mudharabah* Deposit	38.00%	2.76
6-Month *Mudharabah* Deposit	41.00%	2.98
12-Month *Mudharabah* Deposit	42.50%	3.09
1-Month *Mudharabah* Deposit from Other Banks	35.50%	2.58
3-Month *Mudharabah* Deposit from Other Banks	40.00%	2.91
1-Month BPRS Apex *Mudharabah* Deposit	20.00%	1.45
BPKH Initial Deposit	36.00%	2.62
BPKH Full Deposit	36.00%	2.62
BPKH Optim Deposit	36.00%	2.62
On Call Corporate Deposit	36.00%	2.62

Strategy and Strategic Policy Applied by The Bank

In 2025, in line with the Bank's policy direction and considering current economic developments, Management formulated a strategic focus implemented by the Bank to address various challenges and opportunities, considering current economic developments, and become a sound, high-performing, sustainable bank that contributed to the regional economy, as follows:

1. Balance in Third Party Fund management, such as by increasing the low-cost fund ratio and issuing bonds to support the Bank's stable fund portfolio;
2. More selective lending to prospective sectors while simultaneously deepening consumer credit penetration.
3. Disciplined management of income and expense items through efficiency and increased digital transactions to increase non-interest income;
4. Asset quality control to align with risk appetite.
5. Sharia business development is carried out through the optimization of the Dual Banking Leverage Model, strengthening compliance, and enhancing customer experience based on both Sharia and conventional services.

To support the vision of becoming the Number 1 Regional Development Bank (BPD) in Indonesia, the management continues its transformation journey through five key pillars, namely:

1. Strengthening policy development (rule making) and enhancing integrated governance and risk management;
2. Optimizing conventional and sharia business ecosystems to drive sustainable growth;
3. Implementing human capital transformation with a focus on strengthening the four key pillars of human resource development;
4. Accelerating information technology and digital banking transformation as a key enabler of business support;
5. Developing network transformation and optimizing the Bank Business Group (Kelompok Usaha Bank/KUB) to expand reach and enhance business synergies.

The Directors' Role in Strategy and Strategic Policy Formulation

To formulate the Bank's strategic strategies and policies, the Board of Directors actively develops strategies that are adaptive, measurable, and aligned with the dynamics of the business environment, both at the global, national, and regional levels.

The strategy formulation process is carried out comprehensively, taking into account various factors, including macroeconomic conditions, banking industry developments, applicable regulations, and the potential and risks faced by the Bank. The Board of Directors also ensures that the strategies formulated are reflected in the Bank's Business Plan (RBB), ensuring continuity and clear direction. The Board of Directors also plays a role in establishing strategic policies that cover various aspects of the Bank's operations and business, such as credit distribution policies, fundraising, liquidity management, capital strengthening, and product and service development.

Furthermore, the Board of Directors ensures that every strategic policy adopted considers prudential banking principles and adequate risk management, and is aligned with the implementation of Corporate Governance. In this case, the Board of Directors also establishes constructive communication with the Board of Commissioners to obtain strategic direction and input.

Process Performed by The Board of Directors to Ensure Strategy Implementation

To ensure the effectiveness of strategy implementation, the Board of Directors conducts intensive coordination with all business units and establishes clear and measurable Key Performance Indicators (KPIs). The Board of Directors also regularly monitors and evaluates strategy implementation to ensure alignment with established targets and makes adjustments as necessary. During the implementation phase, the Board of Directors conducts intensive coordination and communication through regular management meetings, both at the Board of Directors level and with lower-level management. This forum is used to monitor the progress of strategy implementation, identify obstacles, and take corrective action quickly and appropriately.

In addition, the Board of Directors also implements a continuous monitoring and evaluation mechanism. Performance is compared against established targets, both financially and non-financially, including asset quality, business growth, operational efficiency, and customer satisfaction. The results of this evaluation serve as the basis for adjusting the strategy when external or internal conditions change. To ensure strategy implementation, the Board of Directors is supported by risk management, compliance, and internal audit functions that provide independent oversight. The implementation aims to ensure that all policies and operational activities remain within regulatory frameworks and minimize potential risks that could impact the Bank's performance.

To maintain alignment with the Bank's strategic direction, the Board of Directors periodically reviews and adjusts strategies, considering developments in the economy, the banking industry, and regulatory policies. Having a systematic, disciplined, and good governance-based implementation process, the Board of Directors of Bank Jatim ensures that every formulated strategy can be optimally implemented and makes a real contribution to the Bank's performance.

Analysis of Bank Performance

Operational and Finance Performance

Amidst increasingly fierce banking competition, Bank Jatim successfully navigated 2025 with solid performance. Bank Jatim implemented several strategies to maintain business and financial performance, including balancing third-party fund management by increasing the low-cost fund ratio and issuing bonds to support the bank's stable fund portfolio. Furthermore, Bank Jatim disbursed loans more selectively to prospective sectors while simultaneously deepening its penetration into the consumer credit business, maintaining discipline in managing revenue and expense items through efficiency, increasing digital transactions to boost non-interest income, and aggressively managing asset quality to align with risk appetite.

In 2025, Bank Jatim's total assets (bank only) reached IDR105.8 trillion, representing a 3.70% year-on-year (YoY) growth. Bank Jatim recorded loan disbursement in 2025 (bank only) reaching IDR67.2 trillion, an increase of 4.98%. The credit composition was dominated by consumer loans, amounting to IDR36.54 trillion, representing a 6.20% increase, and productive loans, amounting to IDR30.7 trillion, representing a 3.55% increase. From a funding perspective, the Bank's focus on increasing low-cost funds yielded positive results. Current accounts reached IDR21.22 trillion, representing a 12.04% increase. Third-party fund customers also increased by 5.64% to 10.9 million customers.

On a consolidated basis, Bank Jatim's performance demonstrated more aggressive growth. Total assets reached IDR168.85 trillion, a 42.93% increase from 2024. Loan disbursement grew 46.65% to IDR110.5 trillion, while net profit rose 24.80% to IDR1.62 trillion.

On the digitalization front, Bank Jatim's JConnect service also recorded impressive performance, with JConnect Mobile users reaching 993,972, representing a 22.40% increase, with total transactions reaching IDR65.77 trillion. Furthermore, Bank Jatim's QRIS usage grew rapidly by 47.25%, along with network strengthening through 14,842 widely distributed East Java Agents to ensure inclusive banking services, even in remote areas. These various achievements in 2025 are the result of disciplined strategy implementation amidst economic dynamics, including optimizing low-cost funds and more selective credit distribution.

Human Capital

Bank Jatim is committed to improving the capabilities and competencies of its human resources (HR) through continuous competency development. Competency development is implemented through various programs, such as training, workshops, and career development. Bank Jatim also collaborates with leading HR training and development institutions to ensure that the competency development programs offered are relevant and effective. In 2025, Bank Jatim implemented a competency development program focused on business performance priorities and employee needs. This program was implemented through in-house training in collaboration with external and internal parties, as well as public training. During 2025, 4,771 employees of a total of 5,293 employees participated in training appropriate to their positions and needs.

Information Technology

Bank Jatim recognizes the growing need for digital services. Bank Jatim has innovated and invested in technology to remain competitive in the evolving digital banking landscape. In 2025, Bank Jatim achieved a significant milestone in establishing an integrated digital ecosystem across various vital sectors, including hospitals, education, markets, regional governments (Pemda), and villages. With a strong commitment to digital transformation, Bank Jatim not only prioritizes innovation in banking services but also contributes significantly to strengthening the economy and public services through comprehensive digitalization. The development of Bank Jatim's digital ecosystem in 2025 is as follows:

a. Hospital Ecosystem
b. Education Ecosystem
c. Market Ecosystem
d. Regional Government (Pemda) Ecosystem
e. Village Ecosystem

Comparison Between Achieved Target and Targets

Based on the implemented strategy, Bank Jatim delivered strong performance in 2025, in line with its targets. The 2025 total assets reached IDR105.85 trillion, representing 100.78% of the target and reflecting sustained financial performance growth. In terms of revenue, interest income in 2025 reached IDR8.57 trillion, representing 98.76% of the target. Although slightly below target, this performance was supported by increased credit expansion, a Net Interest Margin (NIM) maintained at a sound level of 6.15%, and optimization of fee-based income growth, resulting in overall interest income growth of 6.7% year-on-year (yoy).

The 2025 profit for the year grew 101.51%, reaching IDR1.55 trillion. In line with this performance, capital and liquidity remained well-maintained. In addition, the 2025 CAR ratio was 25.38%, against the target of 109.59%. Meanwhile, the LDR ratio grew significantly from the target of 85.39% in 2025. This demonstrated Bank Jatim's commitment to continuously increasing its productive assets.

Constraints Dealt with The Bank and Its Resolving Measures

Though having a strong performance, the Bank also dealt with various challenges. These challenges were a particular concern for Bank Jatim. One of the challenges was the impact on the quality of its assets by the end of 2025. Measures included extra-computable collection and to encourage debtors to repay. The Bank also conducted collateral auctions, either in collaboration with third parties or independently. Finally, regular monitoring and control were implemented to address problem loans.

Significant Issues Estimated to Occur in The Future and Business Prospects

The global economic growth outlook for 2026, based on the January 2026 edition of the World Economic Outlook published by the International Monetary Fund (IMF), indicates relatively stable conditions with projected growth of 3.3%, unchanged from the 2025 estimate. This reflects the continuation of the global economic recovery, albeit without significant acceleration. Growth in developing countries remains limited at 1.8%, despite a slight improvement from the previous period. Meanwhile, the United States demonstrates an improvement to 2.4%, while the economies of Europe, Japan, and the United Kingdom experience a slowdown due to inflationary pressures, tight monetary policies, and weakening domestic demand. These conditions suggest that the contribution of advanced economies to global growth remains relatively constrained.

Amid various global economic challenges, the national economy has demonstrated strong resilience, as reflected in Indonesia's solid economic performance in 2025, with growth reaching 5.33% (yoy), up from 5.03% (yoy) in the previous year. The national economic outlook for 2026 remains positive, albeit with a more cautious trajectory. Economic growth is projected to range between 5.2% and 5.8%, with a midpoint target of 5.4% as outlined in the State Budget (RAPBN), reflecting optimism regarding the sustainability of domestic recovery momentum. Inflation is expected to remain under control at approximately 2.5%, although higher than the previous year as a precautionary measure against global uncertainties. On the external front, the Indonesian rupiah is projected to experience slight pressure, while interest rates are anticipated to decline in line with the potential easing of monetary policy. From a commodities perspective, more conservative assumptions regarding oil prices, coupled with increased oil and gas lifting, reflect strategies to maintain fiscal stability while supporting energy sector performance.

In line with the economic growth outlook, the banking industry in 2026 is projected to continue expanding, albeit at a moderate pace. Projections from the Financial Services Authority (Otoritas Jasa Keuangan/OJK) indicate that bank lending is expected to grow in the range of 10%–12%, while Third-Party Funds (DPK) are projected to increase by approximately 7%–9%. These projections suggest that the intermediation function of the banking sector will remain sound, although potential liquidity pressures may arise due to loan growth outpacing deposit growth.

In addressing future business prospects, Bank Jatim views that favorable domestic macroeconomic dynamics—supported by sustained national economic growth and solid regional economic performance in East Java—will serve as key catalysts for increased credit demand across consumer, productive, and Micro, Small, and Medium Enterprises (MSME) segments. Nevertheless, volatility in interest rates and inflationary pressures influenced by global conditions remain factors that must be prudently anticipated, given their potential impact on the cost of funds, net interest margins, and asset quality.

On the other hand, the acceleration of digital transformation in the banking industry, marked by shifts in customer behavior toward technology-based services, has driven the Company to continuously strengthen its digital capabilities. These include the development of mobile banking services, the integration of regional financial service ecosystems, and the enhancement of operational efficiency to maintain competitiveness amid intensifying competition from digital banks and fintech companies. Furthermore, global uncertainties triggered by geopolitical conflicts, including wars that have the potential to drive increases in energy prices, global inflation, and financial market volatility, may exert additional pressure on domestic economic stability. Such conditions could weaken purchasing power, elevate credit risks, and pose potential liquidity pressures. Therefore, the Company consistently upholds prudential banking principles, strengthens risk management practices, and implements adaptive digital-based strategies alongside the reinforcement of regional ecosystems to sustain long-term performance.

By leveraging its various internal strengths, Bank Jatim remains optimistic about its ability to maintain and further strengthen its position in the Indonesian banking market. The Bank is well-positioned to continue growing and adapting to the evolving dynamics of the banking sector. Accordingly, Bank Jatim is confident that its future prospects will remain promising, supported by numerous opportunities that can be harnessed to achieve its long-term objectives. The opportunities that Bank Jatim can capitalize on in 2026 include the following:

1. The potential reduction in the Cost of Funds as a result of the declining trend in banking interest rates.
2. The opportunity to increase CASA through ecosystem development with Regional Governments (Pemda) and other potential partners.
3. The opportunity to increase credit disbursement through National Priority Programs, including food and energy security, public housing, the Free Nutritious Meals Program, and green financing.
4. The opportunity to increase Third-Party Funds (DPK) through the synchronization of National Priority Programs and the Nawa Bhakti Satya initiatives in the fields of education and social protection, particularly through the distribution of social

assistance, such as the School Operational Assistance (BOS), the Indonesia Smart Program (PIP), the Smart Indonesia Card (KIP), the Wage Subsidy Assistance (BSU), and other similar programs to the public.
5. The planned placement of government funds in the regional banking industry.
6. The advancement of digital transformation and the evolving dynamics of the digital financial services industry.
7. The continuation of National Strategic Projects (PSN), particularly in East Java Province.
8. A favorable climate driven by sustainable economic growth in East Java, as well as business opportunities arising from the implementation of strategic directions and policy alignments with Regional Government programs.

Information Related to The Bank's Business Group

In 2025, Bank Jatim officially became the holding company of five Regional Development Banks (BPD), such as Bank NTB Syariah, Bank Banten, Bank Lampung, Bank Sultra, and Bank NTT. As of 31 December 2025, there was no share ownership in subsidiary entities by the Board of Directors, Board of Commissioners, or Shareholders within the bank's business group.

Corporate Governance

Bank Jatim remains committed to consistently implementing Corporate Governance as a foundation for its business operations and to creating sustainable added value for shareholders and stakeholders. To create strong and sustainable corporate governance, Bank Jatim implements GCG principles based on the ETAK (Ethics, Transparency, Accountability, and Sustainability) concept. This approach aims to ensure that the bank is managed according to principles that uphold business ethics, information transparency, clear accountability, and sustainability in its operations.

Bank Jatim places ethical behavior as the primary foundation for conducting its business activities and building trust with all stakeholders. The application of ethical values is carried out consistently and integrated into the company culture, ensuring that all business activities are carried out with integrity, professionalism, and responsibility. As a primary guideline, the Bank has established a Code of Ethics, which must be adhered to by all Bank Jatim personnel, including the Board of Commissioners, Directors, and employees. To ensure effective implementation, Bank Jatim continuously socializes and internalizes ethical values through various programs.

The Bank also implements anti-fraud and gratuity control policies as part of its efforts to maintain organizational integrity. Any irregularities, fraud, or ethical violations are strictly followed up on in accordance with applicable regulations. As a supervisory tool, Bank Jatim provides a Whistleblowing System (WBS) that allows reporting of suspected ethical violations safely, confidentially, and without pressure. This mechanism provides protection to whistleblowers and ensures that every report is followed up on objectively and transparently.

Regarding transparency, Bank Jatim is committed to maintaining transparency in all aspects of its operations, including in the provision of information to stakeholders. The Bank has provided contact details through its website and Annual Report, which stakeholders can use to submit complaints, suggestions, or report potential violations of their rights. In addition to the annual report, the Bank also discloses corporate information through quarterly reports and financial reports, which can be viewed on the Bank's website. The public can access all financial and non-financial reports submitted by Bank Jatim transparently through various available channels, in a timely, complete, and accurate manner.

Bank Jatim utilizes various communication channels, both internally and externally, to build the company's image through print, electronic, broadcast, display, and other media. To facilitate the public's access to the latest information about the company, Bank Jatim maintains a corporate website accessible at www.bankjatim.co.id, which also serves as a service portal. The Bank Jatim website provides detailed information about Bank Jatim, including its history, organizational structure, vision and mission, management, network, achievements, funding products, credit products, and services for both conventional and sharia-compliant banks. The website also contains information on CSR distribution and the latest news and information regarding Bank Jatim.

To maintain the trust of shareholders and stakeholders, Bank Jatim's Investor Relations team communicates directly with investors, analysts, and shareholders to explain the Bank's performance. Bank Jatim remains committed to transparency in submitting both periodic and incidental reports to regulators in accordance with laws and regulations in a timely manner.

Regarding accountability, accountability is implemented through the establishment of clear and measurable Key Performance Indicators (KPIs) for each work unit and individual. These performance achievements are periodically evaluated as the basis for performance assessment, human resource development, and the provision of fair and performance-based remuneration. Furthermore, Bank Jatim ensures the availability of a reliable, accurate, and timely management reporting system, supporting effective decision-making and enabling optimal supervisory.

To strengthen accountability, the Bank also implements a comprehensive internal control system through a three-lines-of-defense approach, involving operational functions, risk management and compliance, and internal audit. This mechanism ensures that every business activity undergoes an adequate control process and complies with applicable regulations. Bank Jatim also consistently upholds the principle

of compliance with laws and regulations and internal policies, ensuring that every decision and action taken is legally, ethically, and professionally accountable.

To ensure sustainability, as a financial institution playing a vital role in regional economic growth, Bank Jatim is committed to integrating sustainability principles into its operations, addressing three main pillars: economic, social, and environmental aspects. Regarding the economic aspect, Bank Jatim consistently adheres to the principle of prudence in lending. Bank Jatim disburses loans to business sectors that meet the Criteria for Sustainable Business Activities (KKUB), including by prioritizing the efficient and effective use of natural resources in its processes. When disbursing loans, the Bank pays close attention to Environmental Impact Analysis (AMDAL) for large or high-risk companies applying for credit.

Regarding social aspects, Bank Jatim is committed to providing the best products and services, including equal treatment. Bank Jatim ensures that all customers receive equal service regardless of background, ethnicity, race, gender, religion, political views, and so on. Bank Jatim is committed to providing equal employment opportunities for its employees, including equal opportunities to develop competencies, equal opportunities for career advancement, remuneration, and other benefits. Bank Jatim has positively impacted the community through its operational activities. Bank Jatim's presence directly benefits the community by providing various banking products and services throughout all regencies/cities in East Java. Bank Jatim's presence as a Regionally-Owned Enterprise (BUMD) also contributes to regional economic development. Bank Jatim also provides indirect benefits to the community through the implementation of its Social and Environmental Responsibility (TJSL) program.

Bank Jatim strives to consistently participate in environmental preservation. The participation is reflected in its environmental conservation activities. Bank Jatim endevours to maintain environmental sustainability by using green materials and equipment to support its operations. This effort is demonstrated by replacing LED lights in building lighting, as the materials used in these lights are more environmentally friendly.

To evaluate the effectiveness of its corporate governance implementation, the Bank conducts periodic GCG Assessments in accordance with the provisions of SEOJK 13/SEOJK.03/2017 on March 17, 2017, concerning the Implementation of Good Corporate Governance for Commercial Banks. The self-assessment results for 2025, obtained in the first semester, were ranked 2, and in the second semester, ranked 3, indicating that the implementation of corporate governance is adequate or good, but still has room for improvement and strengthening. The assessment results are followed up on to continuously improve the effectiveness of good corporate governance implementation.

Performance Assessment of Committees under The Board of Directors

To perform the scope of their respective duties and responsibilities, the Board of Directors is assisted by 9 (nine) Committees under the Board of Directors, consisting of:

1. Asset Liability Committee (ALCO)
2. Risk Management Committee
3. Human Resources Management Committee
4. Information Technology Committee
5. Credit/Financing Committee
6. Credit/Financing Policy Committee
7. Product & Network Committee consists of two committees:
   a. Product Committee
   b. Network Committee
8. Sustainability Committee.

During 2025, the Board of Directors assessed that the committees under the Board of Directors had performed their duties and responsibilities well.

Changes to The Composition of The Members of The Board of Directors

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

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

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

Busrul Iman	:	President Director
Edi Masrianto	:	Finance, Treasury & Global Services Director
R. Arief Wicaksono	:	Micro, Retail & Sharia Business Director
Zulhelfi Abidin	:	IT, Digital & Operation Director
Eko Susetyono	:	Risk Management Director
Arif Suhirman	:	Medium, Corporate Business & Network Director
Umi Rodiyah	:	Compliance Director

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

On May 22, 2025, the Annual General Meeting of Shareholders for the 2024 Fiscal Year decided:

1. Honorably dismissing:
   a. Busrul Iman as President Director
   b. Edi Masrianto as Director of Finance, Treasury & Global Services
   c. Zulhelfi Abidin as Director of IT, Digital & Operations
   d. Eko Susetyono as Director of Risk Management
2. Approving and Nominating:
   a. Winardi Legowo as President Director
   b. R. Arief Wicaksono as Vice-President Director
   c. RM Wahyukusumo Wisnubroto as Director of Finance, Treasury & Global Services
   d. Tonny Prasetyo as Director of Micro Business, Retail, & Sharia Business
   e. Wiweko Probojakti as Director of IT, Digital & Operations
   f. Wioga Adhiarma Aji as Director of Risk Management

Thus, the composition of the Board of Directors of Bank Jatim after the Annual GMS for the 2024 Fiscal Year was 8 (eight) people, consisting of 1 (one) President Director, 1 (one) Vice-President Director, and 6 (six) Directors, as follows:

Winardi Legowo	:	President Director
R. Arief Wicaksono	:	Vice President Director
Arif Suhirman	:	Medium, Corporate Business & Network Director
Umi Rodiyah	:	Compliance Director
Tonny Prasetyo	:	Micro, Retail & Sharia Business Director
RM Wahyukusumo Wisnubroto	:	Finance, Treasury & Global Services Director
Wiweko Probojakti	:	IT, Digital & Operation Director
Wioga Adhiarma Aji*	:	Risk Management Director

* Referring to the Decree of the Members of the Board of Commissioners of the Financial Services Authority number KEPR-181/D.03/2025 on October 16, 2025, which did not approve the nomination of Mr. Wioga Adhiarma Aji as Director of Risk Management.

Closing

The Board of Directors would like to thank shareholders, customers, business partners, and stakeholders for their trust and support in Bank Jatim. We also extended our deepest appreciation to management and employees for their dedication and hard work in achieving the company's targets.

We hoped this report provided a clear picture of Bank Jatim's performance and the strategic direction we will pursue going forward. May Bank Jatim continue to grow and provide greater benefits to the economy and society.

The Board of Directors recognized that this achievement was inseparable from the support and trust of shareholders, customers, business partners, and the dedication of management and employees of Bank Jatim. Therefore, we would like to express our deepest appreciation to the parties having contributed to the Bank's performance throughout 2025.

Finally, we are optimistic that with the right strategy and strong commitment, Bank Jatim will continue to grow sustainably and make the best contribution to regional and national economic development.

Surabaya, March 2026
On Behalf of the Board of Directors



Winardi Legowo
President Director



BOARD OF DIRECTORS

1. **Tonny Prasetyo**: Micro, Retail, & Sharia Business Director
2. **Arif Suhirman**: Medium, Corporate Business, & Network Director
3. **R. Arief Wicaksono**: Vice President Director
4. **Winardi Legowo**: President Director
5. **Umi Rodiyah**: Compliance Director
6. **Wiweko Probojakti**: IT, Digital & Operation Director
7. **RM Wahyukusumo Wisnubroto**: Finance, Treasury, & Global Services Director



The Board of Commissioners' **Report**

Honorable Shareholders and Esteemed Stakeholders,

First and foremost, we extend our gratitude to Almighty God for His blessings and grace, which have enabled Bank Jatim to record commendable performance in 2025.

The Board of Commissioners expresses its appreciation to the Board of Directors for successfully managing the Bank amid various external challenges, including global economic uncertainty and the dynamic banking industry. The strategies implemented by the Board of Directors in strengthening business fundamentals have yielded positive results and supported the sustainability of Bank Jatim's performance.

On this occasion, the Board of Commissioners presents its report on supervisory activities and advisory functions provided to the Board of Directors throughout 2025. This report outlines, among other matters, the evaluation of the Board of Directors' performance, perspectives on the business prospects prepared by the Board of Directors, views on the implementation of the Bank's corporate governance, as well as the composition and changes in the membership of the Board of Directors and the Board of Commissioners. Herewith, we present the supervisory and advisory report of the Board of Commissioners on the management of the Bank for the 2024 financial year.

Assessment of the Performance of The Board of Directors

The Board of Commissioners consistently performs its supervisory function independently and objectively over the management policies and operations of the Bank carried out by the Board of Directors. Throughout 2025, the Board of Commissioners actively provided strategic direction and advice to ensure that all policies adopted were aligned with the prudential principle, the implementation of Good Corporate Governance, and the long-term interests of the Bank.

Frequency and Methods of Providing Advice to The Board of Directors

Advice to the Board of Directors was delivered through various formal forums as well as periodic informal communications. Formally, the Board of Commissioners provided advice through Joint Meetings between the Board of Commissioners and the Board of Directors, as well as through special meetings convened as necessary. During these meetings, the Board of Commissioners delivered strategic directives, evaluated the Bank's performance, and provided input on the implementation of the Bank's business plan. In addition, advice was also conveyed through committee meetings under the Board of Commissioners, such as the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee, each of which specifically addressed issues within its respective scope. Throughout 2025, Joint Meetings of the Board of Commissioners attended by the Board of Directors were held 13 (thirteen) times.

The Board of Commissioners also provided advice through intensive and responsive informal communications, including direct meetings, official correspondence, and other communication channels outside formal forums. Through such mechanisms, the Board of Commissioners was able to deliver timely guidance on strategic issues and conditions requiring immediate attention. The Board of Commissioners has issued recommendations and carried out its duties and responsibilities accordingly. Throughout 2025, the Board of Commissioners issued approval letters within its authority as stipulated in the Articles of Association and prevailing regulations. Several of these approvals are presented as follows.

1. Approval of the Replacement of the Internal Audit Work Unit.
2. Approval of the 2025 Audit Plan.
3. Approval of the Temporary Replacement of the President Director.
4. Approval of the Sustainable Public Offering (PUB) Plan for Bank Jatim Bonds in 2025.



Adi Sulistyowati

Independent President Commissioner

5. Approval in Principle for Provision of Financing to Related Parties.
6. Approval of the Provision of Religious Holiday Allowances (THR) for 2025 for the Board of Commissioners, Board of Directors, Committees, and the Sharia Supervisory Board;
7. Approval of the Extension of Multipurpose Loans to Related Parties
8. Approval of the Board of Directors' Key Performance Indicators (KPI) for 2024;
9. Approval of the Temporary Replacement of the President Director
10. Approval of the Adjustment to the Bank's Business Plan for 2025
11. Approval of the Bank Jatim Recovery Action Plan Document;
12. Approval of Amendments to the Standard Operating Procedures (SOP) of the Board of Directors;
13. Approval of Enhancements to the Organizational Structure;
14. Approval of the Nomination of Candidates for the Board of Directors and Non-Independent Commissioners of Bank NTT
15. Approval and Appointment of a Public Accountant (AP) and/or a Public Accounting Firm (KAP) to audit the 2025 consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, its Sharia Business Unit, and member banks within the Kelompok Usaha Bank (KUB);
16. Approval of the Bank's Business Plan for 2026;
17. Approval of Amendments to Product Policies Related to Lending and Financing Activities;
18. Approval of the Update to the Internal Audit Charter.

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

The Board of Commissioners consistently performs its supervisory function in an active and continuous manner to ensure that the formulation and implementation of strategies undertaken by the Board of Directors are aligned with the Bank's vision, mission, and long-term plans. In supervising strategic formulation, the Board of Commissioners conducts comprehensive reviews of the preparation of the Bank's Business Plan (RBB) and strategic policies developed by the Board of Directors. This process includes evaluating the assumptions used, assessing alignment with macroeconomic conditions and banking industry prospects, and ensuring the adequacy of planned risk mitigation measures. The Board of Commissioners also provides strategic direction and recommendations to refine these plans, making them more adaptive to the dynamic business environment and capable of creating added value for the Bank.

With regard to the supervision of strategy implementation, the Board of Commissioners exercises oversight through periodic monitoring of the Board of Directors' performance realization against the established targets. Such supervision is carried out through routine meetings, management reports, and deliberations in joint meetings and committee meetings under the Board of Commissioners. In this process, the Board of Commissioners evaluates the effectiveness of strategy execution, identifies various challenges faced by the Bank, and encourages the Board of Directors to undertake the necessary corrective actions in a timely manner.

Furthermore, the Board of Commissioners ensures that the implementation of strategies is carried out with due regard to the prudential principle, sound risk management, and compliance with prevailing laws and regulations.

All supervisory processes are supported by a transparent and accountable reporting system, enabling the Board of Commissioners to obtain adequate information for decision-making and the provision of guidance. The Board of Commissioners also consistently monitors the follow-up on recommendations submitted to the Board of Directors. It continually ensures that the formulation and implementation of strategies by the Board of Directors are executed effectively, measurably, and in alignment with Corporate Governance principles, thereby supporting the sustainable growth of Bank Jatim's performance.

Economic Conditions Directly Affecting The Bank's Performance

The International Monetary Fund (IMF) projects global economic growth for 2025, as updated in January 2026, at approximately 3.3%. This figure reflects that the global economic recovery remains underway, albeit not yet sufficiently robust to drive significant growth acceleration. Nevertheless, such stability continues to be overshadowed by persistent global uncertainties. In 2025, the global economy faced pressures arising from geopolitical tensions, particularly the Russia–Ukraine conflict and developments in the Middle East stemming from the Israel–Palestine conflict. In addition, the rise of protectionist policies has further exacerbated global economic conditions. These include the imposition of a universal 10% import tariff by the United States, as well as higher reciprocal tariffs on several major trading partners, such as China, Canada, Mexico, and the European Union. The combination of these factors has heightened volatility in global financial markets and weakened business and investor confidence across many countries.

Amid heightened volatility and uncertainty in the global economy, the national economy demonstrated strong resilience and solid performance. Economic growth remained robust, supported by sustained stability and controlled inflation. Furthermore, the strong synergy of Indonesia's national economic policy mix served as a key driver in achieving steady economic expansion. In 2025, Indonesia's economy grew by 5.33% (year-on-year), an increase from 5.03% (year-on-year) in the previous year. This growth was supported by rising household consumption, in line with increased public activity

and mobility, and further driven by the expansion of exports of goods and services. In particular, exports of jewelry and precious metals strengthened, supported by heightened global demand for gold.

From the banking perspective, throughout 2025, financial system stability remained well maintained and supported improvements in economic performance. The resilience of the financial system was underpinned by adequate banking liquidity, strong capital capacity, and well-managed credit risk. As of December 2025, the robustness of the banking industry was reflected in its Capital Adequacy Ratio (CAR), which remained strong at 25.89%, demonstrating its capacity to absorb risks and support credit growth. From a risk standpoint, the industry's Non-Performing Loan (NPL) ratio remained well controlled at 2.05%, lower than that recorded in the corresponding period of the previous year. Meanwhile, the intermediation function of the banking industry continued to operate effectively and remained sound, albeit under relative pressure compared to the previous year. This pressure was partly attributable to yield-seeking behavior, which encouraged society as the contributors to Third-Party Funds (DPK), to shift toward more attractive alternative investment instruments.

Bank Performance

The Board of Commissioners assesses that the Board of Directors has demonstrated sound and effective performance in managing the Bank. This is reflected in the Board of Directors' ability to maintain financial performance stability, enhance asset quality, and optimize prudent business growth amid dynamic economic conditions.

In 2025, the Bank recorded solid performance in both operational and financial aspects. From an operational perspective, total Micro Credit disbursement in 2025 amounted to IDR10.28 trillion, representing an increase of 10.25% compared to the previous year's IDR9.32 trillion. Total Retail Credit disbursement in 2025 reached IDR12.17 trillion, rising by 11.35% from IDR10.93 trillion in the previous year. Total credit disbursement to the Middle Segment in 2025 amounted to IDR490.17 billion, reflecting a significant increase of 93.96% compared to IDR252.71 billion in 2024. Meanwhile, total Consumer Credit in 2025 reached IDR35.43 trillion, increasing by 5.84% from IDR 33.36 trillion in 2024.

Growth was also evident in the Sharia segment's operations. The realization of Sharia Third-Party Funds (DPK) in 2025 amounted to IDR3.73 trillion, an increase of IDR807.22 billion or 27.57% compared to IDR2.93 trillion in 2024. Sharia financing in 2025 reached IDR2.73 trillion, rising by IDR61.12 billion or 2.29% compared to IDR2.67 trillion in 2024.

From a financial standpoint, Bank Jatim recorded net interest and sharia income of IDR10.29 trillion, representing an increase of 22.78% from IDR8.38 trillion in the previous year. The growth in net interest and sharia income indirectly contributed to an increase in the Bank's net profit. In 2025, net profit reached IDR1.62 trillion, rising by 24.80% compared to IDR1.30 trillion in the previous year. Furthermore, the Bank succeeded in improving asset quality, as reflected in total assets of IDR168.85 trillion in 2025, an increase of 42.93% from IDR118.14 trillion in the previous year. Equity in 2025 reached IDR22,499,302 million, growing by 54.10% compared to IDR14,600,039 million in the previous year.

In addition to operational and financial performance, the Bank's Soundness Level also serves as a key consideration for the Board of Commissioners in assessing the performance of the Board of Directors. The Bank conducted a self-assessment of its Soundness Level using the Risk-Based Bank Ratingapproach in accordance with Financial Services Authority Regulation No. 4/POJK.03/2016 concerning the Assessment of Commercial Bank Soundness Levels. This assessment evaluates the Bank's risks and performance as reflected in the final rating (Composite Rating). The Risk-Based Bank Rating approach encompasses four key factors: Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital.

The results of Bank Jatim's Self-Assessment of its Soundness Level on an individual basis as of December 31, 2025, placed the Bank in Composite Rating 2 (Sound). This rating reflects the Bank's generally healthy condition, indicating its capability to withstand significant adverse impacts arising from changes in business conditions and other external factors. This is evidenced by the favorable ratings across the assessment components, including the Risk Profile, Implementation of Good Corporate Governance, Earnings, and Capital. In the event that any weaknesses exist, such weaknesses are generally deemed insignificant and do not materially affect the Bank's overall performance and stability.

View on The Business Prospects Prepared by The Board of Directors

Based on the January 2026 edition of the World Economic Outlook published by the International Monetary Fund (IMF), the global economic growth outlook for 2026 indicates relatively stable conditions, with projected growth of 3.3%, unchanged from 2025. This reflects the continued recovery of the global economy, although it has yet to demonstrate significant acceleration. Emerging and developing economies are expected to remain the primary drivers of global growth, with projections reaching 5.0%, an increase from 4.4% in 2025. This growth is supported by strong domestic demand, sustained investment, and favorable demographic factors. India is projected to maintain robust growth, while China is expected to experience a slight slowdown amid ongoing structural economic adjustments. Furthermore, the Middle East and Southeast Asia are also anticipated to strengthen, supported by stable energy prices and increased commodity production.

Overall, the outlook for 2026 underscores a shift in the sources of global growth toward emerging economies, albeit amid persistent external risks, including geopolitical uncertainties and evolving global financial conditions.

The national economy demonstrated strong resilience amid global dynamics. This was reflected in the solid economic performance in 2025, with growth reaching 5.33% (year-on-year), an increase from 5.03% (year-on-year) in the previous year. Economic growth continues to be driven by strong domestic consumption, supported by improving community mobility and resilient export performance, particularly in commodity-based sectors. Price stability is also maintained, as reflected in controlled inflation of 2.93%, driven by fluctuations in food commodity prices, energy, and tobacco.

From the banking sector perspective, the industry in 2026 is projected to continue growing at a moderate pace. Projections from the Financial Services Authority (Otoritas Jasa Keuangan/OJK) indicate that credit disbursement is expected to expand by 10%–12%, while the growth of Third-Party Funds (Dana Pihak Ketiga/DPK) is projected at 7%–9%. This suggests that the banking sector's intermediation function will remain sound, although potential liquidity pressures may arise as credit growth outpaces deposit growth.

Meanwhile, projections from the Infobank Institute indicate slightly different dynamics, with credit growth estimated at 9%–11% and DPK growth at 10%–12%. These variations reflect differing perspectives on domestic economic conditions, with Infobank projecting stronger deposit growth. Overall, both projections underscore that the banking sector still has ample room for expansion, supported by robust financing demand. Nevertheless, prudent liquidity and risk management remain essential to maintain the stability of the financial system amid global economic uncertainties.

After considering these economic conditions, the Board of Commissioners has assessed that the business prospects proposed by the Board of Directors are sufficiently comprehensive in outlining opportunities and economic growth projections at both national and regional levels, as well as the associated risks that need to be anticipated. The Board of Commissioners views the need to emphasize several key aspects, namely strengthening prudent credit growth, enhancing Third-Party Funds (DPK), managing funding costs and net interest margins, and accelerating digital transformation supported by measurable key performance indicators.

Furthermore, risk mitigation against global risks should be elaborated more concretely, including their potential impacts on the Bank's financing sectors. The implementation of sustainable finance programs also needs to be consistently strengthened to ensure effective execution. Accordingly, the Board of Commissioners supports the strategic direction of the Board of Directors, emphasizing the importance of maintaining a balance between growth, risk management, and governance in order to sustain performance and ensure long-term resilience.

View on The Implementation of The Bank's Corporate Governance

The Board of Commissioners assesses that the Board of Directors has carried out the Bank's management functions by upholding the principles of corporate governance. This is reflected in decision-making processes based on comprehensive analysis, prudent risk management, and compliance with prevailing laws and regulations. Furthermore, the strengthening of internal control functions and the roles of the compliance unit, internal audit, and risk management have supported the establishment of an effective and reliable governance system. The Board of Commissioners consistently performs its supervisory function to ensure that the management of the Bank by the Board of Directors is conducted in accordance with applicable laws and regulations. It also provides the necessary advice and opinions on every strategic action and activity undertaken to achieve the Bank's objectives.

Risk Management

Risk Management is an activity involving the management of risks through processes of identification, measurement, monitoring, and control over the Bank's portfolio to estimate potential losses that may arise. Through the implementation of effective risk management, potential risks are expected to be mitigated and minimized.

The implementation of Risk Management at Bank Jatim is aligned with the Enterprise Risk Management (ERM) framework. This framework provides a foundation for a proactive and forward-looking risk management process to ensure the achievement of healthy and sustainable business growth, as well as comprehensive capital management. Within the ERM framework, risks are managed in an integrated manner through the alignment of risk appetite with business strategies.

The primary objective of ERM implementation is to enable the Bank to achieve its targets and business plans while upholding the prudential principle, maintaining sound financial performance, and ensuring compliance with prevailing regulations. This objective is realized through the establishment of a strong risk culture, which serves as the foundation of the control mechanisms within the ERM framework. In addition, the Bank prepares risk mitigation measures to ensure that risk exposures remain within the established risk appetite.

In implementing Good Corporate Governance, the Board of Commissioners and the Board of Directors consistently perform active supervisory functions over all operational and strategic activities of the Bank. This oversight is conducted to ensure compliance with prevailing regulations and to optimize the Bank's performance in addressing the challenges of the

dynamic financial industry. Accordingly, both the Board of Commissioners and the Board of Directors are required to understand the risks faced by the Bank, provide clear direction, actively oversee and mitigate risks, and foster a strong risk management culture within the Bank's organization.

As a Bank with the vision of becoming the No. 1 Regional Development Bank (BPD) in Indonesia, and with a mission to contribute to the economic growth of East Java while supporting the development of micro, small, and medium enterprises (MSMEs) through a focus on lending to the MSME sector, Bank Jatim is significantly influenced by changes in the business climate, such as inflation and competition from foreign products. The influx of imported products into Indonesia as a result of the country's participation in free trade has intensified these challenges. Efforts to minimize the negative impacts are undertaken through risk management grounded in the prudential principle to ensure healthy and sustainable growth in the Bank's performance.

Risk management, as an integral component of business growth and daily operations, is implemented through various initiatives, including:

1. Providing risk-based opinions on every banking activity and new product, including the expansion of the Bank's service network.
2. Continuously refining operational policies and procedures, and adjusting risk tolerance limits to ensure an optimal balance between asset quality and business profitability.
3. Ensuring that the implementation of risk management remains aligned with changes in macroeconomic conditions and the business developments of Bank Jatim.

INTERNAL CONTROL OVER FINANCIAL REPORTING

Internal Control Over Financial Reporting (ICOFR)is a process designed to provide reasonable assurance that financial statements are prepared reliably and are free from material misstatement. This framework enhances the level of confidence of financial statement users by ensuring the accuracy, reliability, and integrity of the reported financial information.

In accordance with Financial Services Authority Regulation (POJK) No.15 of 2024 concerning the Integrity of Bank Financial Reporting, banks are required to maintain financial reporting processes with integrity to ensure the accuracy, reliability, and transparency of financial information and financial statements. In line with this regulation, Bank Jatim has updated its Financial Reporting SOP pursuant to Decree No.064/03/01/DIR/AMK/KEP dated January 9, 2025.

Furthermore, Bank Jatim has established a Special Working Unit (UKK) responsible for preventing fraud or manipulation in financial information and/or the financial statements of commercial banks, as stipulated in Decree No. 064/020/DIR/MRS/KEP dated April 8, 2025 and subsequently updated through Decree No. 064/064/DIR/MRS/KEP dated November 25, 2025. This decree designates the Risk Management Division as the Special Working Unit (UKK) responsible for internal control over financial reporting.

IMPLEMENTATION OF RISK MANAGEMENT WITHIN THE BANKING BUSINESS GROUP

Bank Jatim performs its function as the parent company of the Banking Business Group (KUB) in accordance with Financial Services Authority Regulation POJK No.12/POJK.03/2020 concerning the Consolidation of Commercial Banks. The implementation of its risk management refers to POJK No.38/POJK.03/2017 concerning the Implementation of Consolidated Risk Management for Banks Exercising Control over Subsidiaries. The implementation of consolidated risk management takes into account the business characteristics of each member of the Banking Business Group.

The Bank has established consolidated risk management procedures as standard guidelines for implementing risk management within the Banking Business Group. These procedures regulate the principles to be fulfilled in the consolidated risk reporting process and the delegation of authority. On a consolidated basis, Bank Jatim conducts a self-assessment of eight types of risk, namely credit risk, market risk, liquidity risk, operational risk, strategic risk, reputational risk, legal risk, and compliance risk, through the Consolidated Risk Profile Report. The results of this assessment are presented in the form of ratings derived from the aggregation of assessments of each member of the Banking Business Group (KUB).

Based on the results of the consolidated self-assessment of Bank Jatim's Risk Profile as of December 2025, the Bank achieved a Composite Rating of 2 (Low), with an Inherent Risk Rating of "Low to Moderate" and a Risk Management Implementation Quality Rating of "Fair.".

In 2025, the Board of Commissioners assessed that the adequacy of risk management was effective and sufficient, as reflected in the following:

1. The implementation of Risk Management across all Bank activities and products, including in the field of information technology, has been carried out effectively and supported by adequate internal control systems, in line with the Bank's complexity and scale of operations.
2. The revitalization of the Second Line of Defense within the organizational structure and branch work units is necessary to minimize potential irregularities and strengthen the implementation of the Anti-Fraud Strategy (SAF).
3. The implementation of governance across all organizational levels and work units has generally been carried out effectively.
4. Overall, the Bank's risk management policies have been implemented consistently and aligned with operational policies throughout 2025.

5. Nevertheless, several areas require further attention, including the deeper integration of climate risk into credit policies and the Risk Appetite Statement (RAS), as well as the optimization of the Enterprise Risk Management (ERM) dashboard to support strategic decision-making.
6. The Bank has established a comprehensive Business Continuity Management (BCM) framework, encompassing policies, organizational structures, and key procedures, and its implementation has effectively supported the continuity of the Bank's operations.

Internal Control System

In order to establish and enhance the quality of risk management implementation that supports the effectiveness of the Bank's risk-based supervisory framework, Bank Jatim is required to maintain a reliable and effective Internal Control System (SPI) in managing its risks. This system is continuously established and implemented by the Bank's management on an ongoing basis to:

1. Safeguard and secure the Bank's assets.
2. Ensure the availability of accurate and reliable reports.
3. Enhance compliance with prevailing regulations.
4. Mitigate financial impacts or potential losses, including irregularities, fraud, and violations of prudential principles.
5. Improve organizational effectiveness and increase cost efficiency.

The implementation of a reliable and effective internal control system within the Bank is the responsibility of all risk-taking units, supporting units, and the Internal Audit Division. The internal control system for risk refers to the Bank's overall internal control framework, which includes the following:

1. The Bank implements an effective internal control system in the application of Risk Management in accordance with established policies and procedures. The implementation of the segregation of duties principle (four-eyes principle) has been adequate and consistently applied.
2. A comprehensive internal control system supporting the implementation of Risk Management.
3. Periodic reviews of the implementation of Risk Management.
4. The results of such reviews conducted by the Enterprise Risk Management Division are submitted to the Board of Commissioners, the Internal Audit Division, the Director of Compliance and Risk Management, the Audit Committee, and other relevant Directors as input for refining the Risk Management framework.
5. Improvements based on findings from internal and external audits are monitored by the Internal Audit Division. Outstanding audit findings are reported by the Internal Audit Division to the Board of Directors for the necessary follow-up actions.
6. A high level of responsiveness to weaknesses and/or deviations from applicable internal and external regulations.

The implementation of a reliable and effective Internal Control System is the responsibility of all parties involved within the Bank's organization, as outlined below:

1. Board of Directors
   The Board of Directors is responsible for establishing and maintaining an effective Internal Control System and ensuring that it operates securely and reliably in accordance with the internal control objectives set by the Bank.
2. Board of Commissioners
   The Board of Commissioners is responsible for overseeing the overall implementation of internal controls, including the policies established by the Board of Directors governing such controls.
3. Internal Audit Work Unit (SKAI)
   SKAI is responsible for evaluating and actively contributing to the continuous enhancement of the effectiveness of the Internal Control System, particularly in relation to the Bank's operational activities that may potentially result in losses or hinder the achievement of management's objectives.
4. All Bank Officers and Employees
   Every officer and employee of the Bank is required to understand and implement the Internal Control System established by the Bank's management.
5. External Parties
   External stakeholders, including the Financial Services Authority (Otoritas Jasa Keuangan/OJK), Bank Indonesia, external auditors, and customers, also play a role in supporting the implementation of a reliable and effective Internal Control System.

The results of the evaluation of the Internal Control System conducted by the Board of Directors through periodic reviews indicate that the Board of Directors performs regular assessments (every four months) of the operational performance reports submitted by Heads of Work Units (Branch Managers). These reviews evaluate findings related to weaknesses in the Internal Control System, inaccuracies in financial reporting, and other irregularities, including fraud. The evaluation results demonstrate that the implementation of Bank Jatim's Internal Control System throughout 2025 has been effective and adequate.

The Board of Commissioners and the Board of Directors provide direction based on audit reports concerning the adequacy of the Internal Control System conducted by the Internal Audit Division. This is carried out through periodic coordination meetings to address issues affecting the Bank's operations and performance achievements, including discussions on Internal Audit findings during specific periods. The Board of Commissioners and the Board of Directors concluded that, throughout 2025, the Internal Control System has been implemented effectively and adequately.

Whistleblowing System

The successful implementation of a comprehensive anti-fraud strategy is highly dependent on the commitment and dedication of the Board of Commissioners and the Board of Directors to foster an anti-fraud culture and awareness throughout all levels of the Bank's organization. One such initiative is the establishment of a written commitment known as the Anti-Fraud Declaration, which has been signed by the Board of Commissioners, the Board of Directors, and all employees across the Bank. With regard to the implementation of the Whistleblowing System (WBS), the Board of Commissioners plays a role in reviewing the results of special audit reports derived from WBS reports.

Preventive, detective, and identification measures against potential vulnerabilities serve as an Early Warning System (EWS) for operational processes. The identification of findings indicating fraud is incorporated into the Bank's whistleblowing policies and mechanisms. Through this mechanism, it is expected that violations can be detected at an early stage and that participation from employees, customers, and other stakeholders in reporting misconduct will increase, thereby serving as an early warning of potential violations.

As a manifestation of Bank Jatim's commitment to implementing its anti-fraud strategy and complaint mechanisms, and to ensuring protection for whistleblowers acting in good faith, the Bank is obligated to:

1. Protect whistleblowers.
2. Provide protection aimed at encouraging whistleblowers to report fraud clearly, comprehensively, and transparently.
3. Safeguard the identity of whistleblowers and the confidentiality of their reports.
4. Uphold its commitment to protect whistleblowers acting in good faith in accordance with prevailing laws and regulations as well as applicable best practices.
5. Ensure the confidentiality and security of all fraud reports, while enabling whistleblowers to obtain information regarding the progress of their complaints..
6. Provide protection to internal employee whistleblowers against dismissal, demotion, discrimination, intimidation, and other forms of retaliation, in accordance with applicable laws and regulations.

Bank Jatim will continue to enhance the awareness and understanding of employees and other stakeholders to report violations through whistleblowing channels, thereby fostering a clean and high-integrity working environment. In this regard, the following initiatives have been undertaken:

1. Implementation of the Anti-Fraud Strategy (SAF) program, including surprise audits (Operational and Credit).
2. Socialization and dissemination of information regarding the implementation of the Anti-Fraud Strategy and Whistleblowing System during audit exit meetings and employee orientation, including for new employees.
3. Provision of training materials on the Anti-Fraud Strategy and Whistleblowing System as part of employee promotion programs.
4. development of the SAF system.

The Board of Commissioners views that the management of the Whistleblowing System at Bank Jatim has been effectively implemented. In 2024, there were 15 (fifteen) reports that met the criteria for fraud through the whistleblowing channel. As of December 31, 2024, three (3) complaints remained under processing.

Sustainabillity Governance

As one of the regional development banks that plays a vital role in the economy, Bank Jatim consistently implements sustainability governance as an integral part of its business strategy and corporate governance. This commitment ensures sustainable business growth while creating added value for all stakeholders. The Board of Commissioners is of the view that sustainability aspects have been well integrated into the Bank's policies, business processes, and corporate culture. This commitment is demonstrated through the preparation of the Sustainable Finance Action Plan (RAKB). The key priorities in implementing Sustainable Finance at Bank Jatim include the development of sustainable financial products and services, as well as the enhancement of the Bank's internal capacity.

As a tangible manifestation of its active role in conducting sustainable business activities, Bank Jatim focuses its operations on economic, environmental, and social aspects as outlined in the RAKB. The Bank has established a sustainability strategic direction aligned with its vision and long-term corporate plan. The Board of Directors is responsible for formulating and implementing sustainability strategies, while the Board of Commissioners carries out its supervisory function to ensure that such policies and their implementation are effective, measurable, and aligned with the prudential principle. This oversight is supported by committees under the Board of Commissioners, which periodically evaluate sustainability performance, including Environmental, Social, and Governance (ESG) aspects.

The implementation of sustainability governance is realized through the integration of ESG principles into the Bank's business activities. These include financing activities that consider environmental and social aspects, the management of sustainability-related risks, and the strengthening of responsible business practices. Bank Jatim also continuously promotes resource efficiency, reduces the environmental impact of its operations, and enhances its social contributions to the community through various corporate social responsibility programs. The Board of Commissioners views that the commitment to sustainability governance has become embedded in the Bank's organizational culture, as reflected in decision-making processes that balance economic, social, and environmental considerations.

Performance Assessment of Committees under The Board of Commissioners

In order to enhance the role of the Board of Commissioners in performing its supervisory function, the Board is assisted by three (3) committees: the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee. The performance evaluation procedure for the Committees under the Board of Commissioners is conducted periodically on an annual basis, whereby the Board of Commissioners assesses the effectiveness of each Committee's performance.

The evaluation criteria for the Committees are based on the Key Performance Indicators established for each Committee under the Board of Commissioners. These KPIs comprise three (3) aspects: Active Supervision, Passive Supervision, and Competency Development. The Board of Commissioners assesses that, throughout 2025, the Committees have performed their duties and responsibilities effectively, operated independently, and provided valuable input and recommendations to support the Board of Commissioners in carrying out its supervisory functions.

Changes in The Composition of The Board of Commissioners

During 2025, there were changes in the composition of the members of the Board of Commissioners. These changes were made in accordance with the Bank's needs. The details of the changes are as follows:

COMPOSITION OF THE BOARD OF COMMISSIONERS PRIOR TO THE 2024 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Prior to the Annual General Meeting of Shareholders (AGMS) for the 2024 Financial Year, the Board of Commissioners comprised four (4) members, consisting of three (3) Independent Commissioners and one (1) Commissioner, as follows:

Adhy Karyono	:	Commissioner
Muhammad Mas'ud	:	Independent Commissioner
Sumaryono	:	Independent Commissioner
Dadang Setiabudi	:	Independent Commissioner

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE 2024 ANNUAL GENERAL MEETING OF SHAREHOLDERS

On May 22, 2025, the Annual General Meeting of Shareholders for the 2024 Financial Year resolved to:

1. Honorably dismiss Sumaryono from his position as Independent Commissioner.
2. Approve and appoint:
   a. Adi Sulistyowati as President Independent Commissioner
   b. Nurul Ghufron as Independent Commissioner
   c. Asri Agung Putra as Independent Commissioner

Accordingly, the composition of the Board of Commissioners following the AGMS for the 2024 Financial Year consisted of six (6) members, comprising one (1) President Independent Commissioner, four (4) Independent Commissioners, and one (1) Commissioner, as follows:

Adi Sulistyowati	:	President Independent Commissioner
Adhy Karyono	:	Commissioner
Muhammad Mas'ud	:	Independent Commissioner
Dadang Setiabudi	:	Independent Commissioner
Nurul Ghufron*	:	Independent Commissioner
Asri Agung Putra	:	Independent Commissioner

* Resigned pursuant to the Company's Letter to the Regulator No. 064/646/CSE/CMAI/Srt dated November 20, 2025.

Closing

In recognition of the achievements throughout 2025, the Board of Commissioners extends its appreciation to the Board of Directors, management, and all employees of Bank Jatim for their dedication and hard work. We also express our sincere gratitude to the shareholders, regulators, customers, and all stakeholders for their trust and continued support.

Entering 2026, the Board of Commissioners will continue to strengthen its supervisory function and provide strategic direction to ensure that Bank Jatim is well-positioned to navigate increasingly complex challenges while optimally leveraging growth opportunities. Looking ahead, the Board of Commissioners sincerely hopes that all levels of the Bank will continue to formulate sound strategies capable of driving the Bank toward stronger and more sustainable growth.

Surabaya, March 2026
On Behalf of the Board of Commissioners



Adi Sulistyowati
President Independent Commissioner



BOARD OF COMMISSIONERS

1. **Asri Agung Putra**: Independent Commissioner
2. **Adi Sulistyowati**: Independent President Commissioner
3. **Dadang Setiabudi**: Independent Commissioner
4. **Muhammad Mas'ud**: Independent Commissioner
5. **Adhy Karyono**: Commissioner



Responsibility of **2025 Annual Report**

We, the undersigned, state that all information in the 2024 Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk. has been published in complete version, and we are fully responsible for the accuracy of the contents of this report.

This statement was made with actual facts.

Surabaya, April 14, 2026

Board of Directors



Winardi Legowo
President Director



R. Arief Wicaksono
Vice President Director



Arif Suhirman
Medium, Corporate Business, & Network Director



Umi Rodiyah
Compliance Director



Tonny Prasetyo
Micro, Retail, & Sharia Business Director



RM Wahyukusumo Wisnubroto
Finance, Treasury, & Global Services Director



Wiweko Probojakti
IT, Digital & Operation Director

Board of Commissioners



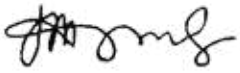
Adi Sulistyowati
Independent President Commissioner



Adhy Karyono
Commissioner



Muhammad Mas'ud
Independent Commissioner



Dadang Setiabudi
Independent Commissioner



Asri Agung Putra
Independent Commissioner

2025
Annual Report

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Company Profile


bankjatim
Jenis Tabungan

Corporate **Identity**

Company Name
PT Bank Pembangunan Daerah Jawa Timur Tbk.

Nick Name
Bank Jatim

Stock Code
BJTM

Business Field
Finance

Date of Establishment
August 17, 1961

Listing on The Indonesia Stock Exchange
July 12, 2012

Authorized Capital
IDR9,000,000,000,000

Number of Employees
As of December 2025, 7,543 people (including outsourced personnel)

Ownership
- East Java Provincial Government (51,13%)
- 38 District/City Government (28,35%)
- Society (20,52%)

Issued and Fully Deposited Capital
A total of 15,015,498,082 shares with a par value of IDR3,753,874,520,500

Legal Basis of Establishment
Notarial Deed Anwar Mahajudin No. 91 dated August 17, 1961 and strengthened by the Decree of the Minister of Fownershipinance Number BUM.9-4-5 dated August 15, 1961.

Office Network Data

1	Head Office
49	Branch Offices
175	Sub-Branch Offices
220	Functional Offices
200	Payment Point
868	ATMs
108	CRM
33	Car Cash
207	Sharia Service Offices

Access to Information

Head Office
Jalan Basuki Rachmad
98 – 104, Surabaya 60271

Corporate Secretary
Fenty Rischana K
Corporate Secretary
Kantor Pusat Bank Jatim
Jl. Basuki Rachmat
No. 98–104 Surabaya
Email: corsec@bankjatim.co.id

Investor Relation
Derry Widya Ariyanta
Corporate Secretary
Kantor Pusat Bank Jatim
Jl. Basuki Rachmat
No. 98–104 Surabaya
Email: iru@bankjatim.co.id

Contact Address

Call Center	: 14044
SMS Banking	: 3366
Telp	: (031) 5310090-5310099
Fax	: (031) 5310838
Email	: info@bankjatim.co.id
Website	: www.bankjatim.co.id, www.bankjatim.id

Social Media
@bankjatim
bankjatim
@bank_jatim
bank jatim

Name and Address of Branch Office **and Sharia Branch Offices**

Branch Office				
Name	**Address**	**Phone**	**Fax**	**Email and Web**
Surabaya Main Branch	Jl. Basuki Rakhmad 98-104, Kec. Genteng, Surabaya	(031) 5310090-99	(031) 5470159	• bankjatim.cabut@gmail.com • www.bankjatim.co.id
Banyuwangi Branch	Jl. Basuki Rahmat no. 156 Kec. Banyuwangi, Banyuwangi	(0333) 421755/ 426755	(0333) 421555	• umumsdmbanyuwangi@gmail.com • www.bankjatim.co.id
Jember Branch	Jl. A. Yani no. 3A RT 01 RW 03 Kec. Patrang, Jember 68137	(0331) 484605-07	(0331) 428376/ 481502	• akuntansi.bpdjember@gmail.com • www.bankjatim.co.id
Malang Branch	Jl. Jaksa Agung Suprapto 26-28, Kec. Klojen Kota Malang	(0341) 321961	(0341) 325085/ 365212	• bankjatim_malang@yahoo.com • www.bankjatim.co.id
Madiun Branch	Jl. Jawa No. 43 Kec. Kartoharjo Kota Madiun	(0351) 464432/ 459202/ 476328/ 476315	(0351) 463665/ 491499	• bankjatim_madiun@yahoo.com • www.bankjatim.co.id
Kediri Branch	Jl. P. Kusuma Bangsa No. 122 Kec. Kota Kediri Kediri	(0354) 680270	(0354) 682924	• bankjatimkediri@gmail.com • umum.bjkediri@gmail.com • www.bankjatim.co.id
Pamekasan Branch	Jl. Panglima Sudirman No. 5 Kec. Pamekasan Kab. Pamekasan	(0324) 322451/ 322923	(0324) 322932	• bankjatim.pamekasan@gmail.com • www.bankjatim.co.id
Bojonegoro Branch	Jl. Mastrip 70 Kec. Bojonegoro Kab. Bojonegoro	(0353) 882137/ 889753	(0353) 881028/ 891772	• bankjatim_bojonegoro2004 @yahoo.com • www.bankjatim.co.id
Lumajang Branch	Jl. Alun-alun Barat 4 Kec. Lumajang Kab. Lumajang	(0334) 881683/ 882111	(0334) 882830	• bankjatimlmj@gmail.com • www.bankjatim.co.id
Ngawi Branch	Jl. Yos Sudarso 32 Kel. Margomulyo Kec. Ngawi Kab. Ngawi	(0321) 862217	(0321) 861952	• bankjatim.ngawi@gmail.com • umum.bankjatimngawi@gmail.com • www.bankjatim.co.id
Jombang Branch	Jl. K.H. Wakhid Hasyim 36, Kec. Jombang Kab. Jombang	(0321) 862217	(0321) 861952	• bankjatim.jombang@gmail.com • www.bankjatim.co.id
Kraksaan Branch	Jl. Raya PB. Sudirman 144, Kec. Kraksaan Kab. Probolinggo	(0335) 841382/ 843184	(0335) 841124/ 842451	• bankjatim_kraksaan@yahoo.com • www.bankjatim.co.id
Probolinggo Branch	Jl. Soekarno-Hatta 311 Kel. Tisnonegaran Kec. Kanigaran Kota Probolinggo	(0335) 422552/ 421879	(0335) 422314	• bjprob@gmail.com • www.bankjatim.co.id
Blitar Branch	Jl. HOS Cokroaminoto 36-38, Kec. Kepanjenkidul Kota Blitar	(0342) 801462/ 806089/807333	(0342) 802262/ 801353	• bankjatimblitar@gmail.com • www.bankjatim.co.id
Tulungagung Branch	Jl. I Gusti Ngurah Rai 1, Kec. Tulungagung Kab. Tulungagung	(0355) 321105/ 321106/327581	(0355) 321104/ 320407	• bankjatim.tulungagung@gmail.com • www.bankjatim.co.id
Tuban Branch	Jl. Basuki Rakhmad 13 Kec. Tuban Kab. Tuban	(0356) 322725	(0356) 321169	• bankjatimtuban017@gmail.com • www.bankjatim.co.id

Branch Office				
Name	**Address**	**Phone**	**Fax**	**Email and Web**
Mojokerto Branch	Jl. A. Yani No. 20, Kec. Magersari Kota Mojokerto	(0321) 321261/ 323002	(0321) 396112/ 395950/ 395501	• umum.mojokerto@gmail.com • www.bankjatim.co.id
Sumenep Branch	Jl. Trunojoyo 49 Kec. Kota Kab. Sumenep	(0328) 662557/ 662487	(0328) 665780	• bjsumenep018@gmail.com • www.bankjatim.co.id
Sampang Branch	Jl. K.H. Wakhid Hasyim 111, Kec. Sampang Kab. Sampang	(0323) 321226/ 323400/325004	(0323) 321493/ 325006	• bankjatim_sampang@yahoo.com • bjtmsampang@gmail.com • www.bankjatim.co.id
Bangkalan Branch	Jl. K.H. Moh. Kholil 38 Demangan Kec. Bangkalan Kab. Bangkalan	(031) 3095502/ 3093416/3099085	(031) 3095722	• bankjatim_bangkalan@yahoo.com • www.bankjatim.co.id
Pasuruan Branch	Jl. Pahlawan No. 18 Kec. Panggungrejo, Pasuruan	(0343)421061/ 411609/426086/ 431957	(0343) 426085/ 432797	• bankjatim_pasuruan@yahoo.com • www.bankjatim.co.id
Nganjuk Branch	Jl. Gatot Subroto 8 Kec. Nganjuk, Kab. Nganjuk	(0358) 325100/ 325101/323910	(0358) 324420	• bankjatim_nganjuk@yahoo.com • www.bankjatim.co.id
Trenggalek Branch	Jl. Panglima Sudirman No. 145 Kec. Trenggalek, Trenggalek	(0355) 791676/ 791675	(0355) 792945	• bankjatim_trenggalek@yahoo.com • www.bankjatim.co.id
Ponorogo Branch	Jl. Diponegoro No. 42-44 Kec. Ponorogo, Ponorogo	(0352) 461157/ 461158/ 484222	(0352) 484260/ 485485	• bankjatim020@gmail.com • www.bankjatim.co.id
Pacitan Branch	Jl. A. Yani No. 82 Kec. Pacitan, Kab. Pacitan	(0357) 881320/ 881321	(0357) 882889/ 886456	• cabang_pacitan@bankjatim.co.id • www.bankjatim.co.id
Gresik Branch	Jl. Dr. Sutomo 181, Kec. Gresik, Kab. Gresik	(031) 3982311/ 3982313/ 3980580	(031) 3973976/ 3990937	• bankjatim_gresik@yahoo.com • bankjatim.gresik@gmail.com • www.bankjatim.co.id
Sidoarjo Branch	Jl. Jend. A. Yani 29 Kec. Sidoarjo, Kab. Sidoarjo	(031) 8956108/ 8956109	(031) 8921631	• bankjatim_sidoarjo@yahoo.com • www.bankjatim.co.id
Lamongan Branch	Ruko Permata Lamongan Jl. PB Sudirman No 72 Kec. Lamongan Kab. Lamongan	(0322) 321810/ 322769/311633/ 318508	(0322) 321494	• bankjatimlamongan28@gmail.com • www.bankjatim.co.id
Situbondo Branch	Jl. Basuki Rakhmad No. 135 Kec. Panji, Kab. Situbondo	(0338) 674982/ 672123/ 674983	(0338) 672017	• bankjatim_situbondo@yahoo.com • www.bankjatim.co.id
Bondowoso Branch	Jl. Letnan Karsono No. 1 Kec. Bondowoso, Bondowoso	(0332) 427456/ 427447	(0332) 423524	• bankjatim_bondowoso@yahoo. com • www.bankjatim.co.id
Magetan Branch	Jl. Pahlawan No. 2 Kec. Magetan, Kab. Magetan	(0351) 895378/ 891441/ 895333	(0351) 894715/ 895384	• bankjatim.magetan@gmail.com • www.bankjatim.co.id
Dr. Soetomo Branch, Surabaya	Jl. Airlangga No.1-9 Surabaya	(031) 99453111/ 5012107	(031) 5020121	• bj.sutomo@gmail.com • www.bankjatim.co.id
Perak Branch, Surabaya	Jl. Perak Timur 262-264 Surabaya	(031) 3282635-37	(031) 3282508/ 3299063	• bankjatim_perak@yahoo.com • www.bankjatim.co.id
Kangean Branch	Jl. Sriwijaya No. 431 Kec. Arjasa Kep. Kangean Sumenep	(0327) 312200/ 312030/ 312161	(0327) 312040	• bankjatim034@yahoo.co.id • www.bankjatim.co.id

Branch Office				
Name	**Address**	**Phone**	**Fax**	**Email and Web**
Jakarta Branch	Jl. Thamrin Boulevard CT.LD1 No.1 CT.LD02 Jakarta Pusat	(021) 29625615-17	(021) 29625618	• cabangjakarta.umum@gmail.com • www.bankjatim.co.id
Batu Branch	Jl. Panglima Sudirman No. 88 Kel. Pesanggrahan Kec. Batu Batu	(0341) 511205/ 511206	(0341) 590522 /598550	• bankjatimbatu@gmail.com • umumbankjatimbatu@gmail.com • www.bankjatim.co.id
Bawean Branch	Jl. Kawedanan No. 3, Sangkapura Bawean	(0325) 422470/ 422770/423801/ 421558	(0325) 422471	• bpdjatim.bawean@gmail.com • www.bankjatim.co.id
Pare Branch	Jl. Kusuma Bangsa No. 6 Kec. Pare, Kab. Kediri	(0354) 397850/ 397851	(0354) 392799	• bankjatimpare042@gmail.com • www.bankjatim.co.id
HR. Muhammad Surabaya Branch	Jl. HR. Muhammad No. 29 Surabaya	(031) 99147557/ 99141887	(031) 99147868/ 99147763	bjtm.hrm@gmail.com www.bankjatim.co.id
Kepanjen Branch	Jl. Kawi No. 28, Kec. Kepanjen Kab. Malang	(0341) 398140	(0341) 398141	bankjatim_kepanjen@yahoo.co.id www.bankjatim.co.id
Batam Branch	Komplek Ruko Centre Park Blok A No 1 Kel Taman Baloi, Kec Batam Kota, Kota Batam	(0778) 8071030	(0778) 7602059	bankjatimcabangbatam@gmail.com www.bankjatim.co.id
Caruban Branch	Jl. Panglima Sudirman No. 179 Caruban Kec. Mejayan Kab. Madiun	(0351)385353	(0351)383159	info@bankjatim.co.id www.bankjatim.co.id

Sharia Branch Office				
Name	**Address**	**Phone**	**Fax**	**Email and Web**
Surabaya Sharia Branch	Jl. Dr. Sutomo No 37 Surabaya	(031)99543971	(031)99543971	• umum.kcssurabaya@gmail.com • www.bankjatim.co.id
Kediri Sharia Branch	Jl. Diponegoro No. 50 B Kediri 64121	(0354)7418278/ 7418279	(0354)7418277/ 7418424	• bankjatimsyariah_kediri@yahoo.com • www.bankjatim.co.id
Malang Sharia Branch	Jl. Soekarno Hatta Grand Ruko Kav. 13-14 Malang	(0341)491333/492333	(0341)2996502/ 2996503	• bankjatimsyariahmalang@gmail.com • www.bankjatim.co.id
Gresik Sharia Branch	Jl. Hos Cokroaminoto No. 128 Kota Madiun	(0351)476677	(0351)476666	• bankjatimsyariah_gresik@yahoo.com • www.bankjatim.co.id
Madiun Sharia Branch	Jl. R.A. Kartini No. 220-222 Gresik	(031) 3982011	(031) 3982027	• jatimsyariahmadiun@gmail.com • www.bankjatim.co.id
Jember Sharia Branch	Jl. Gajah Mada 278 Jember	(0331)410614	(0331)410613	• bjsyariahjember@gmail.com • www.bankjatim.co.id
Sidoarjo Sharia Branch	Jl. Sunanjar Priyo Sudarmo 138-148 Blok A-B Sidokare Sidoarjo	(031)8924148/ 8925898	(031)99704074/ 99704084	• bankjatimsyariah.cabangsidoarjo@gmail.com • www.bankjatim.co.id

Company **Brand**

Logo Meaning:

The inspiration for the formation of the Bank Jatim logo is the Garuda Bird's wings flapping upwards as a sign of being ready to fly. The Garuda bird is the national symbol of Indonesia. In Javanese mythology, the Garuda Bird is the "Bird of Life" or bird of life that brings glory. Wings are aerodynamic limbs and act as a counterweight when flying. This function is to be reflected in the logo of Bank Jatim with the hope that Bank Jatim can fly high towards the desired goals, and there is a balance between funds obtained from the public/ government and channeled in the form of credit/ financing so as to create a populist economy.

The First is the Brand Personality of Bank Jatim, which is reflected in 5 (five) Wings on the Bank Jatim logo. The Five Wings represent 3 (three) Pillars and 2 (two) main bases of banking. The three banking pillars include Agent of Development, Institutional Endurance and Services. The two pillars of banking include good corporate governance and risk management.

5 Spirits of Bank Jatim

PROFESIONAL
PARTNERSHIP
CARE
SERVICE
TRUSTWORTHY



3 Pillars and 2 Foundations of Banking

3 Pillar

- Agent of Development
- Institutional Endurance
- Services

2 Foundations of Banking

- Good Corporate Governance
- Risk Management

Company **Brief History**

PT Bank Pembangunan Daerah Jawa Timur Tbk ("Bank") was established under the name PT Bank Pembangunan Daerah Djawa Timur on August 17, 1961 in Surabaya with the legal basis of establishment based on deeds drawn up by Notary Anwar Mahajudin, No.91 dated August 17, 1961, which equipped with an operational basis for the Decree of the Minister of Finance No. BUM. 9-4-5 dated August 15, 1961.

With the existence of Law no. 13 of 1962 concerning the Basic Provisions for Regional Development Banks, which require that Regional Development Banks be established by a Regional Government Regulation, the East Java Regional Government issued Regional Regulation No. 2 of 1976 dated July 10, 1976. Based on the regional regulation, the status of the Regional Development Bank from a Limited Liability Company was changed to a Regional Owned Enterprise and the change in the name of PT Bank Pembangunan Daerah Djawa Timur was changed to Bank Pembangunan Daerah Jawa Timur.

Operationally and in line with its development, in 1990 the East Java Regional Development Bank upgraded its status from a commercial Bank to a Foreign Exchange Commercial Bank, this was stipulated by the Decree of the Board of Directors of Bank Indonesia No. 23/28/KEP/DIR dated August 2, 1990.

To strengthen capital, on December 29, 1994, East Java Provincial Regulation No. 26/1994 was enacted concerning the First Amendment to East Java Provincial Regulation No. 9/1992 concerning the East Java Regional Development Bank, by changing the capital structure/ ownership.

Based on Article 2 of the Minister of Home Affairs Regulation No. 1 of 1998 concerning the Form of a Regional Development Bank Legal Entity, then on March 20, 1999 the Regional Representative Council (DPRD) of the Province of the East Java Province ratified the Regional Regulation of the Province of East Java No. 1 of 1999 concerning Changes in the Legal Entity of the East Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT) of the East Java Regional Development Bank which on August 19, 2016 has been amended according to theRegionalRegulationoftheProvince of East Java No. 7 of 2016 concerning Amendments to the Regional Regulation of the Province of East Java Province No. 1 of 1999 concerning the Change in the Legal Entity of the East Java Regional Development Bank from a Regional Company to a Limited Liability Company at the East Java Regional Development Bank.

This change in status of legal form was based on the notarial deed No.1 dated May 1, 1999 of R. Sonny Hidayat Julistyo, S.H., which has been approved by the Minister of Justice of the Republic of Indonesia in Decision Letter No.C2.8227. HT.01.01. TH.99 dated May 5, 1999 and was published in the State Gazette of the Republic of Indonesia No.42, dated May 25, 1999 in Supplement of the Republic of Indonesia No.3008/1999,thenlaterofficiallybecame PT Bank Pembangunan Daerah Jawa Timur.

The Sharia Operating Unit started its commercial operations on August 21, 2007 in accordance with the approval letter from Bank Indonesia No. 9/75/ DS/Sb dated April 4, 2007 for the establishment of the Bank's Sharia Unit.

In line with the economic growth and to comply with the requirement to be Regional Champion BPD, with one of the indicators is to strengthen the capital structure, an amendment of Article of Associations was taken based on Extraordinary General Meetings of Shareholders Decision Deeds No.89 dated April 25, 2012 of Fathiah Helmi, S.H., Notary in Jakarta and granted approval from Ministry of Law and Human Rights based on decree No.AHU-22728. AH.01.02. Tahun 2012 dated April 30, 2012, registered on the Company list according to Limited Company Law with registration No.AHU0038044. AH.01.09 Tahun 2012 dated April 30, 2012, as well as by Decision Letter of the Capital Market and Financial Institutions Supervisory Agency (BAPEPAMLK) dated November 29, 2012 that declared effective registration statement to become a public company and changed its name to PT Bank Pembangunan Daerah Jawa Timur Tbk.

Bank Jatim has undertaken several amendments to its Articles of Association, most recently through the Deed of the General Meeting of Shareholders No. 48 dated May 22, 2025, drawn up before Sitaresmi Puspadewi Subianto, SH., M.Kn., a Notary in Surabaya, concerning amendments to Articles 15, 16, 17, 18, 20, and 21. This amendment deed has been approved by the Minister of Law and Human Rights of the Republic Indonesia under Decree No. AHU-0140612.AH.01.11 of 2025 dated June 24, 2025.

DESCRIPTION OF NAME CHANGE

Following a brief history description, PT Bank Jatim has changed its name 3 (three) times since it was first established, from the name PT Bank Pembangunan Daerah Jawa Timur to Bank Pembangunan Daerah Jawa Timur in 1976 based on Regional Regulation no. 2 of 1976 dated July 10, 1976. Then it changed to PT Bank Pembangunan Daerah Jawa Timur based on the Decree of the Minister of Justice of the Republic of Indonesia Number C2- 8827.HT.01.01. Th.99 dated May 5, 1999, and the State Gazette of the Republic of Indonesia dated May 25, 1999 Number 42, Supplement to the State Gazette of the Republic of Indonesia Number 3008/1999. Finally changed to PT Bank Pembangunan Daerah Jawa Timur Tbk according to the Letter of the Minister of Law and Human Rights of the Republic of Indonesia Number AHUAH.01.10-31887 dated August 31, 2012, and became a Public Company by listing 20% shares on the Indonesia Stock Exchange with the Ticker Code or BJTM Stock Code.

Vision, Mission, and **Corporate Culture**

Vision

To Become

BPD

No. 1 in Indonesia



Vision Explanation

The Bank in carrying out its business activities is focused on increasing the acceleration of performance growth and the Bank continues to transform so that it remains relevant in its efforts to grow above the average banking industry. In an effort to accelerate performance growth, it is supported by Human Resources (Human Capital), which is one of the Bank's strategic resources to be continuously nurtured and developed so that it has the capacity and capability to produce superior performance in competition, especially against Regional Development Banks.

Mission

- Accelerating performance and driving sound business transformation towards becoming a digital bank, supported by highly competitive human capital;
- Contributing to the economic growth of East Java;
- Implementing sustainable finance principles.

Mission Explanation



The Bank in carrying out its business activities is focused on increasing the acceleration of performance growth and the Bank continues to transform so that it remains relevant in its efforts to grow above the average banking industry. In an effort to accelerate performance growth, it is supported by Human Resources (Human Capital), which is one of the Bank's strategic resources to be continuously nurtured and developed so that it has the capacity and capability to produce superior performance in competition, especially against Regional Development Banks.

The Bank continues to innovate more diverse digital banking products and services so that the products are easily accessible and can meet the expectations of the community, especially in the East Java region.

In order to contribute to the economic growth of East Java, the Bank has a duty to continue to strive to participate in developing MSMEs and contribute to strategic government projects as well as economic activities in the context of regional development.

In applying the principles of sustainable finance, the Bank in carrying out its business activities seeks to implement financial practices that are more environmentally friendly and prioritize financial transactions for environmentally friendly business projects.

Sustainable finance is defined as the overall support of the financial services industry for sustainable growth resulting from the harmony between economic, social and environmental interests.

Review of The Vision and Mission by The Board of Commissioners and The Board of Directors

In order to ensure the continued relevance of Bank Jatim's Vision and Mission, the Bank conducts periodic reviews of these statements. The Vision and Mission were reviewed by the Board of Commissioners and the Board of Directors during the final presentation of the Corporate Plan 2024–2028 , and were deemed to remain relevant under current conditions. The Vision and Mission of Bank Jatim are also discussed by the Board of Commissioners and the Board of Directors during joint meetings held as part of the Bank's performance review process.

Corporate Culture

EXCELLENCE

Always provide and present everything exceeded expectations. In the other words, constantly develop and make improvements in all areas to achieve optimum added value, and the best results continuously. Key behaviors:

Fast & Simplicity

Always be responsive over the dynamics of change by meeting customer needs, and presenting customer friendly products and services, behavior guidelines:

- Always consistently take initiatives to offer and provide the best quick, precise, and easy solution.
- Always provide products and services which are accurate, safe, convenient, value added, and meet the standard that exceed customer expectations.
- Always simplify the existing problems to provide the best solution, quickly and precisely to the customer.

Agile & Business Savvy

Working fast, nimble, agile, responsive and proactive in capturing business opportunities, which is conducted by all employees with continuous improvement, behavior guidelines:

- Always seek and seize opportunities to contribute added value to the company growth continuously.
- Always work diligently in performing the tasks and proactive in capturing the opportunities exist.
- Always keep focused and be discipline in executing the priority tasks.
- Evaluating and monitoring both to the work process and the results of performance on a regular basis, to be able to identify opportunities for improvement.
- Always be patriotic, have a winning mentality and the courage to make a breakthrough.
- Have a flexible spirit which is appropriate to business environment and customer needs.

PROFESSIONAL

Performing and mastering duties and responsibilities, and commit to achieve optimal results, key behaviors:

Execution & Risk Taker

Carry out management decisions with the courage to take the necessary risks, behaviors guidelines:

- Accomplish the tasks completely, accurately and on time.
- Work smart, which is efficient and effective, by optimally utilizing resources to achieve maximum results.
- Manage work systematically through the process of planning, organizing, evaluating, and continuously monitoring as well.
- In an effort to provide the best results, have the courage to take necessary risks carefully, so as not to put the company interests aside.
- Have self-confidence over the opportunities and results.

Proactive & Accountability

Taking the initiative to carry out alternatives based on the principles and values, openly and responsibly, behaviors guidelines:

- Set a high standard as a benchmark of the performance, and to achieve the performance standard with best effort and full responsibility.
- Always maintain a high working passion and spirit.
- Foster a sense of belonging and be responsible for every action and decision made.
- Be responsible to contribute in the achievement of the vision and mission of the Bank Jatim.

INTEGRITY

To be consistent in thought and behavior, be honest to themselves and others based on ethical values, key behaviors:

Honesty

Uphold honesty, sincerity, openness with regard to the principles of prudence, behaviors guidelines:

- Always speak and act on the truth, according to the fact and reality.
- Act honest, sincere, open, humble, simple, ethical, keep promises and commitments made, and to act appropriately in the right situation.
- Maintain a sincere intention and full compliance, act solely for the best interests of the Bank Jatim unconditionally, and without any ulterior motives.
- Maintain transparency in every action and decisionmaking, by providing relevant information correctly and accurately, while upholding the principles of privacy and confidentiality.
- Have the courage to recognize the limitations and mistakes, and be willing to make improvements.
- Be a role model in all circumstances, to serve, to accept criticism, and be willing to listen more.
- Comply with the rules, policies and procedures, and prevailing regulation wisely and responsibly.
- Make wise decisions in various situations by sticking to the applied rules and policies.
- Uphold the principles and stance which is believed to be right, and not easy to change, even under pressure or difficult situations.
- Work with dedication, protect the honor and interests of personal and the company, and always uphold the professional code of ethics.
- Avoid opportunities that enables the conflict of interest.
- Be a role model and benchmark for others by consistently doing what the talked.
- Use company property in a responsible manner.
- Make decisions objectively and free from pressure or influence from any party.
- Have the courage to put forward suggestions, opinions and criticism objectively and openly.

Trust

Mutual respect and open attitude among fellow members of the company based on confidence, honesty and good faith in the execution of the work, behaviors guidelines:

- Treat co-workers, customers and all stakeholders with respect and courtesy.
- Keep an empathetic communication between coworkers so as to create mutual understanding in interpersonal relationships.
- Create and maintain a conducive and comfortable climate of working environment.
- Carry out the mandate given with full commitment and responsibility to build a sustainable trust, and put any corporate interests above personal or group interests.
- Establishing cooperation between individuals and between work units to jointly strive to achieve organizational goals.
- Provide assistance and positive support for fellow coworkers, and contributes actively to achieve shared goals.
- Respect the differences between employees, and make the differences as a starting point to create synergy.

SYNERGY

Mutually beneficial cooperation undertaken with a commitment to increase the added value for both parties, key behaviors:

Respect

Implement mutual appreciation, respect and guide sincerely to uphold the values of decency, behaviors guidelines:

- Implement mutual appreciation, respect and guide sincerely to uphold the values of decency, behaviors guidelines.
- Always be positive think to others.
- Respect and uphold honor of others.
- Avoid self-destructive Behavior.
- Appreciate the uniqueness of themselves, develop and overcome weaknesses.

Collaboration

Together create added value to create growth and development of the company, behaviors guidelines:

- Be positive result oriented.
- Work together to achieve the shared goals and or agreements.
- Very like to discuss and maintain effectiveness.
- Have a high sense of belonging.
- Appreciate, give recognition, and have a high standard of work ethic.

INNOVATION

Creativity or the ability to produce something new and make something already become better continuously according to customer needs, key behaviors:

Eager to Learn

The behavior of employees which constantly improve their knowledge that enable the company to grow in a sustainable manner, behavior guidelines:

- Have a high curiosity, optimistic, sincere, consistent and visionary.
- Perform continuous improvement.
- Always be sensitive to customer needs, and proactively identify.
- Constantly develop competency levels in order to meet the development and progress of the profession demands.
- Have a good work ethic to become a true learner.
- Have entushiasm to keep learning as a part of life, and carry out the process of changing Behaviour to be better.
- Like to meet new people, discuss, reflect, and make changes.

Creativity

Always create something new and develop ideas to achieve better results, behaviors guidelines:

- Be Innovative in creating opportunities to achieve beyond expectations performance.
- Be creative, innovative, proactive and responsive in providing the best solution.
- Always focus on providing services with specific added value as customer needs.
- Always be innovative and oriented to provide solutions which meet customer needs.
- Be empathetic to customer complaints and problems, and responsive to provide the best solution for each complaint.
- Have a strong stance and be intuitive.
- Be flexible, elaborative, imaginative, initiative, and selfconfident.
- Have broad interests and never get bored.

Business Activities

Business Activities According to the Articles of Association

Bank Jatim conducts its business activities in the banking sector in accordance with Article 3 paragraph (1) of its Articles of Association, as stipulated in the Deed of the General Meeting of Shareholders No.48 dated May 22, 2025, drawn up before Sitaresmi Puspadewi Subianto, SH., M.Kn.,a Notary in Surabaya, concerning amendments to Articles 15, 16, 17, 18, 20, and 21. This amendment deed has been approved by the Minister of Law and Human Rights of the Republic of Indonesia under Decree No. AHU-0140612.AH.01.11 of 2025 dated June 24, 2025. The purpose and objective of the Bank are to conduct business activities in the financial services sector, particularly banking, in accordance with the prevailing laws and regulations.



Primary Business Activities

To achieve the goals and objectives of Bank Jatim, the Company carries out its main activities as follows:

a. Collect funds from the community in the form of deposits, such as current accounts, time deposits, certificates of deposits, savings, and/or other similar forms, both conventionally and based on sharia principles;
b. Distribute funds in the form of loan or financing based on the sharia principles;
c. Carry out activities in field of the payment system;
d. Invest funds in other banks, borrow funds from, or lend funds to other banks, either with a letter, means of telecommunication, money order, check, or other instruments;
e. Issue and/or carry out Securities transactions for the benefit of the Bank and/or Customer;
f. Provide a safe place to store goods and securities;
g. Carry out business activities in the form of foreign exchange;
h. Carry out receivable transfer activities;
i. Carry out goods and securities safekeeping activities;
j. Carry out other with approval from the Financial Services Authority;
k. Provide financing and/or carry out other activities including those based on the sharia principles in accordance with the applicable provisions;
l. Commence other banking business in accordance with the prevailing laws and regulations, both in domestic and overseas.

Supporting Business Activities

To complement primary business activities, Bank Jatim also carries out the following supporting business activities:

a. Purchase part of or all the collateral, either through an auction or outside of an auction based on voluntary handover by the collateral owner or based on the authority to sell outside of the auction from the collateral owner in which the debtor does not fulfill their obligations to the company, with a condition that the purchased collateral have to be immediately disbursed;
b. Perform capital investments activities in financial services institutions or other companies that support the banking industry by fulfilling the provisions set by the Financial Services Authority;
c. Perform temporary capital investments activities outside financial services institutions to overcome the consequences due to loan failures or financing failures, based on sharia principles, with the provision of withdrawing the investments;
d. Collaborate with Financial Services Institutions and Non-Financial Institutions in providing financial services to Customers;
e. Act as the founder of pension funds and manager of pension funds in accordance with the applicable pension fund regulations.

On-Going Business Activities

All business activities have been carried out by the Bank in accordance with the Articles of Association.

Products and Services

Bank Jatim's business activities include various savings products, loan products, and various conventional and sharia services which are described as follows:

Deposit Products

Rupiah Current Account

Giro or current account is a deposit that can be withdrawn at any time by using check/ transfer form and other payment order facilities, or by way of transfer. Bank Jatim's current account is online at all of its branches so that withdrawals and deposits can be made at all branches while Bank Jatim's check/transfer form in Rupiah can be cleared anywhere (Intercity Clearing).

Foreign Currency Current Account

Current accounts are deposits which can be withdrawn at any time by using a check/ bilyet giro, other means of payment orders or by book-entry. Bank Jatim current accounts are online at all Bank Jatim branches, so withdrawals and deposits can be made at all Bank Jatim branches and Bank Jatim checks/bilyet giro can be cleared anywhere (Intercity Clearing) with foreign currency (USD).

Rupiah Deposits

Deposits, or often referred to as time deposits, are a bank's product similar to savings services commonly offered to the public. Funds in deposits are guaranteed by the government through the Indonesia Deposit Insurance Corporation (IDIC) under certain terms and conditions.

Foreign Currency Deposits

Foreign currency deposits only accept funds in foreign currencies, such as USD, in accordance with banking regulations. The interest rates offered in foreign currency deposits are generally lower than the rates of Rupiah deposits.

Simpeda Savings

Simpeda is a Regional Development Deposit product that has been online in all Bank Jatim's branches. This product implements a daily-calculated interest rate which provides a lot of convenience and benefits at such a low cost. The total prize of IDR12.65 billion per year is drawn three times a year, twice for the national level and once for the regional level.

Siklus Savings

With this savings product, Bank Jatim contributes to the development of saving tradition as a means to manifest a prosperous family. This product is suitable for customers who do not want prizes but expect competitive interest. Micro and Small Enterprise Siklus Savings.

Micro and Small Enterprise Siklus Savings (SiUMI)

To foster the productive economic sector, specifically through the Micro, Small & Medium Enterprises, Bank Jatim launches the SiUMI (Micro and Small Enterprise Siklus Savings) Program consisting of SiUMI Savings and SiUMI Loans

Fishermen Siklus Savings (SINYAL)

In line with the vision of the Central Government to actuate Indonesia as the World Maritime Axis, the Ministry of Maritime Affairs & Fisheries, in collaboration with the Financial Services Authority (OJK), launched the JARING (Reach, Synergy, and Guideline) program which is expected to give positive contribution to the maritime sector. In accordance with the role of Bank Jatim in supporting the government programs, it is necessary to develop and improve existing products to manifest a specific savings for those in the maritime sectors, especially fishermen.

Siklus Prioritas Savings

Siklus Prioritas Savings is aimed at Jatim Prioritas customers or customers who have a minimum fund of IDR250 million with relatively high interest rates. Various convenience and exclusive banking facilities are provided for the holders of Jatim Prioritas debit card, including health services, discounts at various merchants, exclusive event invitations, and so on.

Foreign Currency Siklus

One of the strategies pursued by Bank Jatim is to create a Foreign Currency Siklus Savings product with the applicable foreign currencies (USD and SGD). This program is expected to increase the growth of third-party funds' customers and/or outstanding third-party funds in general.

Plus Interest Siklus

It is a savings marketing program that offers customers direct benefits in the form of goods (non-lottery based), while still allowing them to earn savings interest at the end of the lock-up period. By placing funds at a specified amount, customers can immediately select their preferred items without a lottery mechanism. The placement period (lock-up/holding period) ranges from 1 to 60 months, depending on the customer's preference.

Hajj Savings

Bank Jatim's Hajj Savings is a savings product in the form of deposit which aims to specifically help alleviate the Muslim community, especially those wishing to take the Hajj pilgrimage to the Holy Land of Mecca to perform the fifth pillar of Islam.

TabunganKu

TabunganKu is a savings product for individuals with easy and simple requirements, which are jointly issued by Indonesian banks to foster the culture of saving and improve public welfare. This product is not subjected to administrative fees.

Deposit On Call

On-Call Deposits is a deposit of a certain nominal to the Bank carried out in accordance with the applicable provisions, with a period of less than 1 (one) month.

Simpanan Pelajar (SIMPEL)

This is a special savings for students from the level of elementary school to senior high school under the name of Student Savings/ Simpanan Pelajar (SIMPEL). With a low initial and affordable follow-up deposits, SIMPEL is packaged to provide financial education and inclusion to encourage the saving culture from early age. SiMPEL is a savings product for students jointly issued by Indonesian banks with easy and simple requirements, and equipped with attractive features, to encourage saving culture from early age.

Simpanan Laku Pandai (SIPANDAI)

Simpanan Laku Pandai is Bank Jatim's savings product that allows the customers to conduct financial transactions without having to go to the Bank, and simply through the SiPandai Bank Jatim agent. Therefore, it is easier for people to connect with the Bank to obtain Financial Services.

Siklus Pension Savings

This is a savings product in the Rupiah currency aimed at customers of the pensioner segment and used as a means of receiving pension payment from pension fund disbursement companies (PT Taspen, PT Asabri, Pension Fund Companies, and other Pension Fund institutions partnering with Bank Jatim). This product can be opened at all Bank Jatim's office network, i.e. branch offices, subbranch offices, service offices, and functional Office.

Consumer Loans Products

1. Sub Consumer

Multiguna (Multipurpose) Loan

Consumptive sector loan facilities provided to members of the public who had a fixed income and other income, which could be used for all purposes as long as they did not conflict with applicable laws and regulations. The Bank provided Multipurpose loan facilities for the Board of Commissioners, Directors and Committee Members of Bank Jatim with procedures according to regulatory provisions and interest rates above the cost of funds (COF). The features of multipurpose loan products include:

a. Multiguna Loan – Employee
b. Multiguna Loan – Pre-Retirement Employees
c. Multiguna Loan – Pre-Retirement THT Beneficiaries
d. Multiguna Loan – Pensioners
e. Multiguna Loan – Contract Employees, Government Employees with Work Agreements (PPPK), Honorary Staff, and Village Officials
f. Multiguna Loan – Pensioner Widows/Widowers
g. Multiguna Loan – Education
h. Multiguna Loan – Professional Allowance/Performance Allowance/Remuneration
i. Multiguna Loan – Members of the Board of Commissioners, Board of Directors, and Committees of Bank Jatim
j. Multiguna Loan – Retired Employees of Bank Jatim

Indonesia Credit Card (KKI)

Indonesia Credit Card serves as a payment instrument for regional government work units to facilitate regional expenditure transactions.

Employee Loan & Personal Loan Car Allowance Program

1. **Employee Loan**
   Loan facilities provided to Bank employees for all purposes as long as they did not conflict with laws and regulations.
2. **Personal Loan Car Allowance Program (CAP)**
   Loan facilities that were used to procure official vehicles for Bank employees with certain positions, were provided in accordance with the provisions of the Bank's Car Allowance Program.

Motor Vehicle Loan

Motor Vehicle Credit (KKB) is a loan facility provided to prospective borrowers or debtors, either directly or indirectly, for the purchase/ownership of new or used motorized vehicles used either for consumptive purposes or to support business operations or refinancing.

Cash Collateral Credit

Cash Collateral Credit (CCC) is a loan that is guaranteed by cash collateral in the form of Bank Deposits/Current Accounts/ Savings.

Gold Guarantee Loan

Gold Guarantee Loan is a loan that is guaranteed with cash collateral in the form of gold bullion, gold jewelry, gold coins and gold coins or in other forms that can be used as collateral.

2. Sub Property

Properti Loan

The loan facility was provided to prospective borrowers or debtors for the purchase or ownership of property, including propertybacked consumer loans (Planted Houses/ Flats/ Apartments/Shop Houses/Office Houses) for both new and used purchases from developers or non-developers. Property loan Facilities include:

a. Purchase or ownership of property.
b. Renovation or construction of property on own land.
c. For other consumption, it is a cash loan facility for other consumptive needs such as purchasing a vehicle, educational expenses, and others.
d, Take Over, Take Over plus Top Up.
e. Purchase or ownership of Bank auction property, a loan facility for the purchase or ownership of property auction results at the Bank.
f. Purchase or ownership of family property, a loan facility that accommodated the purchase or ownership of property dedicated to your beloved family.

Subsidized Home Ownership Loan (KPRS)

A home ownership loan facility under the program of the Ministry of Public Works and Public Housing of the Republic of Indonesia, provided to low-income individuals who meet the eligibility criteria for the purchase of landed subsidized housing or low-cost apartment units.

Auction Mortgage Loan (KPR LELANG) and Milia Mortgage Loan (KPR MILIA)

1. **KPR Lelang**
   A mortgage loan facility provided to finance collateral that has entered the auction process at Bank Jatim.
2. **KPR MILIA (Milinial Anak Muda)**
   A mortage loan facility provided to Young Entrepreneurs aged 21-30 years.

Property-Backed Consumer Loan (KKBP)

A financing facility from Bank Jatim that can be used for various consumer needs, including building or renovating property, purchasing vehicles, education expenses, Hajj or Umrah pilgrimage, and other necessities.

Corporate Credit and Syndication

Transactional Pattern Contractor Loan

Kredit Modal Kerja Kontraktor pola transaksional adalah fasilitas kredit modal kerja kepada Kontraktor untuk menyelesaikan suatu pekerjaan berdasarkan Kontrak Kerja dengan plafon tertentu yang pelunasan kreditnya bersumber dari pembayaran termyn Proyek yang bersangkutan.

Standby Loan Contractor Loans

The Contractor's Working Capital Loan with the Standby Loan pattern was a working capital loan facility for a Contractor to complete a job based on a Work Contract with a certain ceiling which could be disbursed revolving per project or work contract, and the repayment of the loan was sourced from the payment of the relevant Project term.

Installment General Working Capital Loan

Working Capital Loan Installment loan facility provided for working capital purposes where the disbursement can be done simultaneously and is non revolving in which the payment is made in installments.

Current Account Working Capital Loan

Current account working capital loan is a working capital financing facility given to the customers to fulfill the lack of their working capital, which expires within a maximum period of 1 year.

Investment Loan

Investment loan is a medium/long-term loan given to customers for purchasing capital goods and service for the purposes of rehabilitation and establishment of new businesses. The settlement of loans shall be sourced from the yields of business using the financed capital goods.

Property Construction Loan

Property Construction loan is a working capital loan facility provided by the Bank to the customers, specifically Developers who are in the process or will undergo a job on property projects.

Syndication Loan

Syndication Loan is a loan given to the debtors by 2 (two) or more Banks/NonBank financial institutions, with the same terms or conditions for all Syndication participants, which is agreed within a documentation and administrated by an institution called an agent.

Loan to Regional Public Service Agencies (Badan Layanan Umum Daerah – BLUD)

This is a loan facility given to Regional Work Units or each Work Unit within the Regional Work Units in the Regional Government aimed to provide services to the community in the form of goods and/or services which are sold without prioritizing profit and instead based on the principles of efficiency and productivity.

Receivable Financing Loan

Receivable Financing loan is a type of loan facility given to the holders of receivables/ bills whose returns are clear and can be confirmed. The receivable financing loan facility aims to provide assistance for the customers/prospective customers who are in need of working capital as their receivables/bills cannot be billed/disbursed yet at that time. The advantage of this loan is in its quick process.

Regional Government Loan

This loan facility is provided for the Regional Government within and outside the East Java Region in the form of investment loans. The loans can be used to finance the development of facilities and infrastructure as the Regional assets that can generate revenues for the repayment of loans, as well as to provide benefits for community services and/or working capital loan to cover the lack of Regional Cash Flow in the same year budget, with certain limit that can be disbursed in accordance with the regional financing needs. The advantage of this loan is that it can significantly accelerate the development in the region.

Micro Credit/Loan

Jatim Micro Loans

A working capital and/or investment loan in the productive sector provided for business development to micro and small entrepreneurs, featuring several loan types, including:

- Jatim Micro Installment Working Capital & Investment Loan
- Jatim Micro Overdraft Loan
- Jatim Micro Sugar Delivery Order Loan
- Jatim Micro Village-Owned Enterprises Loa
- Jatim Micro Business Loan

Micro Business Loan (KUR)

A working capital and/or investment loan provided to individual debtors, business entities, and/or productive and feasible business groups that lack sufficient additional collateral. The program aims to improve MSME financing access with loan limits up to IDR 500 million, including the following types of KUR:

- KUR Super Micro
- KUR Micro
- KUR Small
- KUR Special
- KUR Placement of Indonesian Migrant Workers (PMI)

Fintech Linkage Loan

A working capital loan provided to individual debtors and/or business entities for all types of productive businesses deemed feasible based on sound banking and credit principles through Fintech companies registered and licensed by the OJK.

Revolving Fund Loans (DAGULIR)

A non-permanent investment allocated by the East Java Provincial Government through an Implementing Bank, aimed at strengthening business capital for East Java residents, including individuals, business groups, and business entities, including cooperatives, domiciled in East Java.

Warehouse Receipt Subsidy Scheme (S-SRG)

A loan provided to farmers, cooperatives, and individual/ business entity entrepreneurs who own commodities, using warehouse receipts as collateral.

Retail Loan

Jatim Retail Loan

Jatim Retail Loan is one of Bank Jatim's productive credit schemes designed to support prospective borrowers in obtaining financing, particularly for MSME (Micro, Small, and Medium Enterprises) customers, with a maximum credit limit of up to IDR 1 billion.

Linkage BPR Loan

BPR Linkage Loan is a credit facility provided by Bank Jatim to micro and small entrepreneurs through Bank Perkreditan Rakyat (BPR) Perbamida and Perbarindo, b including those affiliated with Perbamida and Perbarindo, whether they are members of the APEX program or not.

BPR RC Loan (Current Account)

BPR RC Loan (Current Account) is a credit facility extended to Rural Banks (BPR) for working capital purposes, where withdrawals can be made at any time through a current account up to a specified limit, using checks or giro slips.

Cooperative Member Loan (KKPA)

Cooperative Member Loan (KKPA) is a working capital credit facility provided by the Bank to cooperatives, both primary and secondary cooperatives, for onward distribution to their members.

Cooperative Loan (KKOP)

Cooperative Loan (KKOP) is a working capital and/or investment credit facility extended by the Bank to cooperatives, both primary and secondary cooperatives, to support the operational and development needs of the cooperative as an institution.

Treasury Products

Telegraphic Transfer

Telegraphic Transfer is a foreign exchange transaction involving the buying or selling of foreign currencies in the form of non-cash foreign exchange (general foreign exchange). Bank Jatim provides Telegraphic Transfer services for various foreign currencies, including USD, GBP, SGD, JPY, HKD, EUR, CNY and AUD. The types of Telegraphic Transfer transaction instruments offered by Bank Jatim include:

FX Today (Foreign Exchange Today)

FX Today is a foreign exchange transaction involving the buying or selling of foreign currencies, with settlement conducted on the same day as the transaction date.

FX TOM (Foreign Exchange Tomorrow)

FX Tom is a foreign exchange transaction involving the buying or selling of foreign currencies, with settlement conducted on the next working day (T+1) following the transaction date.

FX SPOT (Foreign Exchange Spot)

FX Spot is a foreign exchange transaction involving the buying or selling of foreign currencies, with settlement conducted two (2) working days after the transaction date.

FX FORWARD (Foreign Exchange Forward)

FX Forward is a foreign exchange transaction involving the buying or selling of foreign currencies, with settlement conducted more than two (2) working days after the transaction date.

Bank Notes

Bank Notes is a sale and purchase transaction on foreign currency in the form of paper money or cash. The foreign currencies served by the Bank are:

- USD
- GBP
- EUR
- SGD
- JPY
- HKD
- CNY
- SAR
- AUD
- MYR

Trade Finance Product

Export

Bank Jatim provides services that enhance customer confidence and convenience in conducting export activities through its Trade Finance products, as well as offering post-shipment financing facilities with competitive interest rates and foreign exchange rates.

Bank to Customer Transaction Ekspor

1. Outward Documentary Collection
   A service provided by Bank Jatim to sellers/exporters to send documents and collect payments from buyers/importers for goods and/or services that have been delivered, through the buyer's/importer's bank. There are two types of Documentary Collection:
   a. D/A (Document Against Acceptance): A Documentary Collection where payment is made at maturity, as stated in the buyer's (drawee's) acceptance.
   b. D/P: Documentary Collection where payment is made upon receipt of the collection documents by the buyer/importer.
2. Letter of Credit (LC) Advising
   A service for advising and handling Letters of Credit (an irrevocable undertaking by the issuing bank to honor payment upon presentation of compliant documents) for customers acting as sellers/exporters. There are two types of payment tenors, namely at sight and usance.
3. Transferable Letter of Credit
   A service to facilitate the transfer of a Transferable Letter of Credit at the request of Bank Jatim's customer (seller/exporter/beneficiary) to another seller/exporter/beneficiary through a Second Advising Bank.
4. Takeover of Export Notes (Discount)
   A service provided by Bank Jatim to sellers/exporters/beneficiaries to obtain advance funding based on the presentation of compliant documents under a Letter of Credit transaction.
5. Assistance and Advisory services provided to customers in relation to international trade transactions, ensuring that such transactions are conducted securely for both the customer and Bank Jatim.

Bank to Bank Transaction Ekspor

1. Forfaiting
   It is export receivable sales transaction services between Bank Jatim and other banks.

Import

Bank Jatim provides services that enhance customer confidence and convenience in conducting import activities through its Trade Finance products.

Bank to Customer Transaction Import

1. Letter of Credit Issuing
   A service provided by Bank Jatim to customers acting as buyers/importers for the issuance of an irrevocable undertaking to pay, subject to the presentation of compliant documents. The issuance of a Letter of Credit enhances the confidence of trading partners in conducting import transactions with Bank Jatim customers.
2. Shipping Guarantee
   A service provided by Bank Jatim to customers acting as buyers/importers who utilize import LC services, for the issuance of a guarantee that enables the release of goods from the shipping company prior to the arrival of the original Bill of Lading or shipping documents.
3. Assistance and Advisory service provided to customers in relation to international trade transactions, ensuring that such transactions are conducted securely for both the customer and Bank Jatim.

Bank to Bank Transaction Impor

1. UPAS Financing
   Transaction service for the purchase of imported debt by PT Bank Pembangunan Daerah Jawa Timur Tbk, namely the Bank Jatim acts as Funding Bank for the Usance Payable at Sight transactions.

Domestic Letter of Credit (SKBDN)

A service provided by Bank Jatim to facilitate domestic trade of goods and/or services for customers through the issuance and/or advising of a written undertaking to pay on behalf of the Bank's customers. SKBDN is commonly referred to as a domestic Letter of Credit.

Business Services

Bank Reference

Bank Reference is a statement issued by Bank Jatim which explains that the undersigned person/company is truthfully a customer of Bank Jatim. Bank References can be used by customers to participate in certain project auctions.

National Clearing

National Clearing is the credit funds transfer between Banks through clearing without the obligation to make physical paper (Paperless) exchanges. The transfer can be done within all regions of Indonesia.

Real Time Gross Settlement (RTGS)

RTGS-based fund transfer system enables the Bank to carry out various electronic transactions of fund payments/transfer instantly/online with an integrated settlement of transaction.

Inkaso Rupiah

Is the delivery of scripts (Cheques, Billet, Giro, Wesel) to Banks interested in getting payments because they cannot be settled through clearing facilities (Banks are interested outside the clearing area) using Rupiah currency.

Inkaso Valas

Is the delivery of scripts (Cheques, Billet, Giro, Wesel) to Banks interested in getting payments because they cannot be settled through clearing facilities (Banks are interested outside the clearing area) using forex currency (USD).

Giralization

Giralization is a payment made by the customers that is carried out automatically by the Bank by debiting the current account/ savings account of the relevant customers based on the debit order signed by the customers.

BPD Net Online

This is a transfer facility between BPDs throughout Indonesia that is incorporated in ATM Bersama in Real Time.

Jatim Electronic Transfer System (JETS)

Jatim Electronic Transfer Sistem (JETS) enables all transactions to be connected online; for example, transfers between BPRs or to commercial banks.

Jconnect Invest

JConnect Invest was a mobile-based online securities investment platform that could be downloaded on the Playstore and Appstore and integrated with distribution partners and the Ministry of Finance. The JConnect Invest application was registered with the Financial Services Authority and provided Retail Government Securities (SBN) investment products with offers on the primary market. Products that can be ordered through the Jconnect Invest application include:

1. ORI (Obligasi Ritel Indonesia)
   One of the Government Securities (SBN) instruments offered to individuals or Indonesian Citizens through Distribution Partners in the Primary Market with a predetermined minimum volume.
2. SBR (Saving Bond Ritel)
   A type of Government Bond (SUN) or SBN specifically offered to individuals or individuals whose nature is similar to savings or bank deposits, because they cannot be traded back on the secondary market.
3. SR (Sukuk Ritel)
   Sharia investment products offered by the Government to individual Indonesian Citizens, as a safe, easy, affordable and profitable investment option.
4. ST (Sukuk Tabungan)
   Sharia investment products issued by the Government to individual Indonesian citizens that are safe, easy, affordable, profitable, and shariacompliant which are similar in nature to savings or bank deposits, because they cannot be resold on the secondary market.

Western Union

A money transfer service for sending and receiving funds quickly (real-time online), both domestically and internationally.

Remittance Transactions

A service provided by Bank Jatim for sending and receiving funds in foreign currencies, both domestically and internationally, through the SWIFT network. This service facilitates customers in conducting transactions with business partners and family members both within Indonesia and abroad. Remittance services offer convenience and efficiency, and can be accessed through Bank Jatim's Branch Offices and Sub-Branch Offices across East Java, Jakarta, and Batam. The currencies supported for remittance transactions include AUD, CNY, EUR, GBP, HKD, JPY, SGD, USD.

Institutional Services

Tax Services

Tax is one of the services provided by Bank Jatim to its customers. Tax Service is related to the status of Bank Jatim as an Operational Bank V (BO V) or as a Perception Bank (Tax Payment Bank). The Bank's online service system has been authorized by the Directorate General of Central Taxes and its validity is recognized. The types of tax services offered are as follows:

- Property Tax
- Customs for Land and Building Rights
- Other Regional Taxes
- Vehicle Tax
- Value-Added Tax (VAT)
- Income Tax
- Non-Tax Revenue

Bill Payment

Bill payment is one of the services provided by Bank Jatim to its customers. This payment service can be performed through the Bank's Teller or through the entire e-Channel, and has been online throughout all Branches of the Bank. Various types of bill payments include:

- Water (PDAM) Bill Payment
- Electricity (PLN) Bill Payment
- Phone Bill Payment
- Payment for Education Fees
- Internet Bill Payment
- Subscription TV Bill Payment
- Payment for Surabaya Container Terminal (TPS)
- Multi Finance Bill Payment
- Credit Card Bill Payment
- Payment for Airline or Train Tickets
- E-Commerce Transactions Payment

Salary Payroll

Salary payroll is a type of services provided by Bank Jatim to its customers. The mechanism of salary payroll is by transferring certain amount of salary from a holding account on behalf of an institution or a company to a salary recipient's savings account.

Trade Transaction Services

Penerimaan Pajak Ekspor/Impor (EDI System)

The EDI System facilitates export and import document services, including Goods Import Notification (PIB) and Goods Export Notification (PEB). Through this system, customs administration is able to process customs declarations directly within the user's computer system and transmit them electronically. As a result, the same data is automatically integrated into the system of the Directorate General of Customs and Excise without requiring a re-entry process.

Sharia Financing Products

General Financing

Investment Financing is a facility provided to finance investments or procurement of capital goods that are not consumables up in one business cycle Working Capital Financing is a facility provided to finance and fulfill the working capital needs in order to perform the business activities and usually are consumables up in one production cycle, such as for the procurement of raw materials or to finance the lack of other operational costs.

KPR iB Griya Barokah

Consumption financing consists of:

1. Financing provided by the Bank for the ownership of Landed House, including Financing for consumption backed by Landed House.
2. Financing provided by the Bank for the ownership of the multi-level housing/flats, including Financing for consumption backed by the multi-level housing/flats.
3. Financing provided by the Bank for the ownership of Shophouses or Home Offices, including Financing for consumption backed by the Shophouses or Home Offices.
4. Purchase of building materials and other supporting materials for renovation/repair of landed houses, multilevel housing/flats, home offices or shophouses.
5. Purchase of lands along with the building materials for landed houses, multi-level housing/flats, home offices, or shophouses (indent).
6. Take over from other Banks or financial services institutions with additions and/or without additions (Top Up).
7. Top up for property renovations or other consumption needs for existing customers.

KPR Sejahtera

House ownership financing by the support of Housing Financing Liquidity Facility (FLPP), including KPR Sejahtera for Landed House and KPR Sejahtera for Multi-level Housing/Flats, issued by the Bank with murabahah contract.

Multiguna Sharia

Providing financing in the consumer sector and for other purposes as long as it did not conflict with applicable legal regulations, which could be given to members of the public who had a fixed income and other income using murabaha and ijarah contracts. Features of multipurpose financing products include:

a. Multipurpose Financing - Employees
b. Multipurpose Financing - Pensioners
c. Multipurpose Financing - Employee Pre-Retirement
d. Multipurpose Financing - ENT PreRetirement

e. Multipurpose Funding - Contract Labor, First Aid, Honorary Staff and Village Devices
f. Multipurpose Financing - Widow/ Widower Pension
g. Multipurpose Financing - Education
h. Multipurpose Financing - Employee Professional Allowances/Performance Allowances/Remuneration
i. Multipurpose Financing - For the Board of Commissioners, Directors and Committee Members of BankJatim
j. Multipurpose Financing - Bank Jatim Retired

Emas iB Barokah

Financing for the customers with the principle of Qardh provided by the Bank to the Customer according to an agreement, which is included with Mortgage (Marhun) as collateral for all or parts of the customer's debts (Rahin) to the Bank (Murtahin).

Gold Ownership

Financing provided for the gold ownership with murabahah principle.

Linkage Program

BPRS is a financing facility given by the Bank to the BPRS and/or its members by implementing the akad mudharabah principle. PKPA/PKOP is a financing facility given by the Bank to a cooperative and/ or its members by implementing the akad mudharabah principle.

Linkage Fintech Financing

A financing facility provided to customers through fintech companies, implemented in accordance with Sharia principles.

Umroh iB Maqbulla

Financing provided for Multiservice Financing for Umrah with Ijarah principle.

Working Capital Financing for iB Barokah Property Construction

Working capital financing facilities provided by the Bank to the customer (Developer) who are or will be working on property projects based on sharia principles.

iB Barokah Land Procurement Financing

Financing facility to purchase simple residential land whose construction uses the Property Construction Financing facility based on sharia principle.

iB Barokah Contractor Financing

Types and forms of financing:
a. Transactional financing is a working capital financing facility for the Contractor to complete a project based on a Work Contract with a certain limit where repayment of financing comes from payment of the relevant Project terms based on the sharia principles.
b. Line Facility is a working capital financing facility for the contractor that can be disbursed on a revolving basis per project if the customer/potential customer obtains a project based on a work contract whose source of financing payments mainly comes from the terms of the said project.

Financing with Investment Associated with iB Barokah (ITIB)

Placement of a number of funds sourced from the owner of the bound investment funds managed by the Bank as collateral for financing provided to the Customer for a certain period based on a mudharabah muqayyadah contract.

Debt Financing (Anjak Piutang) iB Barokah

Transfer service for settlement of shortterm receivables or claims from corporates / sellers (customers) to the Bank, which then collects the receivables from the debtors (Corporate Partners/Buyers) which can be accompanied by short-term financing facilities to the Corporate/Seller (Customer) designated as bailout of corporate/seller (customer) liquidity needs in the amount of receivables based on sharia principles.

Financing Sindication

Financing provided by several banks or financial institutions to meet the needs of an object of financing from customers in the form of investment and working capital, in which this condition requires one of the Syndication participants to act as the Lead Manager (Imamus Syarik) in handling and managing the Syndication financing.

Employee and Personal Financing

Financing facilities provided by the Bank to the Board of Commissioners, Directors, Permanent Employees, Permanent Non-Career Employees, MLE, Prospective Employees, Committee Members, Retired Employees and the Personal Loan Car Allowance Program (CAP), which are used for consumptive purposes and for other purposes as long as they do not conflict with applicable legal regulations and based on sharia principles.

Bank Guarantee

Guarantee service provided to the guaranteed party (customer) which contains the Bank's obligation to pay to the party receiving the guarantee if the customer fails to promise based on the kafalah contract.

Halal Industrial Area Financing

Halal industrial area financing was financing in the context of purchasing new warehouse assets or new factories for individual customers and/or MSMEs located in the Halal Industrial Area (KIH).

Sharia People's Business Credit (KUR) Financing

A working capital financing and/or investment to individual customer/individual, business entities and/or business groups that are productive and viable but do not have additional collateral or additional collateral is not sufficient and is carried out in accordance with the sharia contracts.

Sharia Fund Products and Services

Giro iB Barokah

Savings products with the Wadi'ah principle and the Mudharabah principle, in which withdrawals could be made at any time by using a Check/Bilyet Giro (BG), other means of payment orders or by way of transfer. In practice, the iB Barokah Current Account was administered by Bank Jatim Syariah in an account commonly called a Current Account.

Simpel iB Savings

"Simpanan Pelajar (Student Savings)" or SIMPEL became a savings product based on the Wadi'ah principle that was exchanged for students under 17 years of age and who did not yet have a ID card issued jointly by banks in Indonesia. It was easy and simple account opening requirements as well as attractive features, as an effort to educate and financial

Tabunganku iB

Savings products with the Wadiah principle issued jointly by banks in Indonesia in which customer deposits were treated as safekeeping and withdrawals could be made at any time. As for the withdrawal, it could only be made according to certain agreed conditions, but could not be withdrawn by check, demand deposit slip, and/or other means equivalent to that.

Umroh iB Amanah Savings

Tabungan Umroh iB Amanah or Umroh iB Amanah Savings is aimed at public in general who wish to carry out umrah pilgrimage. Withdrawal can only be made under certain requirements and cannot be done by checks, transfer forms, and/ or other instruments equivalent to such mentioned before.

Sipandai iB Barokah Savings

A savings product with the Wadi'ah principle aimed at people who don't know, use and/or get banking services and other financial services, especially in East Java.

Student Savings

A savings product with the Wadi'ah principle aimed at students/ administrators in Islamic boarding schools whose withdrawals can only be made according to certain agreed conditions, but cannot be withdrawn by check, giro, and/or other means equivalent to that.

Barokah Savings

Savings product with the principle of Mudharabah (profit sharing) between the Bank and the Customer in accordance with the agreed ratio, which withdrawals can be made at any time but cannot be withdrawn by check, demand deposit slip, and/or other means equivalent to that.

Barokah Sejahtera Savings

This is a savings program that is combined with Barokah Savings and provides benefit in the form of goods as a reward and/ or souvenir for opening iB Barokah Sejahtera Savings account. The account holder will still obtain profit savings at the end of the period.

Savings Hajj iB Amanah

Savings products with the principle of Mudharabah (profit sharing) are intended for the general public who wish to carry out the pilgrimage where withdrawals can only be made according to certain agreed conditions, but cannot be withdrawn by check, giro, and/or other means equivalent to that.

iB Barokah Savings Plan

Savings products with the principle of Mudharabah (profit sharing) intended for the general public who wish to save their funds in order to realize all future plans and withdrawals cannot be withdrawn by check, demand deposit slip, and/or other means equivalent to that.

iB Barokah Pension Savings

Savings products with the Mudharabah principle (profit sharing) are intended for retired customers in the IDR currency which are used as a means of receiving pension payments for pension fund channeling institutions.

Barokah Deposits

Savings products with the Mudharabah principle (profit sharing) where withdrawals can only be made at a certain time according to the agreement between the Depositor and the Bank based on the mudharabah principle.

Virtual Account

Virtual account is a service provided to the Bank's customers in the form of a facility to identify the receipt of payment of customer's bills to a counterparty.

Payment Point

This is a cooperation between the Bank and a third party in order to receive bills payment through cash and non-cash deposits. The bills covered by this program are, among others, telephone bills, electricity bills, and tuition fees.

*E-Channel (*SMS *Banking, J-Connect Mobile* dan *J-Connect Internet Banking)*

The e-Channel service covers banking transaction activities through mobile phone or the Internet.

Wakaf iB Barokah

Waqf services intended for the general public who wish to make waqf through projects that have been provided by Bank Jatim Syariah Nazhir partners. This service can be accessed by customers through Android and iOS applications where waqf payments are made through a virtual account that is connected to the iB Barokah Giro account, Nazhir Bank Jatim Syariah partner.

E-Channel & Other Services

SMS Banking (3366)

SMS Banking is one of the innovations of e-Channel based products and services by Bank Jatim which enables the Bank to provide services to its customers through mobile phones by using both plain-text and mobile application modes.

Jconnect Internet Banking

It is an electronic channel (e-channel) service allowing the bank to provide services to the customers through internet media that can be accessed anytime and anywhere, comfortably and safely because it used dynamic PIN Token technology (always changing for every transaction).

Jconnect Mobile Banking

It is one of Bank Jatim's product and service innovations based one-channel, which allows the Bank to provide services to its customers via mobile phones using a mobile application on the Android and iOS platforms that use internet data packages for transactions.

Jconnect E-KMG

This is one of the online multipurpose/consumer loan application service innovations for State Civil Apparatus (ASN) and employees whose payroll is at Bank Jatim. The application for multipurpose loan is done online through an application based on Android and iOS.

Jconnect E-Loan

This is one of the innovative online productive loan application services for the general public. Productive loan applications are made online through android and iOS-based applications.

Laku Pandai (Sipandai Bank Jatim) Services

This particular service is a program from the Financial Services Authority (OJK) to facilitate communities that are not accessible to banks (unbanked people). Bank Jatim collaborates with SiPandai agents to serve customers/ communities in areas that are not accessible by banks' service offices to conduct cash withdrawal transactions, transfers, cash deposits, and other transactions. SiPandai agents use Android based applications to serve these customers/ communities.

Bank Jatim Info (14044)

Bank Jatim Info serves as the Bank's Call Center with a phone number or shortcode of 14044. Customers can contact this number from house phones as well as from mobile phones. It provides a wide range of information related to the Bank Jatim's products, services, and other relevant information.

Bank Jatim ATM Debit Card

Kartu ATM Bank Jatim dapat digunakan untuk transaksi penarikan tunai, pembayaran telepon, air, PBB, listrik, pendaftaran SMS Banking dan transfer antar rekening Bank Jatim, antar rekening sesama anggota ATM Bersama dan ATM Prima, serta cek saldo dan dapat digunakan untuk berbelanja di *merchant-merchant* yang berlogo GPN (Gerbang Pembayaran Nasional).

Kartu Bank Jatim Flazz (Co-Branding)

Multifunctional Card Based/Chip Based Electronic Money using RFID technology so that transactions become faster and more convenient. The result of the collaboration between Bank Jatim Co-Branding and BCA.

Safe Deposit Box

Safe Deposit Box is Bank Jatim's service in the form of tenancy of boxes specifically designed to store assets/ securities with small, medium and large sizes.

Civil Servants Electronic Card (KPE)

Bank Jatim presents various supporting facilities to optimize the Civil Servants Electronic Card (KPE) function for banking activities. KPE can also function as a Bank Jatim ATM card with the exact same service as that of the other customers of Bank Jatim.

Virtual Account

Bank Jatim Virtual Account is a special identification number aimed for customer business partners as a payment tool for business partners to customers. With every deposit made in Bank Jatim Virtual Account, the system will automatically record to the Main Account by including data of the Number and Name of the Virtual Account.

E-Samsat Jatim

Annual STNK (Vehicle Registration Letter) ratification services and payment of Motor Vehicle Taxes and SWDKLLJ (Jasa Raharja) for the East Java province through the e-Channel of Bank Jatim, namely: ATMs, Tellers, PPOB, SiPANDAI Agents, JConnect Mobile and JConnect Internet Banking, as well as other collecting agent channels such as the Tokopedia marketplace, the GoJEK online transportation application, and the modern retail channel Indomaret.

National Digital Samsat (Signal)

Annual STNK (Vehicle Registration Letter) validation services and payment of Motor Vehicle Taxes and SWDKLLJ (Jasa Raharja) throughout Indonesia through the e-Channel of Bank Jatim and other banks that become the members of SIGNAL, namely: ATMs, Tellers, Mobile Banking and Internet Banking by first accessing the SIGNAL application. Android and iOS based.

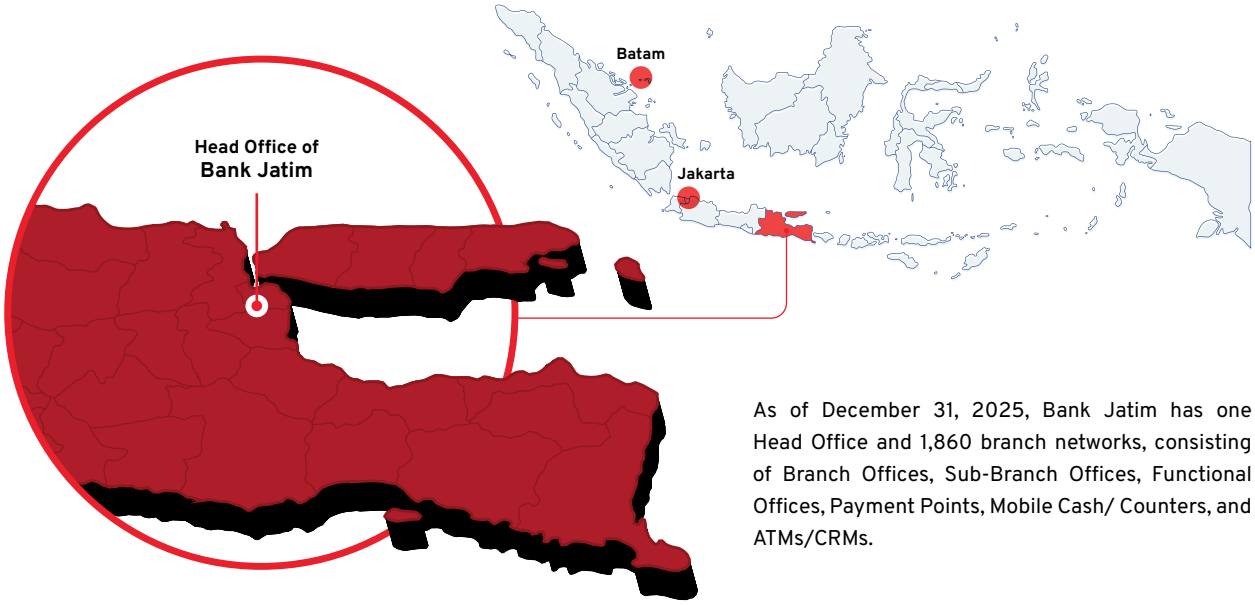
Jatim Code QRIS

The JConnect Mobile application can be used by customers to make purchases/payments by scanning QRIS installed at merchants or stores that have QRIS installed, both East Java Code QRIS and QRIS from other Payment System Service Providers (PJSP). Jatim Code QRIS can also be scanned by applications from other PJSPs such as OVO, Shope Pay, Dana, Gopay, and others.

BJTM Connect

Leading technology that makes it easier for customers in every banking transaction with a strategic location, long operational time and more flexibility with services on holidays.

Operating **Area**



As of December 31, 2025, Bank Jatim has one Head Office and 1,860 branch networks, consisting of Branch Offices, Sub-Branch Offices, Functional Offices, Payment Points, Mobile Cash/ Counters, and ATMs/CRMs.

Table of Office Network for the last 5 years

Office Type	2025	2024	2023	2022	2021
Head Office (KP)	1	1	1	1	1
Conventional Branch Office (KC)	42	41	41	41	41
Sharia Branch Office (KCS)	7	7	7	7	7
Conventional Sub-Branch Office (KCP)	165	165	163	162	162
Sharia Sub-Branch Office (KCPS)	10	10	10	10	10
Functional Offices (KF)	216	210	212	212	211
Sharia Functional Offices (KFS)	4	4	4	3	2
Sharia Service Offices (KLS)	207	198	196	195	195
Payment Point (PP)	192	189	191	196	248
Payment Point Sharia (PPS)	8	8	8	8	8
Car Cash (KM)	26	26	26	36	97
Sharia Car Cash (KMS)	7	7	7	7	7
Automated Teller Machines (ATM)*	841	855	828	815	780
Sharia Automated Teller Machines (ATM)	27	26	26	26	25
Cash Recycle Machine (CRM)	97	96	84	58	51
Sharia Cash Recycle Machine (CRM)	11	10	10	7	7
Cash Deposit Machine (CDM)	0	-	-	-	-
Total	**1,861**	**1,853**	**1,814**	**1,784**	**1,852**

* Bank Jatim's Automated Teller Machines (ATMs) are integrated with 81,569 terminals of the ATM BERSAMA network, 101,313 ATM PRIMA terminals, 695,971 Electronic Data Capture.

Table of Bank Jatim Offices per Region in 2025

Office Location	KC	KCP	KF	PP	KM	KCS	KCPS	KFS	KLS	PPS	KMS	ATM	ATMS	CRM	CRMS
Surabaya	4	24	28	16	2	1	4	1	28	2	1	101	5	14	3
Banyuwangi	1	6	11	4	1	-	1	0	7	0	0	28	1	6	0
Jember	1	6	8	6	0	1	0	0	7	0	1	25	1	2	1
Malang	1	5	9	14	1	1	0	1	6	1	1	28	3	7	2
Madiun	2	4	9	7	1	1	0	0	6	0	1	34	1	3	1
Kediri	1	7	9	9	1	1	0	1	8	1	1	31	2	2	1
Pamekasan	1	2	2	4	0	0	0	0	3	0	0	15	0	1	0
Bojonegoro	1	5	6	8	0	0	0	0	6	0	0	29	0	4	0
Lumajang	1	4	6	2	1	0	0	0	5	0	0	22	0	4	0
Ngawi	1	8	4	3	2	0	0	0	9	0	0	20	0	1	0
Jombang	1	3	7	6	1	0	1	0	4	0	0	20	1	3	0
Kraksaan	1	2	5	4	1	0	0	0	3	0	0	13	0	1	0
Probolinggo	1	3	3	2	2	0	1	0	4	0	0	20	1	1	0
Blitar	1	5	7	13	1	0	1	1	6	0	0	21	2	3	1
Tulungagung	1	4	5	5	1	0	0	0	5	0	0	16	0	5	0
Tuban	1	5	4	3	0	0	0	0	6	0	0	25	0	2	0
Mojokerto	1	4	3	4	1	0	1	0	5	0	0	26	2	1	0
Sumenep	1	2	4	4	0	0	0	0	3	0	0	20	0	1	0
Sampang	1	1	4	2	0	0	1	0	2	0	0	14	1	1	0
Bangkalan	1	3	4	6	0	0	0	0	4	0	0	11	0	3	0
Pasuruan	1	7	5	7	1	0	0	0	8	0	0	30	0	1	0
Nganjuk	1	4	5	14	1	0	0	0	5	0	0	20	0	2	0
Trenggalek	1	3	7	1	0	0	0	0	4	0	0	19	0	1	0
Ponorogo	1	4	6	4	1	0	0	0	5	0	0	21	0	2	0
Pacitan	1	3	3	3	1	0	0	0	4	0	0	20	0	4	0
Gresik	1	5	6	3	1	1	0	0	6	2	1	22	3	1	1
Sidoarjo	1	8	11	7	0	1	0	0	9	2	1	45	3	1	1
Lamongan	1	5	6	7	1	0	1	0	6	0	0	27	1	1	0
Situbondo	1	2	4	4	1	0	0	0	3	0	0	19	0	4	0
Bondowoso	1	3	3	2	1	0	0	0	4	0	0	17	0	4	0
Magetan	1	4	6	2	0	0	0	0	5	0	0	22	0	2	0
Kangean	1	0	1	0	0	0	0	0	1	0	0	6	0	1	0
Jakarta	1	6	0	0	0	0	0	0	7	0	0	8	0	1	0
Batu	1	2	4	3	1	0	0	0	3	0	0	11	0	2	0
Bawean	1	0	1	0	0	0	0	0	1	0	0	7	0	1	0
Pare	1	2	2	6	0	0	0	0	3	0	0	13	0	2	0
Kepanjen	1	4	8	7	1	0	0	0	5	0	0	14	0	1	0
Batam	1	0	0	0	0	0	0	0	1	0	0	1	0	1	0
Grand Total	**42**	**165**	**216**	**192**	**26**	**7**	**10**	**4**	**207**	**8**	**7**	**841**	**27**	**97**	**11**

As of December 31, 2025, Bank Jatim had 14,847 Agen Jatim spread throughout East Java, consisting of 1,464 Legal Entity Agents and 13,383 Individual Agents.

Table of Conventional Jatim Agent Network

Branch Name	2025	2024	2023	2022
Bangkalan Branch	327	267	166	90
Banyuwangi Branch	645	556	224	31
Batu Branch	151	135	57	24
Bawean Branch	102	94	55	17
Blitar Branch	492	462	289	143
Bojonegoro Branch	341	278	166	55
Bondowoso Branch	288	297	254	160
Dr. Soetomo Branch	534	404	201	25
Gresik Branch	352	310	157	73
HR Muhammad Branch	282	301	195	32
Jember Branch	361	311	195	61
Jombang Branch	240	224	103	46
Kangean Branch	68	66	42	6
Kediri Branch	778	640	362	97
Kepanjen Branch	295	233	98	31
Kraksaan Branch	256	217	111	70
Lamongan Branch	454	389	228	99
Lumajang Branch	264	243	118	69
Madiun Branch	659	563	352	159
Magetan Branch	437	392	243	95
Malang Branch	303	240	133	49
Mojokerto Branch	253	196	132	101
Nganjuk Branch	364	317	195	90
Ngawi Branch	677	593	447	301
Pacitan Branch	300	261	181	98
Pamekasan Branch	94	84	46	40
Pare Branch	191	166	73	22
Pasuruan Branch	361	309	165	111
Perak Branch	386	342	165	51
Ponorogo Branch	382	340	192	38
Probolinggo Branch	230	202	123	29
Sampang Branch	200	184	86	34
Sidoarjo Branch	1,233	1,082	292	112
Situbondo Branch	272	198	99	19
Sumenep Branch	138	136	58	42
Trenggalek Branch	366	343	183	41
Tuban Branch	970	767	379	141
Tulungagung Branch	432	388	254	118
Utama Branch	369	292	128	92
Grand Total	**14,847**	**12,822**	**6,948**	**2,912**

Table of Jatim Sharia Agent Network

Sharia Branch	2025	2024
Surabaya Sharia Branch	173	151
Kediri Sharia Branch	57	52
Madiun Sharia Branch	26	26
Jember Sharia Branch	56	53
Malang Sharia Branch	94	82
Sidoarjo Sharia Branch	69	56
Gresik Sharia Branch	86	75
Total	**561**	**495**

Association **Membership List**

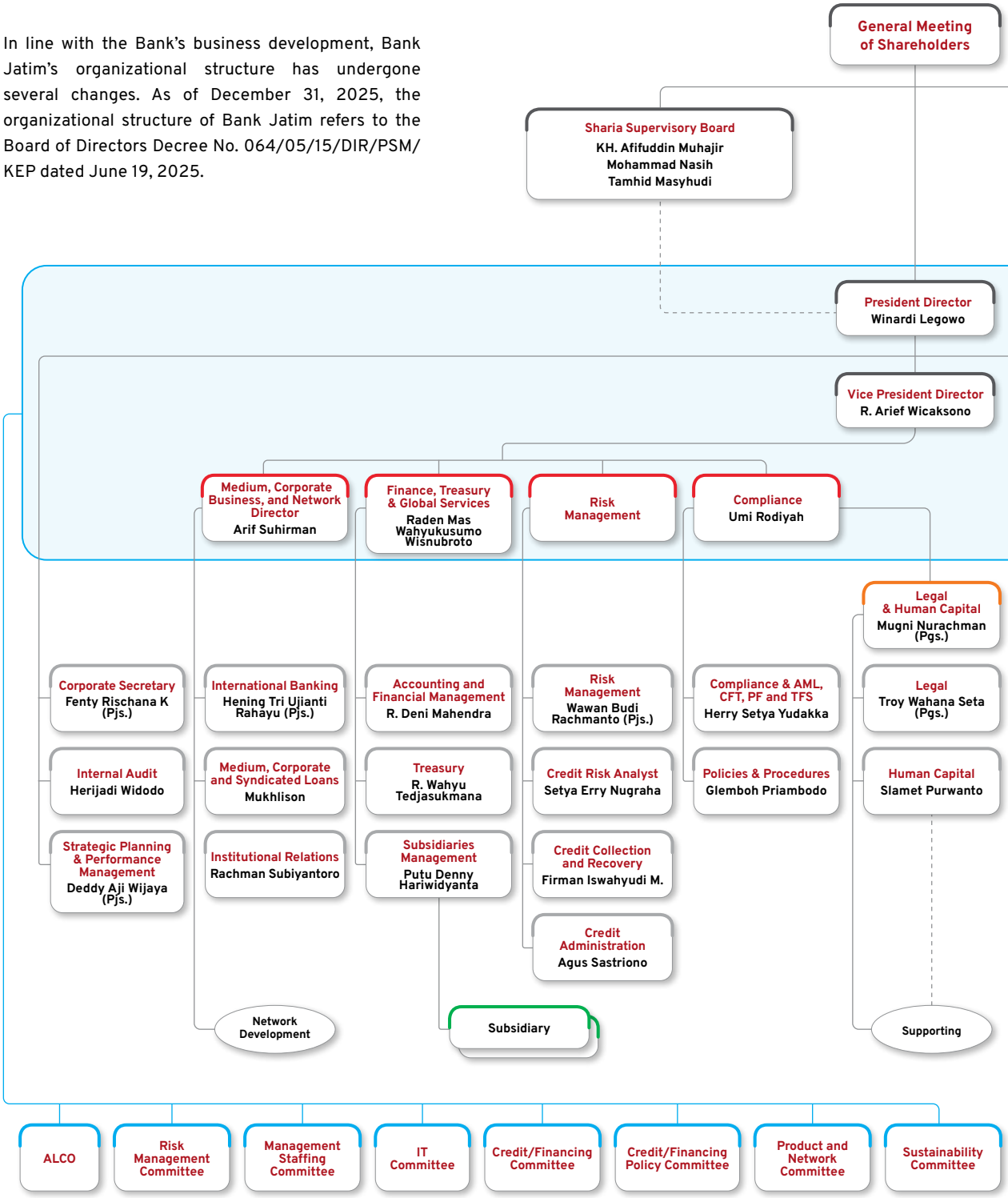
As a financial services institution, Bank Jatim joined and was active in various associations or institutions that are relevant to the Bank's main business. Thus, the Bank can follow the latest developments, issues, or newest topics, as well as exchange information and provide suggestions/inputs for mutual progress. During 2025, Bank Jatim joined the following associations/institutions as follows:

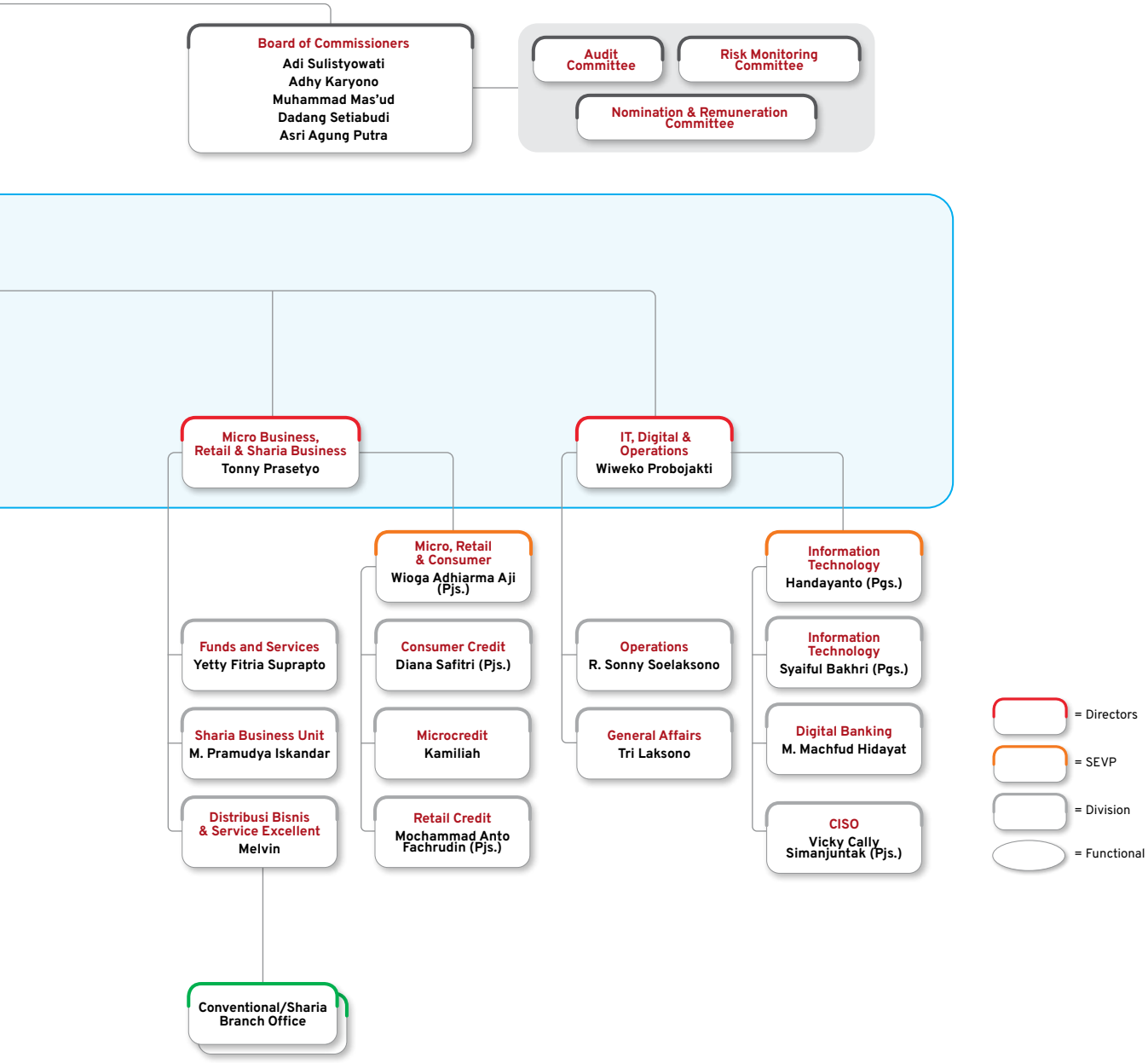
Association Name	Year Joined	Membership Status
Association of Regional Development Banks of East Java	1993	Member
Forum for Communication of Banking Compliance Directors (FKDKP)	2000	Member
Forum for Communication of Regional Development Bank Commissioners of Indonesia (FKDK-BPDSI)	2002	Member
SWIFT Indonesia Association (ASWIFTINDO)	2007	Member
International Chamber of Commerce (ICC Indonesia)	2025	Member
Indonesian Sharia Bank Association (ASBISINDO)	2008	Member
Indonesian Issuers Association (AEI)	2012	Member
FCSR Social Ministry	2016	Member
Forum for Communication of Regional Financial Services Industry (FK-IJKD)	2016	Member
Indonesian Corporate Secretary Association (ICSA)	2019	Member
Indonesian Custodian Bank Association (ABKI)	2019	Member
Musyawarah Regional Banking Agency (BMPD) of East Java	1975	Member
Sharia Economic Society (MES) of East Java Province	2022	Administrator and Member
Indonesian Government Bond Traders Association (HIMDASUN)	2022	Member
Indonesian Money Market and Foreign Exchange Association (APUVINDO)	2023	Administrator and Member
Indonesian Payment System Association (ASPI)	2001	Member

Bank Jatim's membership in organizations/associations had a strategic meaning. The Bank aligned with the latest developments in the banking world and contributed knowledge and experience to members of organizations/associations. Bank Jatim did not contribute financially beyond regular membership fees, including not contributing to politics or politicians.

Organizational **Structure**

In line with the Bank's business development, Bank Jatim's organizational structure has undergone several changes. As of December 31, 2025, the organizational structure of Bank Jatim refers to the Board of Directors Decree No. 064/05/15/DIR/PSM/KEP dated June 19, 2025.





The composition of the Board of Commissioners' Committees as of December 31, 2025, is as follows:

1. Audit Committee: Asri Agung Putra (Chairman), Adi Sulistyowati (Member), Muhammad Mas'ud (Member), Dadang Setiabudi (Member), Kusnadi (Member), and Muhammad Arifin (Member).
2. Risk Monitoring Committee: Dadang Setiabudi (Chairman), Adi Sulistyowati (Member), Muhammad Mas'ud (Member), Asri Agung Putra (Member), Yugo Heryawan (Member), and Achmad Jani (Member).
3. Remuneration and Nomination Committee: Muhammad Mas'ud (Chairman), Adi Sulistyowati (Member). Adhi Karyono (Member), Dadang Setiabudi (Member), Asri Agung Putra (Member), Yusuf Adnan (Member), 'Aam Waro' Panotogomo (Member), and Slamet Purwanto (Member).

The names of committee members under the Board of Directors can be found in the Corporate Governance Chapter.

Profile of The Board of Directors

Winardi Legowo

President Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Semarang in 1968, 57 years old as of December 31, 2025.
Domicile	:	Sidoarjo, Indonesia

Educational Background	Bachelor's Degree in Management Economics from Diponegoro University, Semarang (1993).
Certifications	• Basic Islamic Banking Certification from Mandiri Corporate University (2024). • Risk Management Certification Level 7 from the Risk Management Certification Agency (2024). • Refresher Program for Risk Management Certification Level 7 from the Indonesia Risk Professionals Association (2025). • Risk Management Certification Maintenance Program Level 7 from Strategic Development Group (2025).
Job History	
Basis of Appointment	Appointed as President Director for the first time at the Annual General Meeting of Shareholders (AGMS) held on May 22, 2025. Successfully passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as President Director based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-148/D.03/2025 dated September 18, 2025.
Concurrent Positions	• Chairman of the Asset and Liabilities Committee (ALCO) of Bank Jatim • Chairman of the Risk Management Committee of Bank Jatim • Chairman of the Human Capital Management Committee of Bank Jatim • Chairman of the Information Technology Committee of Bank Jatim • Chairman of the Credit/Financing Policy Committee of Bank Jatim • Decision-maker for the Credit Committee Business Function No concurrent positions in other public companies.
Working Experience	• Assistant Vice President/Wealth Bussiness Manager PT Bank Mandiri (Persero) Tbk (2013–2015). • Assistant Vice President/Branch Manager PT Bank Mandiri (Persero) Tbk (2015–2017). • Vice President/Area Head PT Bank Mandiri (Persero) Tbk (2017–2020). • Vice President/Regional Transaction & Consumer Head PT Bank Mandiri (Persero) Tbk (2020–2022). • Senior Vice President/Regional CEO PT Bank Mandiri (Persero) Tbk (2022–2025); • President Director, PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2029 (First Term).
Bank Jatim Share Ownership	Does not own shares in Bank Jatim.

R. Arief Wicaksono

Vice President Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Banyuwangi in 1970, 55 years old as of December 31, 2025.
Domicile	:	Sidoarjo, Indonesia

Educational Background	• Bachelor of Electrical Engineering from the 10 November Institute of Technology (ITS) Surabaya (1996). • Master of Management from Dr Sutomo University (Unitomo) Surabaya (2020).
Certifications	• Equivalency and Alignment of Level 7 Risk Management Certification (2024) • Treasury Competency Certification (Level 7 Treasury Dealer Refreshment) (2024). • Refreshment of Level 7 Risk Management Certification by TD Consulting (2025).
Job History	
Basis of Appointment	Appointed as Director of Consumer, Retail and Sharia Business for the first time at the General Meeting of Shareholders (GMS) Fiscal Year 2021 on March 17, 2022, Passed the Fit and Proper Test and was declared effective by the Financial Services Authority (OJK) as Director of Consumer, Retail and Sharia Business based on a copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEP-3/D.03/2022 dated January 19, 2022. Based on Deed No. 23 dated December 7, 2022 concerning the Minutes of the Extraordinary General Meeting of Shareholders (GMS) of PT Bank Pembangunan Daerah Jawa Timur Tbk, there was a change in the nomenclature of the position of Directors from Director of Consumer, Retail and Sharia Business to Director of Micro, Retail and Medium. Based on Deed No. 33 dated December 11, 2024 concerning the Minutes of the Extraordinary General Meeting of Shareholders, there was a change in the nomenclature of the position of Directors from Director of Micro, Retail and Medium Enterprises to Director of Micro, Retail and Sharia Business. Appointed as Deputy President Director for the first time at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025. Passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Deputy President Director based on a Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-185/D.03/2025 dated October 16, 2025.
Concurrent Positions	• First Alternate Chairman of the Asset and Liabilities Committee (ALCO) of Bank Jatim • First Alternate Chairman of the Risk Management Committee of Bank Jatim • Alternate Chairman of the Information Technology Committee of Bank Jatim • Alternate Chairman of the Credit/Financing Policy Committee of Bank Jatim • Decision-maker for the Credit Committee Risk Function of Bank Jatim • Member of the Bank Jatim Human Resources Management Committee No concurrent positions in other public companies.
Working Experience	• Branch Manager of the Bondowoso Branch of PT Bank Pembangunan Daerah Jawa Timur Tbk (2015–2017). • Branch Manager of the Banyuwangi Branch of PT Bank Pembangunan Daerah Jawa Timur Tbk (2017–2018). • Head of Treasury Division of PT Bank Pembangunan Daerah Jawa Timur Tbk (2018). • Head of Information Technology Division of PT Bank Pembangunan Daerah Jawa Timur Tbk (2018–2021). • Head of Sharia Business Division of PT Bank Pembangunan Daerah Jawa Timur Tbk (2021–2022). • Director of Consumer, Retail, and Sharia Business of PT Bank Pembangunan Daerah Jawa Timur Tbk (2022). • Director of Micro, Retail, and Medium Business of PT Bank Pembangunan Daerah Jawa Timur Tbk (2022–2024). • Director of Micro, Retail, and Sharia Business of PT Bank Pembangunan Daerah Jawa Timur Tbk (December 2024–2025). • Vice President Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–present).
Term of Office	• 2022 until the closing of the Annual General Meeting of Shareholders for the Financial Year 2024 (First Term). • 2025 until the closing of the Annual General Meeting of Shareholders for the Financial Year 2029 (Second Term).
Bank Jatim Share Ownership	1,858,600 shares

Arif Suhirman

Medium, Corporate Business, & Network Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Kediri in 1966, 59 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	• Sarjana bidang Ekonomi Akuntansi dari Universitas Brawijaya, Malang (1991). • Master bidang Manajemen dan Bisnis dari Institut Pertanian Bogor (2007).
Certifications	• Qualified Internal Audit (2000) • Certified Wealth Manager oleh Certified Wealth Managers Association (2015). • Qualified Risk Governance Professional (QRGP) by the Professional Certification Institute - Mitra Kalyana Sejahtera (LSP MKS) (2020). • Competency Certification Qualification Level 7 in Banking Risk Management (Non-Tiered) from the Professional Certification Institute for Banking (2024).
Job History	
Basis of Appointment	Appointed as Director of Operations for the first time at the Annual GMS for Fiscal Year 2022 on April 12, 2023, and effective since passing the fit and proper test by the Financial Services Authority as stipulated in the Decision of the Board of Commissioners of the Financial Services Authority Number KEPR-132/D.03/2023 dated October 11, 2023. Based on Deed no. 33 dated December 11, 2024 regarding the Minutes of the Extraordinary General Meeting of Shareholders (GMS) Year 2024 of PT Bank Pembangunan Daerah Jawa Timur Tbk, there was a change in the nomenclature of the position of the Board of Directors which was originally the Director of Operations to the Director of Medium Business, Corporation and Network.
Concurrent Positions	• Permanent Member of the Asset and Liabilities Committee (ALCO) of Bank Jatim • Permanent Member of the Information Technology Committee of Bank Jatim • Permanent Member of the Credit/Financing Policy Committee of Bank Jatim • Permanent Member of the Bank Jatim Risk Management Committee • Member of the Bank Jatim Human Resources Management Committee • Decision-maker for the Credit Committee Business Function of Bank Jatim No concurrent positions in other public companies.
Working Experience	• Head of Rantau Branch, Banjarmasin Regional Office of PT Bank Rakyat Indonesia (Persero) Tbk (2007–2009). • Head of Bandung Setiabudi Branch, Bandung Regional Office of PT Bank Rakyat Indonesia (Persero) Tbk (2009–2010). • Head of Jakarta Cempaka Mas Branch, Jakarta Regional Office 1 of PT Bank Rakyat Indonesia (Persero) Tbk (2010–2011). • Head of Krekot Branch for Jakarta Region of PT Bank Rakyat Indonesia (Persero) Tbk (2011–2012). • Head of Bandung Asia Africa Branch of PT Bank Rakyat Indonesia (Persero) Tbk (2012–2013). • Head of Jakarta Veteran Branch of PT Bank Rakyat Indonesia (Persero) Tbk (2013–2014). • Deputy Regional Head for Funds and Operations for Jakarta Regional Office 1 of PT Bank Rakyat Indonesia (Persero) Tbk (2015–2016). • Deputy Regional Leader for Business Sector for Jakarta Regional Office 1 of PT Bank Rakyat Indonesia (Persero) Tbk (2016–2017). • Acting Head of Social Entrepreneurship Division at PT Bank Rakyat Indonesia (Persero) Tbk (2017–2018). • Acting Head of Institution Division 1 at PT Bank Rakyat Indonesia (Persero) Tbk (2018–2019). • Head of Special Branch, Special Branch Office of PT Bank Rakyat Indonesia (Persero) Tbk (2019–2020). • Business Director of PT BRI Asuransi Indonesia (2020–2021). • Head of Internal Audit at Jayapura Regional Office of PT Bank Rakyat Indonesia (Persero) Tbk (2021–2022). • Director of Operations at PT Bank Pembangunan Daerah Jawa Timur Tbk (2023–2024). • Director of Medium Business, Corporate & Network at PT Bank Pembangunan Daerah Jawa Timur Tbk (2024–present).
Term of Office	2023 until the closing of the Annual GMS for Fiscal Year 2027 (First Period).
Bank Jatim Share Ownership	1,644,900 shares

Umi Rodiyah

Compliance Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Probolinggo in 1966, 59 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	Bachelor's degree in Public Administration from Universitas Brawijaya, Malang (1991).
Certifications	• Refreshment of Level 7 Risk Management Certification by TD Consulting (2025). • Risk Management Level 7 Certification by the Risk Management Certification Agency (2024). • General Banking Level 3 Certification by the Indonesian Banking Development Institute (2019). • AML-CFT & CPF-WMD Competency Test Level 7 by the Banking Compliance Director Communication Forum (2025).
Job History	
Basis of Appointment	Appointed as Director of Compliance at the General Meeting of Shareholders (GMS) Fiscal Year 2023 on February 7, 2024, and subsequently approved by the Financial Services Authority (OJK) following a successful Fit and Proper Test, as per OJK's Decision No. KEPR-38/D.03/2024 dated July 1, 2024.
Concurrent Positions	• Permanent Member of the Asset and Liabilities Committee (ALCO) of Bank Jatim • Permanent Member of the Risk Management Committee of Bank Jatim • Member of the Human Capital Management Committee of Bank Jatim • Non-Permanent Member of the Information Technology Committee of Bank Jatim • Permanent Member of the Credit/Financing Policy Committee of Bank Jatim No concurrent positions in other public companies.
Working Experience	• Branch Head of Perak Branch, PT Bank Pembangunan Daerah Jawa Timur Tbk (2010–2015). • Corporate Secretary, PT Bank Pembangunan Daerah Jawa Timur Tbk (2017–2018). • Head of Institutional Relations Division, PT Bank Pembangunan Daerah Jawa Timur Tbk (2018–2020). • Head of Funding & Services Division, PT Bank Pembangunan Daerah Jawa Timur Tbk (2020–2021). • Corporate Secretary, PT Bank Pembangunan Daerah Jawa Timur Tbk (2021–2022). • Head of Treasury Division, PT Bank Pembangunan Daerah Jawa Timur Tbk (2022–2023). • SEVP of Sharia Business, PT Bank Pembangunan Daerah Jawa Timur Tbk (2023–2024). • Director of Compliance, PT Bank Pembangunan Daerah Jawa Timur Tbk (2024–present).
Term of Office	2024 until the closing of the Annual GMS for the 2028 Fiscal Year (First Term).
Bank Jatim Share Ownership	1,138,300 shares

Raden Mas Wahyukusumo Wisnubroto

Finance, Treasury, & Global Services Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Yogyakarta in 1972, 53 years old as of December 31, 2025.
Domicile	:	Sidoarjo, Indonesia

Educational Background	• Bachelor's Degree in Civil Engineering from Bandung Technology Institute (1998). • Master's Degree in Management from University of Gadjah Mada, Yogyakarta (2005).
Certifications	• Risk Management Certification Level 7 from the Risk Management Certification Agency (2024). • Treasury Certification – Level 7 from ACI Financial Markets Association Indonesia (2025) • General Pension Fund Management Certification from the Pension Fund Professional Certification Institute – LSPDP (2025). • Treasury Certification Refreshment Program Level 7 (Advanced Level) from ACI Indonesia (2025). • Risk Management Certification Level 7 Refresher from TD Consulting (2025). • Individual Executive Program by LPPI (2021) • General Banking Competency Certification (Commercial Banking) Level 3 by the National Professional Certification Agency (2022)
Job History	
Basis of Appointment	Appointed as Director of Finance, Treasury & Global Services for the first time at the Annual General Meeting of Shareholders (AGMS) for the Financial Year 2024 held on May 22, 2025. Successfully passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Director of Finance, Treasury & Global Services based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-184/D.03/2025 dated October 16, 2025.
Concurrent Positions	• Alternate Chairman 2 of the Asset and Liability Committee (ALCO) of Bank Jatim. • Permanent Member of the Bank Jatim Risk Management Committee. • Member of the Bank Jatim Human Resources Management Committee. • Permanent Member of the Bank Jatim Information Technology Committee. • Permanent Member of the Bank Jatim Credit/Financing Policy Committee. • Decision-maker for the Business Function of the Bank Jatim Credit Committee. Does not hold concurrent positions in other public companies.
Working Experience	• Head of Operations, Ngawi Branch, PT Bank Pembangunan Daerah Jawa Timur Tbk (2012–2013). • Head of Operations, Jakarta Branch, PT Bank Pembangunan Daerah Jawa Timur Tbk (2013–2014). • Branch Manager, HR. Muhammad PT Bank Pembangunan Daerah Jawa Timur Tbk (2014–2015). • Head of Dealing Room Sub-Division, Treasury Division PT Bank Pembangunan Daerah Jawa Timur Tbk (2015–2017). • Head of International Banking Division PT Bank Pembangunan Daerah Jawa Timur Tbk (2017–2018). • Head of Treasury Division PT Bank Pembangunan Daerah Jawa Timur Tbk (2018–2022); • Head of Strategic Planning and Performance Management Kinerja PT Bank Pembangunan Daerah Jawa Timur Tbk (2022–2023). • Head of International Banking Division, PT Bank Pembangunan Daerah Jawa Timur Tbk (2023–2025). • SEVP Network & Services PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–2025). • Director of Finance, Treasury & Global Services PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2029 (First Term).
Bank Jatim Share Ownership	Does not own shares in Bank Jatim.

Tonny Prasetyo

Micro, Retail & Sharia Business Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Malang in 1969, 56 years old as of December 31, 2025.
Domicile	:	Mojokerto, Indonesia

Educational Background	• Bachelor of Agriculture from Darul Ulum University, Jombang (1995). • Master in Management from Dr. Soetomo, Surabaya (2019)
Certifications	• General Banking Level 3 by the Banking Professional Certification Institute (2022); • General Banking Level 3 Refreshment by the Indonesian Banking Development Institute (2022). • Level 7 Risk Management Certification Briefing by the Strategic Development Group (SDG) (2025). • Level 7 Risk Management Certification Program Exam by the Banking Professional Certification Institute (LSPP) (2025).
Job History	
Basis of Appointment	Appointed as Director of IT & Operations for the first time at the Annual General Meeting of Shareholders for the 2018 Financial Year on June 19, 2019. Passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Director of IT & Operations based on a Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEP-190/D.03/2019 dated October 11, 2019. Based on the Extraordinary General Meeting of Shareholders on December 7, 2022, there was a change in the nomenclature of the position of the Directors from Director of IT and Operations to Director of Operations. Based on the Decree of the Board of Commissioners Number 061/10/DKM/KEP dated December 13, 2022 concerning the Appointment of a Temporary Replacement and Division of Duties of the Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk, he was appointed as a temporary replacement for the Director of Compliance. Passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Director of Compliance based on a Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. SR-67/PB.02/2023 dated May 26, 2023. Appointed as Director of Compliance at the Annual General Meeting of Shareholders for the 2022 Financial Year on April 12, 2023. Appointed as Director of Micro, Retail & Sharia Business at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025. Passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Director of Micro, Retail & Sharia Business based on a copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-183/D.03/2025 dated October 16, 2025.
Concurrent Positions	• Advisory Board and Advisory Council of the Mojokerto City Chamber of Commerce and Industry (2023–2028). • Central Leadership Council of the Alumni Association of Dr. Soetomo University Surabaya (2024–2028). • Permanent Member of the Asset and Liabilities Committee (ALCO) of Bank Jatim. • Permanent Member of the Information Technology Committee of Bank Jatim. • Permanent Member of the Credit/Financing Policy Committee of Bank Jatim. • Permanent Member of the Bank Jatim Risk Management Committee. • Member of the Bank Jatim Human Resources Management Committee. • Decision-maker for the Business Function of the Bank Jatim Credit Committee. No concurrent positions in other public companies.
Working Experience	• Acting Head of Blitar Branch of PT Bank Pembangunan Daerah Jawa Timur Tbk (2014). • Acting Head of Situbondo Branch of PT Bank Pembangunan Daerah Jawa Timur Tbk (2014). • Acting Head of Kediri Branch of PT Bank Pembangunan Daerah Jawa Timur Tbk (2014–2015). • Head of Credit Division, Main Branch Office of PT Bank Pembangunan Daerah Jawa Timur Tbk (2015). • Head of Sharia Business Support Division of PT Bank Pembangunan Daerah Jawa Timur Tbk (2015–2016). • Head of General Affairs Division of PT Bank Pembangunan Daerah Jawa Timur Tbk (2016–2019). • IT & Operations Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2019–2022). • Operations Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2022). • Acting Compliance Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2022–2023). • Compliance Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2023–2024). • Micro, Retail & Sharia Business Director of PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–present).
Term of Office	• 2019 until the closing of the Annual General Meeting of Shareholders for the 2023 Financial Year (First Period). • 2025 until the closing of the Annual General Meeting of Shareholders for the 2029 Financial Year (Second Period).
Bank Jatim Share Ownership	Do not have shares in Bank Jatim.

Wiweko Probojakti

IT, Digital & Operation Director



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Jakarta in 1968, 57 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	• Bachelor's Degree in Accounting from Gadjah Mada University, Yogyakarta (1991). • Master's Degree in General Management from the Indonesian Institute for Management Development, Jakarta (2000). • Doctoral Program in Administrative Sciences from University of Brawijaya, Malang (2025).
Certifications	• Certified Financing Expert from PT Sertifikasi Profesi Pembiayaan Indonesia (2019) • Certified Professional Management Accountant from the Indonesian Institute of Management Accountants (2021) • Equalization and Alignment Program for Risk Management Certification Level 7 from IRPA (2024) • Risk Management Certification Level 7 Refresher from Leadership Nasional Asia (2025) • Chartered Accountant (CA) Indonesia from the Indonesian Institute of Accountants (2025) • Risk Management Certification Maintenance Program Level 7 from the BSMR (Risk Management Certification Agency) (2025). • Certified Interviewer – Targeted Selection by ANZ Indonesia & DDI (2004) • International Certified Wealth Manager by Certified Wealth Managers Association & LPM FEB-UI (2015) • PSAK 71 Impairment Deep Dive in Risk Management Perspective by Bankers Association for Risk Management (2019) • General Pension Fund Management by the Indonesian Pension Fund Association (2020) • Certification on "Impairment of Sharia Financial Assets" by the Indonesian Institute of Accountants (2025) • Certification on "Professional Ethics in Tax Planning" by the Indonesian Institute of Accountants (2025) • Certification on "IAI Economic Briefing 2025" by the Indonesian Institute of Accountants (2025) • Certification on "From Documentation to Client Trust: Mastering PSAK 4230 and PSAK 4580" by the Indonesian Institute of Accountants (2025) • Certification on "Cryptocurrency in Sharia and Accounting Perspective" by the Indonesian Institute of Accountants (2025) • Certification on "Export Import Process Overview" by the Indonesian Institute of Accountants (2025)
Job History	
Basis of Appointment	Appointed as Director of IT, Digital & Operations for the first time at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025. Successfully passed the Fit and Proper Test and was approved by the Financial Services Authority (OJK) as Director of IT, Digital & Operations based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-182/D.03/2025 dated October 16, 2025.
Concurrent Positions	• Permanent Member of the Asset Liabilities Committee (ALCO) of Bank Jatim. • Deputy Chairman of the Information Technology Committee of Bank Jatim. • Permanent Member of the Credit/Financing Policy Committee of Bank Jatim. • Permanent Member of the Bank Jatim Risk Management Committee. • Member of the Bank Jatim Human Resources Management Committee. • Decision-maker for the Risk Function of the Bank Jatim Credit Committee. Does not hold concurrent positions in other public companies.
Working Experience	• Senior Vice President, National Consumer Credit Head & Risk Management Head DSP (Danamon Simpan Pinjam) PT Bank Danamon, Tbk (2005–2006). • Director & Chief Operations Officer PT GE Finance Indonesia, ex officio sebagai Executive Committee PT ACC (PT Astra Sedaya Finance) (2006–2009). • General Manager, Cards Business PT BNI (Persero), Tbk (2009–2013). • General Manager, Product Management Division, Consumer & Retail Banking PT BNI (Persero), Tbk (2013–2015). • Director of Credit Card & Personal Loan, PT Bank Mega, Tbk (2015–2017). • EVP (Executive Vice President) Group Head CCRA (Consumer Credit Risk & Analytics) PT Bank Mandiri (Persero) Tbk (2017–2018). • Finance & Business Relationship Senior Executive Vice President PT Mandiri Utama Finance penugasan dari PT Bank Mandiri (Persero), Tbk (2018–2019). • Finance & Business Relationship Director PT Mandiri Utama Finance penugasan dari PT Bank Mandiri (Persero), Tbk (2019–2020). • Director of Finance & Risk Management, PT Angkasa Pura II (Persero) (2020–2022). • Director of IT, Consumer & Network, PT Bank Pembangunan Daerah Jawa Tengah, Tbk (2022–2025). • Director of IT, Digital & Operations, PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–spresent).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2029 (First Term).
Bank Jatim Share Ownership	Does not own shares in Bank Jatim.

Affiliate Relations of Members of The Board of Directors

Table of Directors Affiliation Relations

Financial Relations, Family and Management of the Board of Directors															
Name	Position	Financial Relations With						Family Relations With						Management Relations*	
		Board of Commissioners*		Board of Directors*		Controlling Shareholder*		Board of Commissioners*		Board of Directors*		Controlling Shareholder*			
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Winardi Legowo	President Director		√		√		√		√		√		√		√
R. Arief Wicaksono	Vice President Director		√		√		√		√		√		√		√
Arif Suhirman	Medium, Corporate Business & Network Director		√		√		√		√		√		√		√
Umi Rodiyah	Compliance Director		√		√		√		√		√		√		√
Tonny Prasetyo	Micro, Retail & Sharia Business Director		√		√		√		√		√		√		√
Raden Mas Wahyukusumo Wisnubroto	Finance, Treasury & Global Services Director		√		√		√		√		√		√		√
Wiweko Probojakti	IT, Digital & Operation Director		√		√		√		√		√		√		√

* Direct and Indirect

Education and/or Training of The Board of Directors

The description of the education and/or training of the board of Directors Fiscal Year is presented in the Chapter of Corporate Governance.

Changes in The Composition of The Members of The Board of Directors and The Reasons for The Changes

During 2025, there was a change in the composition of the members of the Board of Directors. Changes in the composition of members of the Board of Directors were made based on the needs of the Bank. Changes in the composition of the members of the Board of Directors are as follows:

Composition of The Board of Directors Before The 2024 Annual GMS

The composition of the Board of Directors of Bank Jatim before the 2024 Annual GMS consisted of 7 (seven) members, comprising 1 (one) President Director and 6 (six) Directors. The composition and basis of appointment of the Board of Directors can be seen in the table below:

Table of the Composition and Basis of Appointment of the Board of Directors Before the 2024 Annual GMS

Name	Position	Executor	Legal Basis of Appointment	Effective Date
Busrul Iman	President Director	OJK	Extraordinary GMS on 23 July 2020	July 23, 2020
Edi Masrianto	Finance, Treasury & Global Services Director	OJK	Annual GMS on 17 March 2022	January 19, 2022

Name	Position	Executor	Legal Basis of Appointment	Effective Date
R. Arief Wicaksono	Micro, Retail & Sharia Business Director	OJK	Annual GMS on 17 March 2022	January 19, 2022
Zulhelfi Abidin	IT, Digital & Operation Director	OJK	Extraordinary GMS on 7 December 2022	November 30, 2022
Eko Susetyono	Risk Management Director	OJK	Extraordinary GMS on 7 December 2022	November 30, 2022
Arif Suhirman	Medium, Corporate Business, & Network Director	OJK	Annual GMS on 12 April 2023	October 11, 2023
Umi Rodiyah	Compliance Director	OJK	Annual GMS on 7 February 2024	July 1, 2024

Composition of The Board of Directors After The Annual GMS for Fiscal Year 2024

On May 22, 2025, the Annual General Meeting of Shareholders for Fiscal Year 2024 resolved:

1. Honorably discharged:
   a. Busrul Iman as President Director
   b. Edi Masrianto as Finance, Treasury & Global Services Director
   c. Zulhelfi Abidin as IT, Digital & Operation Director
   d. Eko Susetyono as Risk Management Director
2. Approved and appointed:
   a. Winardi Legowo as President Director
   b. R. Arief Wicaksono as Vice President Director
   c. Raden Mas Wahyukusumo Wisnubroto as Finance, Treasury & Global Services Director
   d. Tonny Prasetyo as Micro, Retail & Sharia Business Director
   e. Wiweko Probojakti as IT, Digital & Operations Director
   f. Wioga Adhiarma Aji as Risk Management Director

Accordingly, the composition of the Board of Directors of Bank Jatim after the Annual GMS for Fiscal Year 2024 totals 8 (eight) members, consisting of 1 (one) President Director, 1 (one) Vice President Director, and 6 (six) Directors. The composition and basis of appointment of the Board of Directors can be seen in the table below:

Table of Composition and Basis for Appointment of the Board of Directors After the Annual GMS for the 2024 Financial Year

Name	Position	Executor	Legal Basis of Appointment	Effective Date
Winardi Legowo	President Director	OJK	Annual GMS on May 22, 2025	September 18, 2025
R. Arief Wicaksono	Vice President Director	OJK	Annual GMS on March 17, 2022	January 19, 2022
Arif Suhirman	Medium, Corporate Business, and Network Director	OJK	Annual GMS on April 12, 2023	October 11, 2023
Umi Rodiyah	Compliance Director	OJK	Annual GMS on February 7, 2024	July 1, 2024
Tonny Prasetyo	Micro, Retail & Sharia Business Director	OJK	Annual GMS on May 22, 2025	October 16, 2025
Raden Mas Wahyukusumo Wisnubroto	Finance, Treasury & Global Services Director	OJK	Annual GMS on May 22, 2025	October 16, 2025
Wiweko Probojakti	IT, Digital & Operation Director	OJK	Annual GMS on May 22, 2025	October 16, 2025
Wioga Adhiarma Aji*	Risk Management Director	OJK	Annual GMS on May 22, 2025	-

* Referring to the Decree of the Members of the Board of Commissioners of the Financial Services Authority number KEPR-181/D.03/2025 dated October 16, 2025, which does not approve the appointment of Mr. Wioga Adhiarma Aji as Director of Risk Management.

Profile
of The Board of Commissioners

Adi Sulistyowati

Independent President Commissioner



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Purbalingga in 1967, 58 years old as of December 31, 2025.
Domicile	:	Jakarta, Indonesia

Educational Background	• Bachelor's degree in Management Economics from Universitas Krisnadwipayana, Bekasi (1993).
Certifications	• Risk Management Certification Provisioning for Commissioners (2024). • Executive Training Program for the Maintenance (Refreshment) of Banking Risk Management Certification Level 7 (2025).
Job History	
Legal Basis of Appointment	Appointed as Independent President Commissioner at the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 of PT Bank Pembangunan Daerah Jawa Timur Tbk. on May 22, 2025, having passed the Fit and Proper Test and declared effective by the Financial Services Authority as Independent President Commissioner based on the Copy of Decree of the Member of the Board of Commissioners of the Financial Services Authority Number KEPR-186/D.03/2025 dated October 16, 2025.
Concurrent Positions	• Member of the Audit Committee of Bank Jatim. • Member of the Risk Monitoring Committee of Bank Jatim. • Member of the Remuneration and Nomination Committee of Bank Jatim. Do not hold concurrent positions in other public companies.
Working Experience	• VP Marketing and Sales of BNI (Executive Officer) (2009-2010). • Regional Head of Jakarta Senayan Tbk (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2010–2012). • Head of Network Management Division (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2012–2015). • Director of Network and Services (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2015–2016). • Director of Relationship & Transactional (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2016–2018). • Director of Institutional Relations (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2018–2020). • Director of Services and Network (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2020). • Acting Vice President Director (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2020). • Vice President Director (Executive Officer) PT Bank Negara Indonesia (Persero) Tbk (2020–2024). • Independent Commissioner (Executive Officer) PT Bank Tabungan Negara (Persero) Tbk (2024–2025). • Special Staff for Financing and Cooperative Business Licensing, Ministry of Cooperatives (2025). • Independent President Commissioner PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–Present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2028 (First Term).
Bank Jatim Share Ownership	Do not have shares in Bank Jatim.

Adhy Karyono

Commissioner



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Cirebon in 1971, 54 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	• Bachelor of Politics from Garut College of Social and Political Sciences (1996). • Master of Public Administration from National Institute of Public Administration (LAN), Jakarta (2012).
Certifications	Risk Management Training Program for Prospective Commissioner Members, LPPI (2023).
Job History	
Legal Basis of Appointment	Appointed as Commissioner for the first time at the Annual General Meeting of Shareholders for Fiscal Year 2022 on April 12, 2023, and was declared effective after passing the fit and proper test by the Financial Services Authority as Commissioner based on Decision of Members of the Board of Commissioners of the Financial Services Authority Number KEPR-151/D. 03/2023 dated November 24, 2023.
Concurrent Positions	• Regional Secretariat, East Java Provincial Government (2022-present). • Member of the Remuneration & Nomination Committee of Bank Jatim. No concurrent positions in other public companies.
Working Experience	• Head of Monitoring and Evaluation Section at the Sub-Directorate for Preparedness and Mitigation of the BSKBA Directorate, Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2006–2007) • Head of the Standardization and Technical Guidance Section at the Sub-Directorate of Preparedness and Mitigation of the BSKBA Directorate, Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2007–2008) • Head of the Standardization and Technical Guidance Section at the Emergency Response Sub-Directorate of the BSKBA Directorate, Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2008–2009). • Head of Sub-Directorate for Preparedness and Mitigation of the BSKBA Directorate, Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2009–2010). • Head of Program and Information Division of the Secretariat of the Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2010–2011). • Head of Program and Reporting Division of the Secretariat of the Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2011–2016). • Director of Social Protection for Natural Disaster Victims (PSKBA) Directorate General of Social Protection and Security, Ministry of Social Affairs of the Republic of Indonesia (2016–2017). • Head of Planning Bureau of the Secretariat General, Ministry of Social Affairs of the Republic of Indonesia (2017–2020) • Expert Staff of the Minister for Change and Social Dynamics of the Republic of Indonesia (2020–2022). • Regional Secretary of East Java Province (2022–2024) • Acting Governor of East Java Province (2024–2025) • Regional Secretary of East Java Province (2025–present) • Commissioner of PT Bank Pembangunan Daerah Jawa Timur Tbk (2023–present)
Term of Office	2023 until the closing of the Annual GMS for the 2026 Financial Year (First Period).
Bank Jatim Share Ownership	249,200 shares

Muhammad Mas'ud

Independent Commissioner



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Sidoarjo in 1964, 61 years old as of December 31, 2025.
Domicile	:	Malang, Indonesia

Educational Background	• Bachelor's degree in State Administration from Brawijaya University, Malang (1989). • Master in Management from Muhammadiyah University, Malang (1997). • Doctor of International Politics from Flinders University, Adelaide Australia (2005).
Certifications	• Risk Management Certification Program Level 7 (2025). • Banking Risk Management Certification Refreshment Program – Qualification Level 7 (2025).
Job History	
Legal Basis of Appointment	Appointed as Independent Commissioner for the first time at the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Jawa Timur Tbk. on June 19, 2019, Passed the Fit and Proper Test and declared effective by the Financial Services Authority (OJK) as an Independent Commissioner based on a copy of the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEP-187/D.03/2019 Dated October 11, 2019 until the Closing of the Annual General Meeting of Shareholders (GMS) Fiscal Year 2022 held in 2023. Reappointed as Independent Commissioner for the second time at the Annual General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Timur Tbk. Fiscal Year 2022 on April 12, 2023.
Concurrent Positions	• Director of Postgraduate Program of Islamic University of Malang (2019–present). • Chairman of Bank Jatim Remuneration & Nomination Committee. • Member of Bank Jatim Risk Monitoring Committee. • Member of Bank Jatim Audit Committee. No concurrent positions in other public companies.
Working Experience	• Assistant to the Presidential Special Staff for Regional Development and Regional Autonomy (2011–2014). • Chairman of the Malang City Regional Research Council (2013–2016). • Member of the Batu Mayor's Expert Team (2015–2016). • Special Staff to the Minister of Social Affairs for Human Resources Development and Ministry Programs (2015–2018). • Member of the Kediri Regency Development Control and Acceleration Team (2016–2020). • Chairman of the Bojonegoro Regency Regional Research Council (2018–2021). • Director of Postgraduate Studies at the Islamic University of Malang (2019–present). • Independent Commissioner of PT Bank Pembangunan Daerah Jawa Timur Tbk (April 2019–present).
Term of Office	• 2019 until the closing of the Annual General Meeting of Shareholders for the 2022 Financial Year (First Period). • 2023 until the closing of the Annual General Meeting of Shareholders for the 2026 Financial Year (Second Period).
Bank Jatim Share Ownership	Do not have shares in Bank Jatim.

Dadang Setiabudi

Independent Commissioner



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Cimahi in 1962, 63 years old as of December 31, 2025.
Domicile	:	Jakarta, Indonesia

Educational Background	• Bachelor of Accounting, Padjadjaran University (1987) • Master of Agribusiness, Bogor Agricultural Institute (1999)
Certifications	• Banking Risk Management Qualification Certification in 7 Fields (2024). • Banking Risk Management Certification Refreshment Program – Qualification Level 7 (2025).
Job History	
Legal Basis of Appointment	Appointed as Independent Commissioner for the first time at the 2024 Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Jawa Timur Tbk. on September 26, 2024. Passed the Fit and Proper Test and was declared effective by the Financial Service Authority as an Independent Commissioner based on a Copy of the Decision of the Members of the Board of Commissioners of the Financial Service Authority Number KEPR-133/D.03/2024 dated November 4, 2024.
Concurrent Positions	• Chairman of the Risk Monitoring Committee of Bank Jatim. • Member of the Audit Committee of Bank Jatim. • Member of the Remuneration & Nomination Committee of Bank Jatim. No concurrent positions in other public companies.
Working Experience	• Director of Information Technology BPJS Kesehatan (2014–2016) • SEVP of Information Technology & Digital Banking PT Bank Negara Indonesia (Persero) Tbk (2016–2018) • Director of Information Technology & Operations PT Bank Negara Indonesia (Persero) Tbk (2018–2020) • Associate Director PT Torres Global Konsultan (2021–2023) • Assessor of the Banking Professional Certification Institute (2023–2024) • Independent Commissioner PT Bank Pembangunan Daerah Jawa Timur Tbk (2024–present).
Term of Office	2024 until the closing of the Annual GMS for the 2027 Financial Year (First Period).
Bank Jatim Share Ownership	Does not hold shares in Bank Jatim.

Asri Agung Putra

Komisaris Independen



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Kota Bumi in 1964, 61 years old as of December 31, 2025.
Domicile	:	Jakarta, Indonesia

Educational Background	• Bachelor's degree in Law from Universitas Lampung (1988). • Master's degree in Law from Universitas Lampung (2001). • Doctorate in Legal Studies from Universitas Airlangga, Surabaya (2018).
Certifications	• Briefing and strengthening program for the preparation of the Fit and Proper Test for prospective Independent Commissioners, organized by the Risk Management Certification Body (2025). • Banking Risk Management Certification Qualification Level 6 (Non-Tiered) (2025).
Position History	
Legal Basis of Appointment	Appointed as Independent Commissioner at the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 of PT Bank Pembangunan Daerah Jawa Timur Tbk. on May 22, 2025, having passed the Fit and Proper Test and declared effective by the Financial Services Authority as Independent Commissioner based on the Copy of Decree of the Member of the Board of Commissioners of the Financial Services Authority Number KEPR-212/D.03/2025 dated October 29, 2025.
Concurrent Positions	• Lecturer of Master's Program (KPS S2) and Doctoral Program (KPS S3), Faculty of Economics and Business, Universitas Brawijaya • Special Staff to the Minister of Finance of the Republic of Indonesia • Chairman of the Risk Monitoring Committee of Bank Jatim. • Member of the Audit Committee of Bank Jatim. • Member of the Remuneration & Nomination Committee of Bank Jatim. Do not hold concurrent positions in other public companies.
Working Experience	• Head of the Jayapura District Attorney's Office (2007–2008). • Head of Sub-Directorate of Corruption at the Directorate of Investigation of the Deputy Attorney General for Special Crimes, Attorney General's Office of the Republic of Indonesia (2008–2010). • Head of the Riau Islands High Prosecutor's Office (2018). • Director of Investigation at the Deputy Attorney General for Special Crimes, Attorney General's Office of the Republic of Indonesia (2018–2019). • Head of the DKI Jakarta High Prosecutor's Office (2019–2021). • Secretary to the Deputy Attorney General for Special Crimes, Attorney General's Office of the Republic of Indonesia (2021–2022). • Secretary to the Deputy Attorney General, Attorney General's Office of the Republic of Indonesia (2022). • Expert Staff to the Attorney General for Legal Consideration and Development, Attorney General's Office of the Republic of Indonesia (2022–2024). • Acting Deputy Attorney General for General Crimes, Attorney General's Office of the Republic of Indonesia (2023–2024). • Senior Expert Prosecutor at the Education and Training Agency, Attorney General's Office of the Republic of Indonesia (2024–2025). • Independent Commissioner of PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2028 (First Term).
Bank Jatim Share Ownership	Do not have shares in Bank Jatim.

Affiliate Relations of Members of The Board of Commissioners

Table of Affiliation of the Board of Commissioners

Financial Relations, Family and Management of the Board of Commissioners															
Name	Position	Financial Relations With						Family Relations With						Management Relations*	
		Board of Commissioners*		Board of Directors*		Controlling Shareholder*		Board of Commissioners*		Board of Directors*		Controlling Shareholder*			
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Adi Sulistyowati	Independent President Commissioner		√		√		√		√		√		√		√
Muhammad Mas'ud	Independent Commissioner		√		√		√		√		√		√		√
Adhy Karyono	Commissioner		√		√		√		√		√		√		√
Dadang Setiabudi	Independent Commissioner		√		√		√		√		√		√		√
Asri Agung Putra	Independent Commissioner		√		√		√		√		√		√		√

* Direct and Indirect

Education and/or Training of The Board of Commissioners

A description of the education and/or training of the Board of Commissioners Fiscal Year is presented in the Corporate Governance Chapter.

Changes in the Composition of The Board of Commissioners and The Reasons for The Changes

During 2025, there was a change in the composition of the members of the Board of Commissioners. Changes in the composition of the members of the Board of Commissioners were made based on the needs of the Bank. Changes in the composition of the members of the Board of Commissioners are as follows:

Composition of The Board of Commissioners Before The 2024 Annual GMS

The composition of the Board of Commissioners before the 2023 Annual GMS is 4 (four) people consisting of 3 (three) Independent Commissioners and 1 (one) Commissioner. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Table of Composition and Basis for Appointment of the Board of Commissioners before the 2024 Annual GMS

Name	Position	Executor	Basis of Appointment	Effective Date
Adhy Karyono	Commissioner	OJK	Annual GMS on April 12, 2023	November 24, 2023
Muhammad Mas'ud	Independent Commissioner	OJK	Extraordinary GMS on July 19, 2019 Annual GMS on April 12, 2023	October 11, 2019
Sumaryono	Independent Commissioner	OJK	Annual GMS on March 17, 2022	January 19, 2022
Dadang Setiabudi	Independent Commissioner	OJK	Extraordinary GMS on September 26, 2024	November 04, 2024

Composition of The Board of Commissioners After The 2024 Annual GMS

On May 22, 2025, the Annual General Meeting of Shareholders for Fiscal Year 2024 resolved:

1. To dismiss with honor Sumaryono as Independent Commissioner.
2. To approve and appointed:
   a. Adi Sulistyowati as Independent President Commissioner
   b. Nurul Ghufron as Independent Commissioner
   c. Asri Agung Putra as Independent Commissioner

Accordingly, the composition of the Board of Commissioners after the Annual General Meeting of Shareholders for Fiscal Year 2024 totals 6 (six) members, consisting of 1 (one) Independent President Commissioner, 4 (four) Independent Commissioners, and 1 (one) Commissioner. The composition and basis of appointment of the Board of Commissioners can be seen in the table below.

Table of Composition and Basis for Appointment of the Board of Commissioners after the 2024 Annual GMS

Name	Position	Executor	Basis of Appointment	Effective Date
Adi Sulistyowati	Independent President Commissioner	OJK	Annual GMS on May 22, 2025	October 16, 2025
Adhy Karyono	Commissioner	OJK	Annual GMS on April 12, 2023	November 24, 2023
Muhammad Mas'ud	Independent Commissioner	OJK	Extraordinary GMS on July 19, 2019 Annual GMS on April 12, 2023	October 11, 2019
Dadang Setiabudi	Independent Commissioner	OJK	Extraordinary GMS on September 26, 2024	November 04, 2024
Nurul Ghufron*	Independent Commissioner	OJK	Annual GMS on May 22, 2025	-
Asri Agung Putra	Independent Commissioner	OJK	Annual GMS on May 22, 2025	October 29, 2025

* Resigned with the Company's Letter number to the Regulator number 064/646/CSE/CMAI/Srt dated November 20, 2025.

Profile
of The Sharia Supervisory Board

KH. Afifuddin Muhajir

Chairman of the Sharia Supervisory Board



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Sampang in 1950, 75 years old as of December 31, 2025.
Domicile	:	Situbondo, Indonesia

Educational Background	• Bachelor's degree in Tafsir Hadith from Ibrahimy University (UNIB) (1980). • Masters in Islamic Law at UNISMA Malang (2001). • Doctor Honoris Causa (Dr HC) in the field of Fiqh/Ushul Fiqh at UIN Walisongo Semarang (2021).
Certifications	• Training for Sharia Supervisory LKS by DSN-MUI Institute Jakarta (2019). • LSP Sharia Supervisory Board Certification by DSN-MUI Institute Jakarta (2019) • LSP Sharia Supervisory Board Certification by DSN-MUI Institute Jakarta (2022)
Position History	
Legal Basis of Appointmentt	Appointed as the Sharia Supervisory Board for the first time at the Annual General Meeting of Shareholders for the 2018 Financial Year on April 26, 2019 based on the recommendation of the Sharia Supervisory Board based on the Letter of the National Sharia Council – Indonesian Ulema Council Number U-805/DSN-MUI/XI/2019 Dated November 5, 2019. Passed the Fit and Proper Test based on the Letter of the Financial Services Authority Number SR-10/KR.04/2020 Dated February 28, 2020. Reappointed as the Sharia Supervisory Board at the Annual General Meeting of Shareholders for the 2022 Financial Year on April 12, 2023.
Concurrent Positions	• Lecturer of the Sharia Faculty of Ibrahimy University (UNIB) (1985–present). • Lecturer of Ma'had Islamic Boarding School Salafiyah Syafi'iyah Sukorejo Situbondo (1990–present). • Chairman of the Salafiyah Syafi'iyah Islamic Boarding School Foundation Sukorejo Situbondo (2010–present) No concurrent positions in other public companies.
Working Experience	• Lecturer at the Faculty of Sharia, Ibrahimy University (UNIB) (1985–present). • Lecturer at Ma'had Pondok Pesantren Salafiyah Syafi'iyah Sukorejo Situbondo (1990–present). • Khatib Syuriah of the Nahdlatul Ulama Executive Board (2010–2015). • Chairman of the Salafiyah Syafi'iyah Sukorejo Islamic Boarding School Foundation (2010–present). • Naib Mudir of Ma'had Aly, Salafiyah Syafi'iyah Sukorejo Islamic Boarding School (2016–2021). • Member of the Ma'had Aly Supreme Council (2018–2022). • Rais Syuriah of the Nahdlatul Ulama Executive Board (2019–2020). • Chairman of the Sharia Supervisory Board of PT Bank Pembangunan Daerah Jawa Timur Tbk (2019–present). • Deputy Rais Aam of the Nahdlatul Ulama Executive Board (2022-present).
Term of Office	• 2019 until the closing of the 2023 Annual General Meeting of Shareholders (First Term). • 2023 until the closing of the 2027 Annual General Meeting of Shareholders (Second Term).
Bank Jatim Share Ownership	Do not have shares in Bank Jatim.

Mohammad Nasih*

Member of the Sharia Supervisory Board



Nationality	:	Indonesian Citizen
Place and Year of Birth/ Age	:	Born in Gresik in 1965, 60 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	• Bachelor's degree in Economics from Universitas Airlangga, Surabaya (1991). • Master's degree in Engineering and Industrial Management from Institut Teknologi Bandung (1997). • Doctorate in Economics from Universitas Airlangga, Surabaya (2005).
Certifications	-
Position History	
Legal Basis of Appointment	Appointed as a Member of the Sharia Supervisory Board at the Annual General Meeting of Shareholders for Fiscal Year 2024 on May 22, 2025.
Concurrent Positions	Do not hold concurrent positions as a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board and/or member of committees as well as other positions both within and outside Issuers or Public Companies.
Working Experience	• Finance Director of Universitas Airlangga (2007–2010). • Vice Rector II of Universitas Airlangga (2010–2015). • Rector of Universitas Airlangga (2015–2025). • Member of the Sharia Supervisory Board of PT Bank Pembangunan Daerah Jawa Timur Tbk (2025–Present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2029 (First Term).
Bank Jatim Share Ownership	Do not own shares in Bank Jatim.

* Effective after obtaining a recommendation from the National Sharia Council of the Indonesian Ulema Council and after passing the Fit and Proper Assessment by the Financial Services Authority.

Tamhid Masyhudi*

Member of the Sharia Supervisory Board



Nationality	:	Indonesian Citizen
Place and Date of Birth/ Age	:	Born in Sidoarjo in 1963, 62 years old as of December 31, 2025.
Domicile	:	Surabaya, Indonesia

Educational Background	Bachelor's degree in Naval Engineering from Universitas Muhammadiyah, Surabaya (1993).
Certifications	-
Position History	
Legal Basis of Appointment	Appointed as a Member of the Sharia Supervisory Board at the Annual General Meeting of Shareholders for Fiscal Year 2024 on May 22, 2025.
Concurrent Positions	• PT Umsida Sinergi Utama (2022–present). • PT Patma Alumni Inti Sejahtera (2023–present). • Vice Chairman for Organization, Ideology, MPKU, and MLHPB, Regional Leadership of Muhammadiyah East Java (2022–present). Do not hold concurrent positions in other public companies.
Working Experience	• PT Cahaya Terang Benderang (2021). • PT Umsida Sinergi Utama (2022–present). • Vice Chairman for Organization, Ideology, MPKU, and MLHPB, Regional Leadership of Muhammadiyah East Java (2022–present). • PT Patma Alumni Inti Sejahtera (2023 – present). • Member of the Sharia Supervisory Board of PT Bank Pembangunan Daerah Jawa Timur Tbk (2025 – present).
Term of Office	2025 until the closing of the Annual General Meeting of Shareholders for Fiscal Year 2029 (First Term).
Bank Jatim Share Ownership	Do not own shares in Bank Jatim.

* Effective after obtaining a recommendation from the National Sharia Council of the Indonesian Ulema Council and after passing the Fit and Proper Assessment by the Financial Services Authority.

Sharia Supervisory Board Members Affiliate Relations

Tabel Hubungan Afiliasi Dewan Pengawas Syariah

Financial Relations, Family and Management of the Sharia Supervisory Board															
Name	Position	Financial Relations With						Family Relations With						Management Relations*	
		Board of Commissioners*		Board of Directors*		Controlling Shareholder*		Board of Commissioners*		Board of Directors*		Controlling Shareholder*			
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
KH. Afifuddin Muhajir	Chairman of the Sharia Supervisory Board		√		√		√		√		√		√		√
Mohammad Nasih	Member of the Sharia Supervisory Board		√		√		√		√		√		√		√
Tamhid Masyhudi	Member of the Sharia Supervisory Board		√		√		√		√		√		√		√

* Direct and Indirect

Education and/or Training of The Sharia Supervisory Board

The description of the education and/or training of the Sharia Supervisory Board is presented in the Corporate Governance Chapter.

Changes in Composition of the Sharia Supervisory Board and the Reasons for the Changes

During 2025, there were changes in the composition of the Sharia Supervisory Board. Changes in the composition of the Sharia Supervisory Board were carried out based on the Bank's needs. The changes in the composition of the Sharia Supervisory Board are as follows:

Composition of The Sharia Supervisory Board Before The Annual GMS for Fiscal Year 2024

The composition of the Sharia Supervisory Board before the Annual General Meeting of Shareholders for Fiscal Year 2024 consisted of 2 (two) members, comprising 1 (one) Chairman of the Sharia Supervisory Board and 1 (one) Member of the Sharia Supervisory Board. The composition and basis of appointment of the Sharia Supervisory Board can be seen in the table below.

Table of Composition and Basis of Appointment of the Sharia Supervisory Board Before the Annual General Meeting of Shareholders for Fiscal Year 2024

Name	Position	Executor	Basis of Appointment	Effective Date
KH. Afifuddin Muhajir	Chairman	OJK	AGMS for Fiscal Year 2018 on April 26, 2019	February 28, 2020
Sukadiono	Member	OJK	AGMS for Fiscal Year 2022 on April 12, 2023	March 25, 2024

Composition of The Sharia Supervisory Board After The Annual GMS for Fiscal Year 2024

On May 22, 2025, the Annual General Meeting of Shareholders for Fiscal Year 2024 resolved:

1. To dismiss with honor Sukadiono as Member of the Sharia Supervisory Board.
2. To approve and appoint:
   a. Mohammad Nasih as Member of the Sharia Supervisory Board
   b. Tamhid Masyhudi as Member of the Sharia Supervisory Board

Accordingly, the composition of the Sharia Supervisory Board after the Annual General Meeting of Shareholders for Fiscal Year 2024 consists of 3 (three) members, comprising 1 (one) Chairman of the Sharia Supervisory Board and 2 (two) Member of the Sharia Supervisory Board. The composition and basis of appointment of the Sharia Supervisory Board can be seen in the table below.

Table of Composition and Basis of Appointment of the Sharia Supervisory Board After the Annual General Meeting of Shareholders for Fiscal Year 2024

Name	Position	Executor	Basis of Appointment	Effective Date
KH. Afifuddin Muhajir	Chairman	OJK	AGMS for Fiscal Year 2018 on April 26, 2019	February 28, 2020
Mohammad Nasih	Member	OJK	Annual GMS on May 22, 2025	Still in the process of the Fit and Proper Test
Tamhid Masyhudi	Member	OJK	Annual GMS on May 22, 2025	Still in the process of the Fit and Proper Test

Executive Official **Profile**

Profile of Senior Executive Vice President (SEVP)

Wioga Adhiarma Aji

Acting SEVP Micro, Retail & Consumer

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1978. 47 years old as of December 2025.



Educational History	• Bachelor of Law from Panca Marga University, Probolinggo (2002). • Master of Law from the University of 17 Agustus 1945, Surabaya (2020).
Legal Basis of Appointment	Since 2025, served as Acting SEVP Micro, Retail & Consumer based on Directors' Decree No. 064/060/DIR/HCP/KEP dated November 17, 2025.
Work Experience	Joined Bank Jatim in 1997. Prior to his current position, served as Head of Operations of Bojonegoro Branch (2012), Head of Bojonegoro Branch (2013), Head of Operations of Main Branch (2018), Head of Kediri Branch (2020), Acting Head of General Division (2022), Vice President Corporate Secretary (2023), Acting SEVP Legal and Human Capital (2024).
Concurrent Positions	• Permanent Member of the Asset Liabilities Committee (ALCO) of Bank Jatim. • Permanent Member of the Risk Management Committee of Bank Jatim. • Permanent Member of the Information Technology Committee of Bank Jatim. • Permanent Member of the Product Committee of Bank Jatim.

Mugni Nurachman

Acting SEVP of Legal & Human Capital



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1971. 54 years old as of December 2025.

Educational History	• Bachelor of Laws from the Islam Indonesia Yogyakarta University (1995). • Master of Management Program from Wijaya Putra University (2006).
Legal Basis of Appointment	Since 2025, served as Acting SEVP Legal and Human Capital based on the appointment letter 064/792/HCP/HOHC/SRT dated July 7, 2025.
Work Experience	Joined Bank Jatim in 1997. Prior to his current position, served as Branch Manager of the Kediri Branch of the American Branch (2014), Senior Analyst of the Legal Litigation Group of the Legal Division (2016), Acting Head of the Legal Litigation Sub-Division of the Legal Division (2018), Head of the Legal Litigation Sub-Division of the Legal Division (2018), Jombang Branch Manager (2020), Head of the Legal Litigation Sub-Division of the Legal Division (2021), Vice President of the Legal Division (2023).
Concurrent Positions	• Permanent Member of the Asset Liabilities Committee (ALCO) of Bank Jatim. • Permanent Member of the Risk Management Committee of Bank Jatim. • Member of the Personnel Management Committee of Bank Jatim. • Permanent Member of the Information Technology Committee of Bank Jatim.

Handayanto

Acting SEVP of Information Technology



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1975. 50 years old as of December 2025.

Educational History	Bachelor of Computer Science, Sepuluh Nopember Institute of Technology (2000).
Legal Basis of Appointment	Since 2025, served as Acting SEVP of Information Technology based on the appointment letter 064/452/HCP/HOHC/SRT dated April 25, 2025.
Work Experience	Joined Bank Jatim in 2005. Prior to his current position, served as Head of the IT Development Sub-Division (2015), Head of the IT Support & Operations Sub-Division (2016), Head of the Goods and Services Procurement Sub-Division (2020), and Vice President of the IT Division (2024).
Concurrent Positions	• Permanent Member of the Asset Liabilities Committee (ALCO) of Bank Jatim. • Permanent Member of the Risk Management Committee of Bank Jatim. • Permanent Member of the Information Technology Committee of Bank Jatim.

Profile of Vice President (VP)

Herijadi Widodo



VP of Internal Audit Division

Indonesian citizen, domiciled in Sidoarjo, Indonesia.
Born in Surabaya in 1971. 54 years old as of December 2025.

Educational History	Bachelor of Laws, Sunan Bonang University (1999).
Legal Basis of Appointment	Since 2024, served as Vice President of the Internal Audit Division based on the Board of Directors' Decree No. 063/015/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 1993. Prior to his current position, served as Head of Credit Division of Main Branch (2017), Head of Jakarta Branch (2020), Acting Head of Main Branch (2022), Acting Vice President General (2023).

M. Machfud Hidayat



VP of Digital Banking Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1969. 56 years old as of December 2025.

Educational History	Bachelor of Economics from Wijaya Putra University (2001).
Legal Basis of Appointment	Since 2023, served as Action Vice President of Digital Banking based on the Decree of the Board of Directors No. 062/041/DIR/HCP/ KEP May 31, 2023.
Work Experience	Joined Bank Jatim in 1993. Before holding the current position, he previously served as PBO assigned to the Fund Services and Foreign Affairs Division (2014), Head of Taxation Sub-Division in the Accounting Division (2015), Head of Financial Control & Taxation Sub-Division (2017), Head of IT Development Sub-Division (2018), Head of Digital Development Sub-Division (2021), and Head of Digital Banking Unit (2022).

Deddy Aji Wijaya

Acting Vice President of Strategic Planning and Performance Management Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 1980. Age 45 as of December 2025.

Educational History	• Bachelor of Development Economics, University of Jember (1998–2002) • Master (S2) of Management, Universitas Brawijaya (2002–2004)
Legal Basis of Appointment	Since 2025, served as Acting Vice President of the Strategic Planning and Performance Management Division based on Directors' Decree No. 064/003/LHC/HCP/KEP dated January 22, 2025.
Work Experience	Joined Bank Jatim in 2003. Prior to his current position, served as Pasuruan Branch Manager (2020), Malang Branch Manager (2022), Sidoarjo Branch Manager (2023), AVP of Ecosystem & Digital Business Development (2024).

Kamiliah

Vice President of Micro Credit Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 1969. Age 60 as of December 2025.

Educational History	Bachelor of Economics from Abdurachman Saleh University, Situbondo (2003).
Legal Basis of Appointment	Since 2024, served as Action Vice President of Micro Credit based on the Decree of the Board of Directors No. 063/007/CPT/HCP/KEP dated July 8, 2024.
Work Experience	Joined Bank Jatim in 1992. Before holding the current position, he previously served as Head of Operational Division at Mojokerto Branch (2014), Head of Nganjuk Branch (2017), Head of Tulungagung Branch (2021), Head of Madiun Branch (2022), and Head of Malang Branch (2023).

Firman Iswahyudi M.

VP of Credit Collection and Recovery Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Purworejo in 1968. 57 years old as of December 2025.

Educational History	• Master of Management, Artha Bodhi Iswara College of Economics (2002). • Doctor of Management Sciences, Indonesian College of Economics (2019).
Legal Basis of Appointment	Since 2025, served as Vice President of the Credit Collection and Recovery Division based on Directors' Decree No. 064/010/LHC/HCP/KEP dated August 4, 2025.
Work Experience	Joined Bank Jatim in 1994. Prior to his current position, he served as Pamekasan Branch Manager (2020), Gresik Branch Manager (2021), Commercial and Corporate Credit Rescue and Settlement Sub-Division Leader (2022), VP of Retail & Medium Credit Division (2024); VP of Credit Administration Division (2024).

Mochammad Anto Fachrudin

Acting VP of Retail Credit Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Malang in 1976. 49 years old as of December 2025.

Educational History	Bachelor of Industrial Engineering, Institut Teknologi Nasional Malang (1999)
Legal Basis of Appointment	Since 2025, serving as Acting Vice President of Retail Credit based on the Board of Directors Decree No. 064/011/LHC/HCP/KEP dated August 5, 2025.
Work Experience	Joined Bank Jatim in 2007. Prior to the current position, previously served as Branch Head of Kepanjen (2022), Branch Head of Blitar (2023), and Branch Head of Banyuwangi (2024).

Wawan Budi Rachmanto

Acting VP of Risk Management Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Probolinggo in 1979. 46 years old as of December 2025.



Educational History	Master's degree in Management from UPN Veteran Jawa Timur (2016).
Legal Basis of Appointment	Since 2025, serving as Acting Vice President of Risk Management Division based on the Board of Directors Decree No. 063/018/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 2009. Prior to the current position, previously served as Branch Head of Probolinggo (2019), Branch Head of Kraksaan (2021), and Branch Head of Jember (2022).

Tri Laksono

VP of General Affairs Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1979. 46 years old as of December 2025.



Educational History	Bachelor's degree in Engineering Physics from ITS Surabaya.
Legal Basis of Appointment	Since 2025, serving as Vice President of General Affairs based on the Board of Directors Decree No. 063/015 CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 2007. Prior to the current position, previously served as Head of IT Audit Sub-Division (2020), Head of Policy & Human Capital Development Sub-Division (2021), and AVP of Procurement of Goods & Services (2024).

Mukhlison



VP of Medium Corporate & Syndication Credit Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Jombang in 1974. 51 years old as of December 2025.

Educational History	Bachelor of Economics from Wijaya Putra University, Surabaya (2001)
Legal Basis of Appointment	Since 2022, served as Acting Vice President of Commercial, Corporate and Syndication Loan Division based on Board of Directors Decree No. 061/076/DIR/HCP/KEP dated May 12, 2022.
Work Experience	Joined Bank Jatim in 1995. Before holding the current position, he previously served as Head of Operational Division at Pacitan Branch (2012), Head of Operational Division at Jombang Branch (2013), Head of Probolinggo Branch (2015), Head of Sub-Division in the Medium Corporate and Syndication Credit Division (2018), and Acting Head of the Commercial, Corporate & Syndication Credit Division (2021).

Troy Wahana Seta



Acting VP of Legal Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1975. 50 years old as of December 2025.

Educational History	• Bachelor of Law, Universitas Negeri Surabaya (1998) • Master of Law, Universitas Negeri Surabaya (2002)
Legal Basis of Appointment	Since 2025, served as Acting Vice President of the Legal Division based on Directors' Decree No. 064/ 0822/ HCP/HOHC/SRT dated July 9, 2025.
Work Experience	Joined Bank Jatim in 2002. Prior to his current position, he served as Head of the Litigation Law Sub-Division (2022), AVP of Case Handling (2023).

Agus Sastriono

VP of Credit Administration Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1971. 54 years old as of December 2025.

Educational History	• Bachelor's degree in Accounting Education from Institut Keguruan dan Ilmu Pendidikan Surabaya (1995). • Master's degree in Management from Sekolah Tinggi Ilmu Ekonomi Artha Bodhi Iswara.
Legal Basis of Appointment	Since 2025, serving as Vice President of Credit Administration based on the Board of Directors Decree No. 064/010/LHC/HCP/KEP dated August 4, 2025.
Work Experience	Joined Bank Jatim in 1997. Prior to the current position, previously served as Branch Head of Banyuwangi (2020), Branch Head of Jakarta (2022), Head of Credit Division at Main Branch (2023), VP of Consumer Credit Division (2024), VP of Institutional Relations Division (2024).

Fenty Rischana K

Acting VP of Corporate Secretary



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 1983. 42 years old as of December 2025.

Educational History	• Bachelor of Law, Universitas Airlangga (2001–2005) • Master of Law, Universitas Dr. Soetomo (2019–2021)
Legal Basis of Appointment	Since 2025, serving as Acting Vice President Corporate Secretary based on the Board of Directors Decree No. 064/003/LHC/HCP/KEP dated January 22, 2025.
Work Experience	Joined Bank Jatim in 2006. Prior to the current position, he/she has served as Head of Kejapanan Sub-Branch (2015), Head of Injoko Sub-Branch (2016–2018), Senior Officer of the Remuneration & Welfare Group, Human Capital Operations Sub-Division (2018–2020), Head of Human Capital Operations Sub-Division (2021–2023), and Head of Dr. Soetomo Surabaya Branch (2024–2025).

Glemboh Priambodo

VP of Policy & Procedure Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Malang in 1970. 55 years old as of December 2025.

Educational History	• Bachelor's degree in Law from Universitas Surabaya (1997). • Master's degree in Law from Universitas 17 Agustus Surabaya (2001). • Master's degree in Management from STIE ABI Surabaya (2003). • Doctorate in Law from Universitas Tujuh Belas Agustus 1945 (2022).
Legal Basis of Appointment	Since 2025, serving as Vice President of Policy & Procedure Division based on the Board of Directors Decree No. 063/018/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 1997. Prior to the current position, previously served as Senior Analyst of External Communication Sub-Division (2015), Senior Analyst of Priority Banking Sub-Division (2015), Acting Branch Head of Dr. Soetomo (2016), Branch Head of Dr. Soetomo (2017), Head of Corporate Secretary (2018), Head of Main Branch of Bank Jatim (2021), Head of Compliance & Governance Division (2022), VP of Subsidiary Management Division (2023).

R. Wahyu Tedjasukmana

VP of Treasury Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 1972. 53 years old as of December 2025.

Educational History	Bachelor's degree in Engineering from Institut Teknologi Sepuluh Nopember (2000).
Legal Basis of Appointment	Since 2024, serving as Vice President of Treasury based on the Board of Directors Decree No. 063/008/CPT/HCP/KEP dated August 22, 2024.
Work Experience	Joined Bank Jatim in 2005. Prior to the current position, previously served as Branch Head of Sharia Jember (2015), Branch Head of Sharia Kediri (2019).

R. Deni Mahendra

VP of Accounting and Financial Management Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Situbondo in 1973. 52 years old as of December 2025.

Educational History	Bachelor's degree in Accounting from Universitas Brawijaya (1998).
Legal Basis of Appointment	Since 2023, serving as Acting Vice President of Accounting and Financial Management Division based on the Board of Directors Decree No. 062/055/DIR/HCP/KEP dated July 5, 2023.
Work Experience	Joined Bank Jatim in 2005. Prior to the current position, previously served as Head of Financial Control & Tax Sub-Division (2018), Branch Head of Tuban (2020), Branch Head of Mojokerto (2022).

Herry Setya Yudakka

VP of Compliance & APU PPT PPP SPM Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Gresik in 1977. 48 years old as of December 2025.

Educational History	Bachelor's degree in Industrial Engineering from Universitas Pembangunan Nasional Veteran Jawa Timur (2000).
Legal Basis of Appointment	Since 2025, serving as Vice President of Compliance & APU PPT PPP SPM Division based on the Board of Directors Decree No. 063/018/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 2005. Prior to the current position, previously served as Branch Head of Malang (2020), Head of Credit Division at Main Branch (2022), Acting Head of Product Development Division (2023), VP of Policy & Procedure Division (2024).

Putu Denny Hariwidyanta

VP of Subsidiary Management Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Denpasar in 1977. 48 years old as of December 2025.

Educational History	Bachelor's degree in Computer Science from Sekolah Tinggi Teknik Surabaya (2002).
Legal Basis of Appointment	Since 2025, serving as Acting Vice President of Compliance and APU PPT based on the Board of Directors Decree No. 064/007/LHC/HCP/KEP dated April 30, 2025.
Work Experience	Joined Bank Jatim in 2006. Prior to the current position, previously served as Head of Product Development & Policy Sub-Division of Fund Services (2018), Head of Operational Division at Main Branch (2022), VP of Compliance & APU PPT (2023), VP of Subsidiary Management Division (2024).

Slamet Purwanto

VP of Human Capital Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1979. 46 years old as of December 2025.

Educational History	• Bachelor's degree in Computer Science from Sekolah Tinggi Manajemen Informatika & Teknik Komputer (STIKOM) Surabaya (2004). • Master's degree in Management from UPN Veteran Jawa Timur (2016).
Legal Basis of Appointment	Since 2023, serving as Acting Vice President of Human Capital Division based on the Letter of Appointment No. 062/055/DIR/HCP/KEP dated July 5, 2023.
Work Experience	Joined Bank Jatim in 2006. Prior to the current position, previously served as Head of Investor Relation Corporate Secretary Sub-Division (2015), Head of Human Capital Development Sub-Division (2020), Head of Learning Center Sub-Division (2021), Acting Vice President of Human Capital Division (2023).

M. Pramudya Iskandar

VP of Sharia Business Unit

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Sukabumi in 1968. 57 years old as of December 2025.



Educational History	• Bachelor's degree in Economics and Development Studies from Universitas Padjadjaran. • Master's degree in Management from Universitas Gadjah Mada.
Legal Basis of Appointment	Since 2025, serving as Vice President of Sharia Business Unit based on the Letter of Appointment No. 064/015/LHC/HCP/KEP dated September 19, 2025.
Work Experience	Joined Bank Jatim in 2009. Prior to the current position, previously served as Head of Operational Division of Sharia Branch Gresik (2015), Head of Sub-Division established as Sharia Spin Off Team (2016), Head of Sharia Financing Sub-Division (2016), VP of Sharia Business Support (2023), VP of Sharia Business (2024).

Melvin

VP of Business Distribution & Service Excellent Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Padang in 1976. 49 years old as of December 2025.



Educational History	Bachelor's degree in Informatics Engineering from Institut Teknologi Indonesia (1999).
Legal Basis of Appointment	Since 2025, serving as Vice President of Business Distribution & Service Excellence Division based on the Letter of Appointment No. 064/015/LHC/HCP/KEP dated September 19, 2025.
Work Experience	Joined Bank Jatim in 2010. Prior to the current position, previously served as Acting Head of Operational Division assigned to IT Division (2014), Acting Head of IT Development Sub-Division (2016), Head of Accounting & Financial Reporting Sub-Division (2018), VP of Network Management & Services Division (2023).

R. Sonny Soelaksono

VP of Operations Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Jakarta in 1974. 51 years old as of December 2025.

Educational History	• Bachelor of Informatics Management from Sekolah Tinggi Manajemen Informatika dan Komputer, Jakarta (1997) • Master of Management from Universitas Dr. Soetomo, Surabaya (2020)
Legal Basis of Appointment	Since 2025, serving as Vice President of Operations Division based on the Board of Directors Decree No. 063/018/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 2005. Prior to the current position, previously served as Head of IT Audit Sub-Division (2021), AVP of IT Planning & Governance (2023).

Setya Erry Nugraha

VP of Credit Risk Analysis Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Serang in 1978. 47 years old as of December 2025.

Educational History	Bachelor's degree in Management Economics from STIE IEU Yogyakarta (2001).
Legal Basis of Appointment	Since 2023, serving as Vice President of the Credit Risk Analysis Division based on the Board of Directors Decree No. 062/050/DIR/HCP/KEP dated June 22, 2023.
Work Experience	Joined Bank Jatim in 2015. Prior to the current position, previously served as Branch Head of Perak (2015), Branch Head of HR. Muhammad (2015), Branch Head of Perak (2017), Head of Corporate Middle Credit Syndication Sub-Division (2019), Head of Credit Division at Main Branch (2020), Acting Head of Business Risk Division (2022), Acting Head of Credit Risk Division (2022).

Syaiful Bakhri

Acting VP of Information Technology Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Bojonegoro in 1978. 47 years old as of December 2025.

Educational History	Bachelor's degree in Computer Science from Sekolah Tinggi Manajemen Informatika and Komputer Budi Luhur (2001).
Legal Basis of Appointment	Since 2025, serving as Acting Vice President of Information Technology based on the Letter of Appointment No. 064/0948/HCP/HOHC/SRT dated August 11, 2025.
Work Experience	Joined Bank Jatim in 2001. Prior to the current position, previously served as Head of IT Governance & Security Sub-Division of Information Technology Division (2018), AVP of Infrastructure & Operations of Information Technology Division (2023).

Yetty Fitria Suprapto

VP of Fund and Services Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Pasuruan in 1978. 47 years old as of December 2025.

Educational History	Bachelor's degree in Economics from Universitas Merdeka Malang (2001).
Legal Basis of Appointment	Since 2024, serving as Acting VP of Fund and Services Division based on the Letter of Appointment No. 063/009/CPT/HCP/KEP dated September 3, 2024.
Work Experience	Joined Bank Jatim in 2006. Prior to the current position, previously served as Acting Head of Operational Division of Gresik Branch (2012), Acting Branch Head of Nganjuk (2013), Head of Priority Banking and Custodian Sub-Division of Institutional Relations and Business Division (2017), Branch Head of Ponorogo (2019), Branch Head of Ngawi (2021), Branch Head of Madiun (2023).

Rachman Subiyantoro

VP of Institutional Relations Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Sumenep in 1969. 56 years old as of December 2025.

Educational History	Master's degree from Universitas 17 Agustus 1945 Surabaya.
Legal Basis of Appointment	Since 2025, serving as Vice President of the Institutional Relations Division based on the Board of Directors Decree No. 064/ 011/LHC/HCP/KEP dated August 5, 2025.
Work Experience	Joined Bank Jatim in 1993. Prior to the current position, previously served as Branch Head of Sumenep (2013), Head of Credit Risk Division (2017), Head of Fund Services and E-Banking Division (2019), Head of Operations Division (2020), Head of Consumer Credit Division (2022).

Hening Tri Ujianti Rahayu

Acting VP of International Banking Division



Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Surabaya in 1973. 52 years old as of December 2025.

Educational History	Bachelor's degree in English Literature from Universitas Airlangga (1991).
Legal Basis of Appointment	Since 2025, serving as Vice President of the International Banking Division based on the Board of Directors Decree No. 063/016/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 1997. Prior to the current position, previously served as Acting Head of Trade Finance Sub-Division (2021), Head of Trade Finance Sub-Division (2022), AVP of Business Processing Trade Finance & Remittance (2023–2024).

Diana Safitri

Pjs. VP Divisi Kredit Konsumer

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 1976. 49 years old as of December 2025.



Educational History	Bachelor of Economics, University of Jember (2001)
Legal Basis of Appointment	Since 2025, serving as Acting Vice President of the International Banking Division based on the Board of Directors Decree No. 063/016/CPT/HCP/KEP dated December 31, 2024.
Work Experience	Joined Bank Jatim in 2004. Prior to the current position, previously served as Branch Head of Bondowoso (2020), Branch Head of Perak Surabaya (2021), Branch Head of Pasuruan (2023), Branch Head of Madiun (2024).

Vicky Cally Simanjuntak

Acting VP of Chief Information Security Officer Division

Indonesian citizen, domiciled in Surabaya, Indonesia.
Born in Banyuwangi in 19796. 46 years old as of December 2025.



Educational History	• Bachelor of Informatics Management, STIKOM Surabaya (1998–2002) • Master in Management, Universitas Pembangunan Nasional Jawa Timur (2010–2012)
Legal Basis of Appointment	Since 2025, served as Acting VP of the Chief Information Security Officer Division based on Directors' Decree No. 064/015/LHC/HCP/KEP dated September 19, 2025.
Work Experience	Joined Bank Jatim in 2009. Prior to his current position, served as Head of the IT Development Sub-Division (2021), AVP of Application Management (2023), AVP of Information Technology Security (2024).

Employee **Profile**

Number of Employees by Gender

Table of Number of Employees by Gender

(in person)

Gender	2025	2024
Men	4,483	4,432
Women	3,060	2,934
Total	**7,543**	**7,366**

Number of Employees by Position Level

Table of Number of Employees by Position Level

(in person)

Position Level	2025			2024		
	Male	Female	Total	Male	Female	Total
NO	200	1	**201**	213	-	**213**
S, C & T	1,434	1,379	**2,813**	1,441	1,389	**2,830**
PII, Pngl, PKF, Au, ARM and An	526	438	**964**	530	449	**979**
PBO, PCP, S.Au & RM	176	104	**280**	200	131	**331**
AVP, PC & PB	68	41	**109**	64	37	**101**
VP & PCU	28	5	**33**	27	4	**31**
SEVP	1	-	**1**	1	4	**5**
TAD	1,895	318	**2,213**	1,788	242	**2,030**
JIP	155	774	**929**	168	678	**846**
Total	**4,483**	**3,060**	**7,543**	**4,432**	**2,934**	**7,366**

Description:

NO : Non-Administrative
S, C, & T : Staff, Prospective Employees & Contract Employee
PII : Supervisor
PKF : Head of Functional Office
Au : Auditor
ARM : Assistant Relation Manager
An : Analyst
PBO : Head of Operational Division
Pngl : Manager
PCP : Head of Sub-Branch Office
S.Au : Senior Auditor
RM : Relationship Manager
AVP : Assistant Vice President
PC : Branch Manager
PB : Division Head
VP : Vice President
PCU : Head of Main Branch
SEVP : Senior Excecutive Vice President
TAD : Outsourced Personnel
JIP : Jatim Internship Program

Number of Employees by Range of Age

Table of Number of Employees by Range of Age

(in person)

Range of Age	2025			2024		
	Male	Female	Total	Male	Female	Total
< 30 Years Old	819	1.200	**2,019**	679	429	**1,108**
30 - 54 Years Old	3,570	1.801	**5.371**	104	67	**171**
> 54 Years Old	94	59	**153**	3,649	2,438	**6,087**
Total	**4,483**	**3,060**	**7,543**	**4,432**	**2,934**	**7,366**

Number of Employees by Education Level

Table of Number of Employees by Education Level

(in person)

Education Level	2025			2024		
	Male	Female	Total	Male	Female	Total
Non Strata	1,804	449	**2,253**	1,790	419	**2,209**
S1	2,440	2,452	**4,892**	2,429	2,377	**4,806**
S2	234	158	**392**	209	137	**346**
S3	5	1	**6**	4	1	**5**
Total	**4,483**	**3,060**	**7,543**	**4,432**	**2,934**	**7,366**

Number of Employees by Employment Status

Table of Number of Employees by Employment Status

(in person)

Employment Status	2025			2024		
	Male	Female	Total	Male	Female	Total
Permanent employees	2.396	1.937	**4.333**	2,397	1,953	**4,350**
Temporary employees	37	31	**68**	79	61	**140**
Outsourcing	1.895	318	**2.213**	1,788	242	**2,030**
Internship	155	774	**929**	168	678	**846**
Total	**4.483**	**3.060**	**7.543**	**4,432**	**2,934**	**7,366**

Competency Development

In 2025, Bank Jatim implemented competency development programs focused on business performance priorities and employee needs. These programs were conducted through in-house training in collaboration with external and internal parties, as well as public training. Throughout 2025, a total of 4,771 employees out of 5,293 employees participated in training programs aligned with their respective positions and needs.

Table of Competency Development 2025

No.	Field of Competence	Number of participants	Objectives
1.	Funding	922	To enhance strategies in effective marketing
2.	Lending	1,777	To provide expertise in the lending sector
3.	Supporting	700	To improve operational capabilities
4.	Business	1,163	To support the Bank's business development
5.	Information Technology	209	To maximize capabilities in the information technology field

Evaluation of Competency Development Implementation

In 2025, Bank Jatim provided education and training to 4,771 employees out of a total of 5,293 employees, representing 89.93% of the workforce who participated in competency development programs. This achievement was supported by the use of e-learning technology and easily accessible content that can be flexibly accessed anytime and anywhere. In terms of composition, 33.11% of the training programs implemented were aimed at supporting business competencies, while 66.90% were aimed at supporting business competencies. Based on the type of competency development activities, a total of 943 employees participated in public training programs, while 3,828 employees participated in in-house training programs.

Competency Development Cost

The realization of the education and training budget in 2025 decreased from IDR 54.401 billion in 2024 to IDR 42.368 billion in 2025. This was achieved through efficiency measures while maintaining the optimization of education and training conditions, prioritizing senior employees with the objective that the knowledge gained can be cascaded to employees in lower-level units. This condition is also reflected in the budget absorption rate, which reached 50.00% in 2025. This was partly driven by the effective implementation of education and training activities conducted both online and offline to support the Bank's business activities.

Shareholders Composition

Table of Shareholder Composition of Bank Jatim as of January 1, 2025

Shareholders	Share Ownership Structure		
	Number of Shares	Value (IDR)	Ownership
SERIES A SHARES			
East Java Provincial Government	7,676,913,648	1,919,228,412,000	51.13%
Surabaya City	319,243,457	79,810,864,250	2.13%
Malang City	108,635,999	27,158,999,750	0.72%
Madiun City	134,064,427	33,516,106,750	0.89%
Mojokerto City	72,091,751	18,022,937,750	0.48%
Kediri City	14,208,273	3,552,068,250	0.09%
Probolinggo City	17,397,927	4,349,481,750	0.12%
Blitar City	16,987,084	4,246,771,000	0.11%
Pasuruan City	100,075,767	25,018,941,750	0.67%
Batu City	38,236,741	9,559,185,250	0.25%
Gresik Regency	220,213,170	55,053,292,500	1.47%
Malang Regency	253,635,445	63,408,861,250	1.69%
Mojokerto Regency	78,373,801	19,593,450,250	0.52%
Madiun Regency	32,660,478	8,165,119,500	0.22%
Kediri Regency	144,925,510	36,231,377,500	0.97%
Probolinggo Regency	125,931,454	31,482,863,500	0.84%
Blitar Regency	39,496,395	9,874,098,750	0.26%
Pasuruan Regency	44,610,500	11,152,625,000	0.30%
Bojonegoro Regency	300,288,632	75,072,158,000	2.00%
Magetan Regency	19,594,792	4,898,698,000	0.13%
Tulungagung Regency	70,697,975	17,674,493,750	0.47%
Trenggalek Regency	84,640,532	21,160,133,000	0.56%
Pacitan Regency	53,520,271	13,380,067,750	0.36%
Lamongan Regency	101,318,315	25,329,578,750	0.67%
Ponorogo Regency	23,555,596	5,888,899,000	0.16%
Banyuwangi Regency	270,036,117	67,509,029,250	1.80%
Tuban Regency	217,418,404	54,354,601,000	1.45%
Jember Regency	111,866,875	27,966,718,750	0.75%
Ngawi Regency	215,763,995	53,940,998,750	1.44%
Jombang Regency	26,792,899	6,698,224,750	0.18%
Bondowoso Regency	87,207,357	21,801,839,250	0.58%
Lumajang Regency	67,206,045	16,801,511,250	0.45%

Shareholders	Share Ownership Structure		
	Number of Shares	Value (IDR)	Ownership
Sidoarjo Regency	370,155,850	92,538,962,500	2.47%
Situbondo Regency	76,374,593	19,093,648,250	0.51%
Nganjuk Regency	77,217,854	19,304,463,500	0.51%
Pamekasan Regency	40,592,928	10,148,232,000	0.27%
Sumenep Regency	144,228,431	36,057,107,750	0.96%
Bangkalan Regency	36,793,459	9,198,364,750	0.25%
Sampang Regency	101,175,235	25,293,808,750	0.67%
SERIES B SHARES			
Public	3,081,350,100	770,337,525,000	20.52%
TOTAL	**15,015,498,082**	**3,753,874,520,500**	**100%**

The composition of shareholders as of December 31, 2025, remains unchanged and is the same as the composition as of January 1, 2025.

Composition of 20 Largest Shareholders

Table of Composition of the 20 Largest Shareholders of Bank Jatim as of January 1, 2025

No.	Shareholders	Number of Shares	Status	Ownership
1.	PT TASPEN (ASURANSI) - FVTPL	414,504,700	Limited Company	2.76%
2.	PEMDA TINGKAT II KABUPATEN SIDOARJO	370,155,850	Regional Government	2.47%
3.	PEMDA TINGKAT II KOTA SURABAYA	319,243,457	Regional Government	2.13%
4.	PEMDA TINGKAT II KABUPATEN BOJONEGORO	300,288,632	Regional Government	2.00%
5.	PEMDA TINGKAT II KABUPATEN BANYUWANGI	270,036,117	Regional Government	1.80%
6.	PEMDA TINGKAT II KABUPATEN MALANG	253,635,445	Regional Government	1.69%
7.	PEMDA TINGKAT II KABUPATEN GRESIK	220,213,170	Regional Government	1.47%
8.	PEMDA TINGKAT II KABUPATEN TUBAN	217,418,404	Regional Government	1.45%
9.	PEMDA TINGKAT II KABUPATEN NGAWI	215,763,995	Regional Government	1.44%
10	CITIBANK LONDON S/A EQ EMERGING DIVIDEND FUND	97,017,100	Institution - Foreign	0.65%
11.	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16	86,755,000	Institution - Foreign	0.58%
12.	PT INDO PREMIER SEKURITAS	81,288,400	Individual Indonesia	0.54%
13.	BNYM RE ACADIAN EM MKTS SM ALL CAP EQ FD LLC	41,313,590	Institution - Foreign	0.28%
14.	PANIN SEKURITAS, PT	40,999,700	Institution - Foreign	0.27%
15.	CITIBANK NEW YORK S/A GEORGETOWN EMERGING MARKETS FUND SPC LIMITED-SIERRA DORADA FUND SP	31,386,200	Individual Indonesia	0.21%
16.	PT CEALMI KHIEZT INDONESIA	30,370,400	Limited Company	0.20%
17.	CITIBANK NEW YORK S/A EMERGING MARKETS CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC	29,498,300	Limited Company	0.20%
18.	BNYM RE ENSIGN PEAK ADV, INC.	25,079,800	Individual Indonesia	0.17%

No.	Shareholders	Number of Shares	Status	Ownership
19.	PT PRUDENTIAL LIFE ASSURANCE - REF	17,580,300	Individual Indonesia	0.12%
20.	BNPP FFT/2S/UI BVK KAPITALVERWALTUNGSGESELLSCHAFT MBH ON BEHALF OF BAYVK A2-FONDS	17,265,900	Institution - Foreign	0.11%

Table of Composition of the 20 Largest Shareholders of Bank Jatim as of December 31, 2025

No.	Shareholders	Number of Shares	Status	Ownership
1.	PT TASPEN (ASURANSI) - FVTOCI	414,504,700	Limited Company	2.76%
2.	PEMDA TINGKAT II KABUPATEN SIDOARJO	370,155,850	Regional Government	2.47%
3.	PEMDA TINGKAT II KOTA SURABAYA	319,243,457	Regional Government	2.13%
4.	PEMDA TINGKAT II KABUPATEN BOJONEGORO	300,288,632	Regional Government	2.00%
5.	PEMDA TINGKAT II KABUPATEN BANYUWANGI	270,036,117	Regional Government	1.80%
6.	PEMDA TINGKAT II KABUPATEN MALANG	253,635,445	Regional Government	1,69%
7.	PEMDA TINGKAT II KABUPATEN GRESIK	220,213,170	Regional Government	1.47%
8.	PEMDA TINGKAT II KABUPATEN TUBAN	217,418,404	Regional Government	1.45%
9.	PEMDA TINGKAT II KABUPATEN NGAWI	215,763,995	Regional Government	1.44%
10	PT INDO PREMIER SEKURITAS	78,111,900	Individual Indonesia	0.52%
11.	PANIN SEKURITAS, PT	72,172,000	Limited Company	0.48%
12.	BNYM RE ACADIAN EM MKTS SM ALL CAP EQ FD LLC	39,848,990	Institution - Foreign	0.27%
13.	PT CEALMI KHIEZT INDONESIA	31,659,200	Limited Company	0.21%
14.	PT PRUDENTIAL LIFE ASSURANCE - REF	27,581,300	Limited Company	0.18%
15.	CITIBANK NEW YORK S/A EMERGING MARKETS CORE EQUITY 2 PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	25,869,300	Institution - Foreign	0.17%
16.	PT STOCKBIT SEKURITAS DIGITAL	22,076,500	Individual Indonesia	0.15%
17.	UBS AG LONDON-2140724000	17,451,085	Institution - Foreign	0.12%
18.	PT CGS International Sekuritas Indonesia	16,566,600	Individual Indonesia	0.11%
19.	PT LOTUS ANDALAN SEKURITAS	16,000,000	Individual Indonesia	0.11%
20.	BNPP FFT/2S/UI BVK KAPITALVERWALTUNGSGESELLSCHAFT MBH ON BEHALF OF BAYVK A2-FONDS	15,619,800	Institution - Foreign	0.10%

Composition of Shareholders 5% or More

Table of Shareholders Composition with 5% or More Ownership of Bank Jatim as of January 1, 2025

Shareholders	Number of Shares	Ownership
Regional Government of East Java Province Level I	7,676,913,648	51.13%

The composition of shareholders with 5% or more ownership as of December 31, 2025, remains unchanged and is the same as the composition as of January 1, 2025.

Composition of Public Shareholders Less than 5%

Table of Composition of Public Shareholders of Less than 5% of Bank Jatim as of January 1, 2025

Public Share Ownership	Number of Shareholders	Number of Shares	Ownership (%)
LOCAL			
Individuals	64,644	1,921,267,507	12.79523
Regional Government	39	11,934,147,982	79.47887
Foundation	1	2,350,900	0.01566
Pension Fund	10	428,859,800	2.85611
Insurance	3	25,107,800	0.16721
Banks	1	23,000	0.00015
Limited Company	58	121,177,638	0.80702
Mutual Fund	8	19,215,725	0.12797
Sub Total	**64,764**	**14,452,150,352**	**96.24822**
FOREIGN			
Individual	19	380,200	0.00253
Foreign Business Entity	110	562,967,530	3.74924
Sub Total	**129**	**563,347,730**	**3.75177**
TOTAL	**64,893**	**15,015,498,082**	**100**

Table of Composition of Public Shareholders Less Than 5% of Bank Jatim as of December 31, 2025

Public Share Ownership	Number of Shareholders	Number of Shares	Ownership (%)
LOCAL			
Individuals	59,351	2,090,979,807	13.92548
Regional Government	39	11,934,147,982	79.47887
Yayasan	1	1,850,000	0.01232
Pension Fund	1	3,635,300	0.02421
Insurance	7	428,634,800	2.85462
Banks	3	36,501,100	0.24309
Limited Company	1	23,000	0.00015
Mutual Fund	60	153,161,962	1.02003
Sub Total	**59,471**	**14,669,814,852**	**97,69783**
FOREIGN			
Individual	19	947,100	0.00631
Foreign Business Entity	119	344,736,130	2.29587
Sub Total	**138**	**345683230**	**2,30218**
TOTAL	**59,609**	**15,015,498,082**	**100**

Share Ownership of Directors and Board of Commissioners

Table of Share Ownership of the Directors and Board of Commissioners of Bank Jatim as of January 1, 2025

No.	Name	Position	Number of Shares	Ownership (%)
DIRECTORS				
1.	Busrul Iman*	President Director	3,651,300	0.0243169
2.	Edi Masrianto*	Finance, Treasury & Global Services Director	764,900	0.0050941
3.	R. Arief Wicaksono	Micro, Retail & Sharia Business Director	952,300	0.0063421
4.	Zulhelfi Abidin*	IT, Digital & Operations Director	347,800	0.0023163
5.	Eko Susetyono*	Risk Management Director	446,800	0.0029756
6.	Arif Suhirman	Medium, Corporate Business, and Network Director	819,700	0.0054590
7.	Umi Rodiyah	Compliance Director	508,500	0.0033865
BOARD OF COMMISSIONERS				
1.	Muhammad Mas'ud	Independent Commissioner	-	-
2.	Sumaryono*	Independent Commissioner	-	-
3.	Adhy Karyono	Commissioner	81,500	0.0005428
4.	Dadang Setiabudi*	Independent Commissioner	-	-
TOTAL			**7,572,800**	**0.0504333**

*Stopped serving since the Annual General Meeting of Shareholders for the 2024 Financial Year held on May 22, 2025

Table of Share Ownership of the Directors and Board of Commissioners of Bank Jatim as of December 31, 2025

No.	Name	Position	Number of Shares	Ownership (%)
DIRECTORS				
1.	Winardi Legowo	President Director	-	-
2.	R. Arief Wicaksono	Vice President Director	1,858,600	0.0123779
3.	Umi Rodiyah	Compliance Director	1,138,300	0.0075808
4.	Raden Mas Wahyukusumo Wisnubroto	Finance, Treasury & Global Services Director	-	-
5.	Tonny Prasetyo	Micro, Retail & Sharia Business Director	-	-
6.	Wiweko Probojakti	IT, Digital & Operation Director	-	-
7.	Wioga Adhiarma Aji*	Risk Management Director	2,800	0.0000186
8.	Arif Suhirman	Medium, Corporate Business, and Network Director	1,183,400	0.0078812
BOARD OF COMMISSIONERS				
1.	Adi Sulistyowati	Independent President Commissioner	-	-
2.	Muhammad Mas'ud	Independent Commissioner	-	-
3.	Adhy Karyono	Commissioner	249,200	0.0016596
4.	Dadang Setiabudi	Independent Commissioner	-	-
5.	Asri Agung Putra	Independent Commissioner	-	-
6.	Nurul Ghufron**	Independent Commissioner	-	-
TOTAL			**4,432,300**	**0.0295181**

* Referring to the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) Number KEPR-181/D.03/2025 dated October 16, 2025, which did not approve the appointment of Mr. Wioga Adhiarma Aji as Director of Risk Management.

** Resigned based on the Company's letter to the Regulator Number 064/646/CSE/CMAI/Srt dated November 20, 2025.

As of December 31, 2025, the Board of Directors and Board of Commissioners of Bank Jatim did not have indirect ownership of the Bank's shares.

Shares Ownership of the Senior Management

Until December 31 2025, Bank Jatim Senior Management does not have direct and indirect ownership of Bank shares.

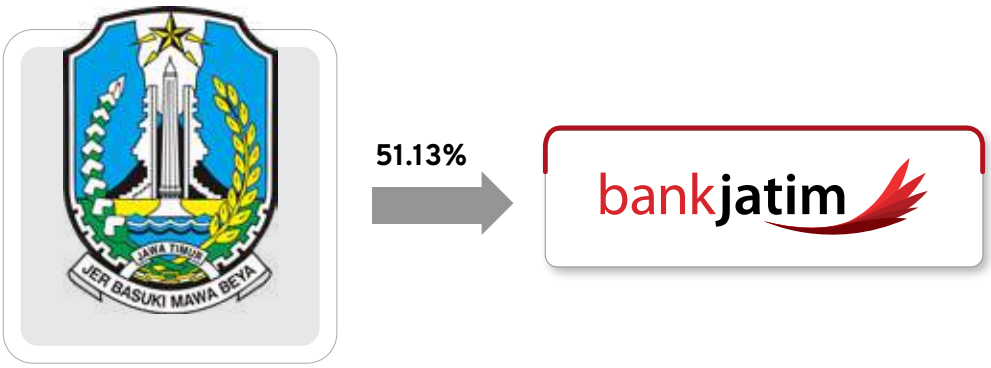
Classification of Shareholders

Table of Classification of Bank Jatim Shareholders as of December 31, 2025

Share Ownership	Number of Shareholders	Number of Shares (sheet)	Ownership (%)
Local Institution	120	12,578,835,045	83.77235
Foreign Institution	119	344,736,130	2.29587
Local Individual	59,351	2,090,979,807	13.92548
Foreign Individual	19	947,100	0.00631
Total	**59,609**	**15,015,498,082**	**100**

Main and Controlling **Shareholders**

The majority share ownership of Bank Jatim is owned by the East Java Provincial Government, with 51.13%. Thus, the Main and Controlling Shareholders of Bank Jatim are the East Java Provincial Government. The Main and Controlling Shareholders do not have indirect share ownership down to individual owners, and there are no Shareholders acting on behalf of other Shareholders.



Government of East Java Province

List of Subsidiaries, Associated Entities **and Joint Venture Company**

As of December 31, 2025, through the Bank Business Group (KUB) structure mechanism, PT Bank Pembangunan Daerah Jawa Timur Tbk as the Parent Company has 5 (five) subsidiary entities in the banking financial services sector, namely Regional Development Banks (BPD)..

Subsidiary

In response to the dynamics of the domestic and global economy as well as information technology developments, strengthening the structure, resilience, and competitiveness of the national banking industry is required. This objective is aimed at supporting national economic stability and growth, which can be achieved through strengthening bank capital and banking consolidation in Indonesia in accordance with OJK Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation. As outlined in the roadmap issued by the Financial Services Authority (OJK) regarding the strengthening of Regional Development Banks, with the main vision of "Resilient, Contributive, and Competitive Regional Development Banks," PT Bank Pembangunan Daerah Jawa Timur Tbk actively supports this program through BPD consolidation and strengthening of the Bank Business Group (KUB) by enhancing synergy among BPDs to strengthen governance, risk management, and to drive efficiency and innovation in BPD product and service offerings.

In line with the vision of PT Bank Pembangunan Daerah Jawa Timur Tbk to become the "Number 1 BPD in Indonesia" through inorganic business development strategies, as well as to support asset sustainability, this is realized through the establishment of the Bank Business Group (KUB). As part of the Company's positioning in supporting the role of East Java Province as the "New Gateway of the Archipelago," and with reference to the following regulations:

1. OJK Regulation Number 27/POJK.03/2016 concerning Fit and Proper Test for Primary Parties of Financial Services Institution;
2. OJK Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation;
3. OJK Regulation Number 22 of 2022 concerning Equity Participation Activities by Commercial Banks;

PT Bank Pembangunan Daerah Jawa Timur Tbk established a Bank Business Group (KUB) with 5 (five) Regional Development Banks (BPD) in Indonesia, namely:

1. PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Bank NTB Syariah);
2. PT Bank Pembangunan Daerah Nusa Tenggara Timur (Bank NTT);
3. PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (Bank Banten);
4. PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra);
5. PT Bank Pembangunan Daerah Lampung (Bank Lampung).

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah

Line of Business	Banking
Establishment Date	July 5, 1964
Total Assets	IDR17,327,137,043,154.40 as of December 31, 2025
Ownership (%)	3.83%
Operational Status	In Operation
Address	Jln. Udayana Dasan Agung, Kota Mataram, Nusa Tenggara Barat - 83125 Phone : (0370) 636331, 632177, 635332 Fax : (0370) 623526, 623527 Email : customercare@bankntbsyariah.co.id Web : www.bankntbsyariah.co.id

PT Bank Pembangunan Daerah Nusa Tenggara Timur

Line of Business	Banking
Establishment Date	July 17, 1962
Total Assets	IDR 20,118,564,483,934.20 as of December 31, 2025
Ownership (%)	3.24%
Operational Status	In Operation
Address	Jln. W. J. Lalamentik Nomor 102, Oebufu, Kota Kupang Nusa Tenggara Timur - 85142 Phone : (0380) 840555 Fax : - Email : pengaduannasabah@bpdntt.co.id Web : www.bpdntt.co.id

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk

Line of Business	Banking
Establishment Date	July 26, 2016
Total Assets	IDR 10,022,237,695,221 as of December 31, 2025
Ownership (%)	0.05%
Operational Status	In Operation
Address	Graha Bank Banten Jln. Veteran Nomor 4, Kota Serang, Banten - 42117 Phone : (0254) 7914966 Fax : - Email : corporate.secretary@bankbanten.co.id Web : www.bankbanten.co.id

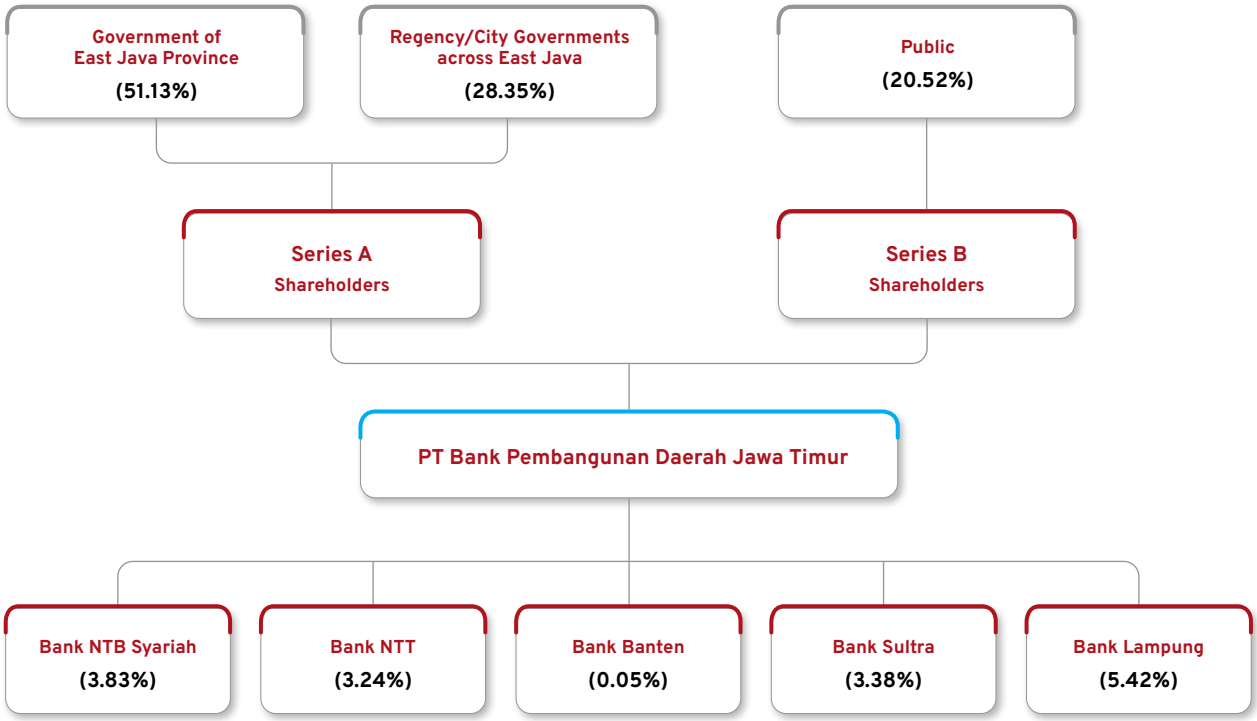
PT Bank Pembangunan Daerah Sulawesi Tenggara

Line of Business	Banking
Establishment Date	March 02, 1968
Total Assets	IDR14,783,059,803,497.20 as of December 31, 2025
Ownership (%)	3.38%
Operational Status	In Operation
Address	Gedung Tower Bank Sultra Jln. H. Abdullah Silondae, Kel. Korumba, Kec. Mandonga, Kota Kendari Sulawesi Tenggara Phone : (0401) 3126549 Fax : (0401) 3121568 Email : corsec@banksultra.co.id Web : www.banksultra.co.id

PT Bank Pembangunan Daerah Lampung

Line of Business	Banking
Establishment Date	January 31, 1966
Total Assets	IDR11,567,537,998,614.40 as of December 31, 2025
Ownership (%)	5.42%
Operational Status	In Operation
Address	Jln. Wolter Monginsidi Nomor 182, Teluk Betung, Kota Bandar Lampung Lampung - 35211 Phone : (0721) 487175 Fax : - Email : komunikasi@banklampung.co.id Web : www.banklampung.co.id

Company Group **Structure**



As of December 31, 2025, Bank Jatim does not have any Subsidiaries, Associated Entities, Joint Ventures, and Special Purpose Vehicles (SPV).

Information of
Bank Business Group



With reference to OJK Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation and the Inter-Shareholder Agreement (Shareholder Agreement), within the structure of the Bank Business Group, Bank Jatim, which has larger Total Assets and/or a better Bank Soundness Level, acts as the Parent Company of the member banks within the Bank Business Group (KUB) and holds the following duties and authorities:

1. Establishing strategic policies through the General Meeting of Shareholders (GMS) mechanism of member banks within the Bank Business Group (KUB);
2. Establishing strategic policies on the Corporate Plan and Bank Business Plan (RBB) of member banks within the Bank Business Group (KUB);
3. Establishing strategic policies on Risk Management of member banks within the Bank Business Group (KUB);
4. Establishing strategic policies on Information Technology of member banks within the Bank Business Group (KUB);
5. Preparing consolidated financial statements with the financial statements of member banks within the Bank Business Group (KUB);
6. Ensuring the capital adequacy of member banks within the Bank Business Group (KUB);
7. Ensuring the liquidity adequacy of member banks within the Bank Business Group (KUB);
8. Implementing Governance within the Bank Business Group (KUB).

In accordance with the agreement set out in the Inter-Shareholder Agreement (Shareholder Agreement), Bank Jatim, as the Parent Company, has the authority to propose and appoint candidates for the Board of Directors and the Board of Commissioners of member banks within the Bank Business Group (KUB). These candidates are then submitted to and determined at the General Meeting of Shareholders (GMS) of the respective member banks in accordance with their Articles of Association, as representatives of Bank Jatim as the Parent Company.

No	Subsidiary	Nama	Position in Bank Jatim	Position in Subsidiary
1.	Bank NTB Syariah	Dr. H. Ahmad Mohammad Tidjani	-	Independent President Commissioner*
2.	Bank NTT	Revi Adiana Silawati	-	Compliance Director*
3.	Bank Banten	The process of determining the East Java Bank Representative.		
4.	Bank Sultra			
5.	Bank Lampung			

* Effective after obtaining a determination of passing the Fit and Proper Test from the OJK

As of December 31, 2025, there are no Shareholders acting on behalf of other shareholders.

Chronology of Share Issuance

Bank Jatim issues shares consisting of Series A Shares which are owned by the East Java Provincial Government, and Series B Shares which are offered to the public.

Initial Public Offering

On July 12, 2012, Bank Jatim conducted an Initial Public Offering (IPO) by offering new shares of 2,983,537,000 ordinary shares (Series B) at an offering price of IDR430 per share, so that the total number of shares to be listed on the Indonesia Stock Exchange amounted to 14,768,508,132 (fourteen billion seven hundred sixty-eight million five hundred eight million thousand one hundred thirty-two) shares or 99% (ninety-nine percent) of the total issued and fully paid-up capital after the Public Offering. Of the total shares offered, as much as 10% (ten percent) will be allocated to employees and the Company's Management through the ESA (Employee Stock Allocation) Program. Bank Jatim has implemented the MESOP (Management Employee Stock Option Plans) program from 2016 to 2020 with new shares (Series B) of 13,127,500 shares. So that the total Paidin Capital on December 31, 2020, will be IDR3,753,874,520,500 or 15,015,498.082 shares.

Name of the Stock Exchange Where the Company's Shares Are Listed

All shares of Bank Jatim are listed on the Indonesia Stock Exchange.

Table of Chronology of Bank Jatim Share Issuance

No.	Period	Information	Stock Shares	Nominal Value (IDR)	Offer Price (IDR)	
1.	Before IPO	-	-	-	-	
2.	2012	Initial Public Offering	B Shares Serial	250	430	
3.	2016	MESOP Exercise II 2016	B Shares Serial	250	409	
4.	2017	MESOP Exercise I 2017	B Shares Serial	250	450	
5.		MESOP Exercise II 2017	B Shares Serial	250	450	
					409	
6.	2018	MESOP Exercise I 2018	B Shares Serial	250	450	
					409	
7.		MESOP Exercise II 2018	B Shares Serial	250	409	
					599	
8.	2019	MESOP Exercise I 2019	B Shares Serial	250	409	
					599	
9.		MESOP Exercise II 2019	B Shares Serial	250	450	
					409	
					599	
10.	2020	MESOP Exercise I 2020	B Shares Serial	250	409	
					599	

In relation to the Initial Public Offering, the Bank implemented the Employee Stock Allocation (ESA) program by allocating a maximum of 10% of the total shares offered and issued stock options under the Management and Employee Stock Option Plan (MESOP) program of up to 0.71% of the issued and fully paid-up capital after the Initial Public Offering.

The MESOP Phase I Program for the 2016 period was implemented from August 1, 2016 to November 13, 2016, February 1, 2017 to March 13, 2017, August 1, 2017 to November 13, 2017, February 1, 2018 to March 15, 2018, and August 1, 2019 to September 11, 2019. The MESOP Phase II Program for the 2017 period was implemented from August 1, 2017 to November 13, 2017, February 1, 2018 to March 15, 2018, February 1, 2019 to March 18, 2019, and August 1, 2019 to September 11, 2019. The MESOP Phase III Program was implemented from August 1, 2018 to September 14, 2018, February 1, 2019 to March 18, 2019, and August 1, 2019 to September 11, 2019.

	Number of Shares Issued (shares)	Issued and Paid Up Capital		
		Number of Shares (share)	Total Value Nominal (IDR)	Total Bid Price (Rp)
	-	-	-	-
	2,983,537,000	14,917,684,982	3,729,421,245,500	1,282,920,910,000
	27,372,600	14,945,057,582	3,736,264,395,500	11,195,393,400
	1,241,600	14,946,299,182	3,736,574,795,500	558,720,000
	1,800,500	14,974,591,382	3,743,647,845,500	810,225,000
	26,491,700			10,835,105,300
	297,700	14,975,852,582	3,743,963,145,500	133,965,000
	963,500			394,071,500
	365,400	14,978,134,982	3,744,533,745,500	149,448,600
	1,917,000			1,148,283,000
	48,500	14,993,772,982	3,748,443,245,500	19,836,500
	15,589,500			9,338,110,500
	1,062,100	15,002,370,582	3,750,592,645,500	477,945,000
	741,500			303,273,500
	6,794,000			4,069,606,000
	3,163,900	15,015,498,082	3,753,874,520,500	1,294,035,100
	9,963,600			5,968,196,400

Chronology of Issuance and/or **Listing of Other Securities**

Chronology of Bond Issuance

Table of Chronology of Bank Jatim Bond Issuance

No	Description	Date of Issue	Effective Date	Tenor	Currency	Total Bonds (in Million IDR)	
1.	Bank Jatim's Continuous Bonds I Phase I 2025 Series A	October 1, 2025	October 1, 2025	3 Years	IDR	1,000,000	
2.	Bank Jatim's Continuous Bonds I Phase I 2025 Series B	October 1, 2025	October 1, 2025	5 Years	IDR	1,000,000	

Name of the Exchange where the Company's Bonds are Listed

All Bank Jatim bonds have been listed on the Indonesia Stock Exchange.

As of December 31, 2025, Bank Jatim has not issued sukuk, convertible bonds, or other securities; therefore, there is no information regarding the chronology of the issuance and/or listing of sukuk, convertible bonds, or other securities.

Information on Using the Services of **Public Accounting and Public Accounting Firm**

Public Accountant Firm (KAP)	Public Accountant Firm (KAP) Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners
Asscociation Networking	Global PKF
Address	UOB Plaza, 30th & 42nd Floors, Jl. M.H. Thamrin Lots 8-10, Central Jakarta
AP Name	Engagement Partner : Ary Daniel Hartanto Quality Control Partner : Ady Putera Setyo Pribadi Other Public Accountant (AP) : Handriono
KAP Assignment Period	The 7th Engagement Period
AP Assignment Period	Engagement Partner : 5th Engagement Period Quality Control Partner : 5th Engagement Period Other Public Accountant (AP) : 1st Engagement Period
Audit Services	Audit of the Annual Consolidated Financial Statements of PT Bank Pembangunan Daerah Jawa Timur Tbk for the year ended December 31, 2025.
Audit Fee	IDR3,800,000,000
Non Audit Services	There are no non-audit services
Non Audit Fee	There is no non-audit fee

	Bid Price	Due Date	Interest Rate	Payment Status	Rating		Trustee
					2025	2024	
	100% of the principal amount of the bond	October 1, 2028	6.40% (fixed)	Active	IdAA-	-	PT Bank Negara Indonesia (Persero) Tbk
	100% of the principal amount of the bond	October 1, 2030	6.70% (fixed)	Active	IdAA-	-	PT Bank Negara Indonesia (Persero) Tbk

Supporting Institutions **and/or Professions**

Credit Rating Agency	**PT PEMERINGKAT EFEK INDONESIA (PEFINDO)** Panin Tower-Senayan City, Lantai 17 Jl. Asia Afrika Lot 19 Jakarta 12170 Phone : (021) 727 82380 Fax : (021) 727 82370 Web : www.pefindo.com Services Provided: Issuing ratings for debt securities issuance.
	KJPP SUSAN WIDJOJO & REKAN Menara Batavia, lantai 28 Jalan KH Mas Mansyur Kav. 120, Jakarta 10220 Telp: (021) 5795 0155 Services Provided: Issuing ratings for debt securities issuance.
Securities Administration Bureau	**PT DATINDO ENTRYCOM** Jl. Hayam Wuruk No. 28, Jakarta 10120 Phone : (021) 3508077 Fax : (021) 3508078 Services Provided: Recording securities ownership and distributing rights related to securities
Securities Underwriter	**PT BAHANA SEKURITAS** Graha Niaga, Lantai 19, Jl. Jend. Sudirman Kav. 58, Jakarta 12190 Phone : (021) 250 5678 Fax : (021) 250 5087 Services Provided : Guarantee the sale of securities and the full payment of the issued securities' value to the issuer.
	PT MANDIRI SEKURITAS Plaza Mandiri, Lantai 28-29 Jl. Jend. Gatot Subroto Kav. 36-38, Jakarta 12190 Indonesia Phone : (021) 526 5678 Fax : (021) 526 505 Services Provided : Guarantee the sale of securities and the full payment of the issued securities' value to the issuer.
Custodian	**PT KUSTODIAN SENTRAL EFEK INDONESIA** Gedung Bursa Efek Indonesia, Tower I, Lantai 5 Jl. Jendral Sudirman Kav. 52– 53, Jakarta 12190 Phone : (021) 515 2855 Fax : (021) 5299 1199 Web : www.ksei.co.id Jasa yang diberikan: Tempat penitipan kolektif aset seperti saham, obligasi, serta melaksanakan tugas administrasi kliennya.
Notary	**SITARESMI PUSPADEWI SUBIANTO, S.H.** Jl. Kebon Rojo No. 2 CC, Surabaya 60175, Indonesia Phone : (031) 351 1282, 352 1285, 353 2822 Fax : (031) 352 2311 Services Provided: Drafting the Summary Deed of the General Meeting of Shareholders (GMS) and the Deed of Minutes of the GMS.

Award
and Certification



Penghargaan

No.	Award	Events	Organizer	Date
1.	Best Public Relation in Building Strong Brand Identity Through Strategic Collaboration Category Regional Bank	Indonesia Public Relation Awards (IPRA) 2025	Warta Ekonomi	January 24, 2025
2.	Brilliant Digital Transformation in Human Capital of Year 2024	Indonesia Human Capital Brilliance Award (IHCBA) 2025	Business Update	
3.	Brilliant Equality and Inclusion Initiativies of Year 2024			
4.	Brilliant Employee Development Strategies of Year 2024			
5.	Terbaik Mitra Transaksi Treasury Dealing Room Tahun 2024 kategori Bank Pembangunan Daerah	Penandatanganan kerjasama Dengan Direktorat Jenderal Perbendaharaan (DJPb) Kementerian Keuangan Republik Indonesia tentang Pengelolaan Kas Negara	Direktorat Jenderal Indonesia	January 23, 2025
6.	Call Center Reguler Banking For Archieving “Exceptional” Service Performance	Contact Center Service Excellence Award (CCSEA) Tahun 2025	Majalah Marketing/ Carre	February 19, 2025
7.	Telah mengimplimentasikan pengendalian gratifikasi dengan baik hasil monitoring dan evaluasi pengendalian gratifikasi tahun 2024 kategori BUMN/BUMD	Unit Pengendalian Gratifikasi	UPG/ KPK	March 17, 2025
8.	The Best Conventional Bank KBMI 2-Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
9.	The Best Mortgage Loan Conventional Bank KBMI 2-Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
10.	The Best Mortgage Loan Conventional Bank KBMI 2-Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025



No.	Award	Events	Organizer	Date
11.	The Best Internet Banking Conventional Bank KBMI 2-Asset >IRD 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
12.	The Best Mobile Banking Conventional Bank KBMI 2-Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
13.	The Best Deposits Conventional Bank KBMI 2 Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
14.	The 2nd Best Debit Card Conventional Bank KBMI 2 - Asset >IDR 100 Trillion	14th Infobank Isentia Digital Brand	Infobank	March 20, 2025
15.	The 3rd Best Bank Sharia Business Unit - Asset IDR 2,5 To <5Trillion	14th Infobank Isentia Digital Brand	The Asian Post	May 16, 2025
16.	Excellent for The Finansial Performance During 2023-2024	22nd Infobank MRI Banking Service Excellence Appreciation 2025	Infobank	May 16, 2025
17.	Titanium Champion: The Best Region Bank in Service Excellence For 15 Consecutive Years (2010-2024)	22nd Infobank MRI Banking Service Excellence Appreciation 2025	Infobank	June 24, 2025
18.	The Best Region Bank in Excellence E-Mail Service	22nd Infobank MRI Banking Service Excellence Appreciation 2025	Infobank	June 24, 2025
19.	The 2nd Best Region Bank in Excellence Chatbot	22nd Infobank MRI Banking Service Excellence Appreciation 2025	Infobank	June 24, 2025
20.	Indonesia Best Bank 2025 for Strengthening Regional Banking Ecosystem Through Innovation and Collaboration (Category: KBMI 2,BPD)	Indonesia Best Bank Award 2025	Warta Ekonomi	June 25, 2025
21.	Best Social Media BUMD	Radar Surabaya Awards 2025	Radar Surabaya	July 31, 2025
22.	The Best Bank in Credit Expansion - KBMI 2	30th Infobank banking Appreciation 2025	Infobank	August 29, 2025
23.	The Excellent Performance Bank - KBMI 2 (Aset Class Above IDR100 Trillion)	30th Infobank banking Appreciation 2025	Infobank	August 29, 2025



No.	Award	Events	Organizer	Date
24.	The Best Bank in Credit Expansion - KBMI 2	The 16th IICD Corporate Governance Conference and Award	IICD	September 15, 2025
25.	Most Efficient Bank	Bisnis Indonesia Finansial Awards 2025	Bisnis Indonesia	September 17, 2025
26.	The Most Transaction Growth ATM Bersama	ATM Bersama Award 2025	Artajasa	September 19, 2025
27.	Institusi Pubik Terpopuler di Media Sosial sub kategori BUMD	Anugerah Humas Indonesia 2025	Humas Indonesia	September 26, 2025
28.	Apresiasi Atas Penyediaan Sistem Pembayaran Cashless pada Layanan Transjatim Ekspedisi	Peresmian Operasional Bus Trans Jatim Koridor VII	Dinas Perhubungan Provinsi Jatim	October 7, 2025
29.	Best Issuing Bank (ATM)-Platinum Award	Prima Awards 2025	PT Rintis Sejahtera & Infobank	October 23, 2025
30.	Regional Financial Inclusion Accelerator	CNN Award 2025	CNN	October 31, 2025
31.	Anugerah Program Bisnis terpuji 2025 kategori Peningkatan Pemniayaan Usaha Berkelanjutan	Anugerah Program Bisnis terpuji 2025 Detik Jatim Award	Detik Jatim	November 5, 2025
32.	Piagam Penghargaan Anggota Forum CSR Jawa Timur Yang Telah Berkontribusi Dalam Mendukung Pembangunan dan Kesejahteraan Masyarakat di Jawa Timur	Forum CSR	Pemprov Jatim	November 10, 2025
33.	Inovasi Pengembangan UMKM Akses Pembiayaan	Inovasi Membangun Negeri 2025	TVOne	November 07, 2025
34.	Best ESG Reporting and Transparency Predikat 5 Gold	ESG Initiative Awards (EIA) 2025	Sustain Life Today	November 28, 2025
35.	Platinum Rank In accordance Category: Asia Sustainability Reporting Rating 2025	Asia Sustainability Reporting	National Center for Corporate Reporting (NCCR)	December 19, 2025
36.	Bank Penggerak Ekonomi Kerakyatan Bank KBMI 1 & 2	Pertemuan Tahunan Bank Indonesia 2025	Bank Indonesia	November 28, 2025

Certification



Certification Types:
ISO 37001:2016
Anti-Bribery Management System

Validation:
December 18, 2023 – December 17, 2026

Recipient:
Bank Jatim

Issued by:
PT TUV Nord Indonesia



Certification Types:
ISO 20000-1:2018
IT Service Management System by the IT & Digital Directorate to Support JConnect Mobile Banking for Customers

Validation:
December 18, 2025 – December 17, 2028

Recipient:
Bank Jatim

Issued by:
PT TUV Nord Indonesia



Certification Types:
ISO/IEC 20000-1:2018
The Service Management System at IT & Digital Directorate for the provision of Core Banking System and Jconnect (mobile Banking, Internet Banking & SMS Banking) Services to Internal Customer Bank Jatim

Validation:
August 10, 2023 – August 9, 2026

Recipient:
Bank Jatim

Issued by:
Lembaga Sertifikasi Bureau Veritas Indonesia



Certification Types:
ISO/IEC 27001:2022
Information Security Management System for JConnect Mobile, Internet Banking, and SMS Banking Services

Validation:
November 15, 2025 - October 21, 2028

Recipient:
Bank Jatim

Issued by:
PT BUREAU VERITAS

Information
Available on the Website

The availability of information on website refers to the OJK Regulation No. 8/ POJK.04/2015 regarding Website of Issuers or Public Companies. Thus, Bank Jatim has provided various key information on its official website, such as information on shareholders, organizational structure, financial performance analysis, as well as profiles of Board of Commissioners and Board of Directors. In addition, the Bank's website displays the following information.



Your Needs

Contains all information on customer and community needs which include Savings, Financing, Business, Sharia, Services, Investor Relations, Corporate Governance, Bank Jatim Peduli, Interest Rates, and Information.



Profile

Contains information on Bank's Profile, Management, and Awards.



Career

Contains information on Career Management and Information on Recruitment.



MSME Partner

Contains information on MSME Partners of Bank Jatim accessible by the public and the Bank's customers.



Internet Banking

Contains information on Bank Jatim's Internet Banking usage guide and Internet Banking Portal.



Online Registration

Contains options for e-form credit applications, providing convenience for prospective customers in applying for credit.

Information	Description
Shareholder information up to individual final owners.	Available
Contents of the Code of Conduct	Available
Information on the General Meeting of Shareholders (GMS) at least includes the material for the agenda discussed in the GMS, summary of the minutes of the GMS, and important date information, namely the date of the announcement of the GMS, the date of the sum-mons for the GMS, the date of the GMS, the date of the summary of the minutes of the GMS was announced.	Available
Annual Separate Financial Statements (Last 5 Years), Financial Information (Including Quarterly Financial Statements)	Available
Profile of the Board of Commissioners and Directors	Available
Charter of the Board of Commissioners, Board of Directors, Committees, and the Internal Audit Unit	Available
Media Briefing	Available

2025
Annual Report

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Management Discussion and Analysis on Bank Performance


bankjatim
Jenis Tabungan

Economic **Review**

Global Economic Analysis

Based on the World Economic Outlook (WEO) Update January 2026 report published by the International Monetary Fund, the global economy in 2025 demonstrated relatively stable conditions, albeit remaining in a phase of moderate growth. The IMF projected global economic growth at approximately 3.3%, a figure that tended to stagnate compared to the previous year and remained below the historical average prior to the pandemic. This condition reflects that the global economic recovery is still ongoing, but has not yet been sufficiently strong to drive significant growth acceleration.

Nevertheless, such stability was overshadowed by various ongoing global uncertainties. In 2025, the global economy faced pressures arising from geopolitical tensions, particularly the Russia-Ukraine conflict as well as developments in the Middle East region driven by the Israel-Palestine conflict. In addition, the increasing trend of protectionist policies further exacerbated conditions, including the implementation of a universal import tariff of 10% by the United States as well as higher reciprocal tariffs imposed on several major trading partners such as China, Canada, Mexico, and the European Union. The combination of these factors has heightened global financial market volatility and suppressed the level of confidence among businesses and investors across various countries.

Despite these pressures, the global economic outlook indicated signs of improvement over time. The latest economic outlook at the beginning of 2026 suggested a recovery driven by several key factors. The rapid development of technological investment, particularly in the field of Artificial Intelligence, has become one of the new engines of growth, especially in North America and Asia. Furthermore, the support of adaptive fiscal and monetary policies, increasingly accommodative financial conditions, as well as the ability of the private sector to adapt to changes in trade policies, have further strengthened global economic resilience. Accordingly, although risks remain elevated, the global economy has demonstrated the capacity to gradually recover amid a highly uncertain landscape.

Table of Global Economic Growth Projections

Region	WEO January 2026		WEO October 2025		2024
	2026	2025	2026	2025	
Global Economy	3.3	3.3	3.1	3.2	3.3
Developed Countries	1.8	1.7	1.6	1.6	1.8
Amerika	2.4	2.1	2.1	2.0	2.8
Eropa (Euro Area)	1.3	1.4	1.1	1.2	0.9
Jepang	0.7	1.1	0.6	1.1	0.1
Inggris	1.3	1.4	1.3	1.3	1.1
Developing Countries	5.0	4.4	4.0	4.2	4.3
China	4.5	5.0	4.2	4.8	5.0
India	6.4	7.3	6.2	6.6	6.5
Middle East & Central Asia	3.9	3.7	3.8	3.5	2.6

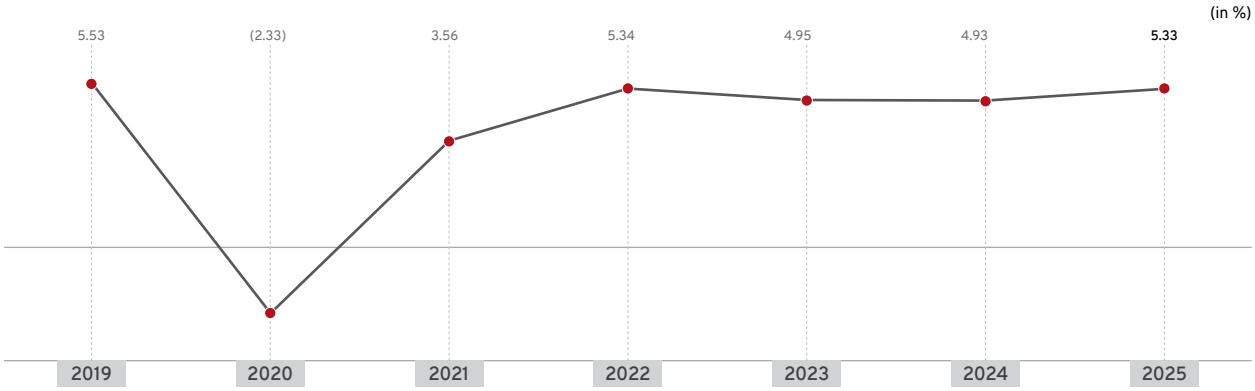
Source: World Economic Outlook (WEO), International Monetary Fund (IMF), January 2026

National Economic Analysis

Amid heightened global economic volatility and uncertainty, the national economy remained resilient and demonstrated solid performance. National economic growth remained favorable, supported by maintained stability and well-controlled inflation. In addition, strong synergy in the national economic policy mix served as a key factor in sustaining economic growth.

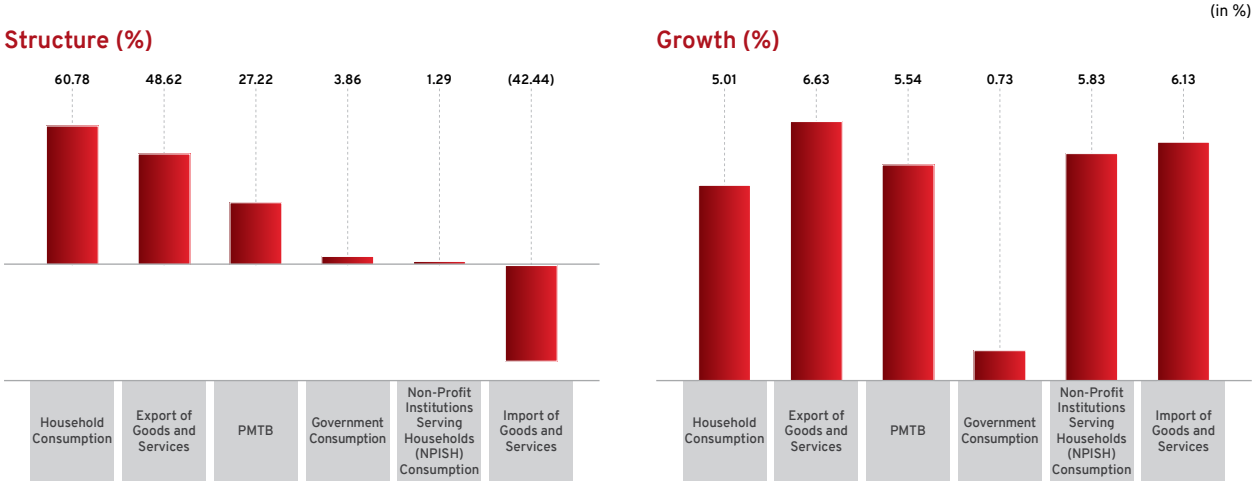
In 2025, the national economy recorded growth of 5.33% (YoY), an increase compared to the previous year's growth of 5.03% (YoY). National economic growth was supported by higher household consumption in line with increased public activity and mobility, as well as by the growth of exports of goods and services, particularly from jewelry and precious stones commodities, in response to rising global demand for gold.

Graph of National Economic Growth



From the expenditure side, household consumption accounted for the largest share of GDP, contributing 60.78%. This indicates that household spending is a key driver of the economy. Its growth rate of 5.01% was relatively stable. Exports of goods and services accounted for 48.62% of GDP, with the highest growth among all components, at 6.63%. This indicates excellent export performance during the period. Imports of goods and services accounted for a significant negative share (-42.44%), but experienced positive growth of 6.13%. This negative share indicates that imports were subtracted from total GDP (as external expenditure).

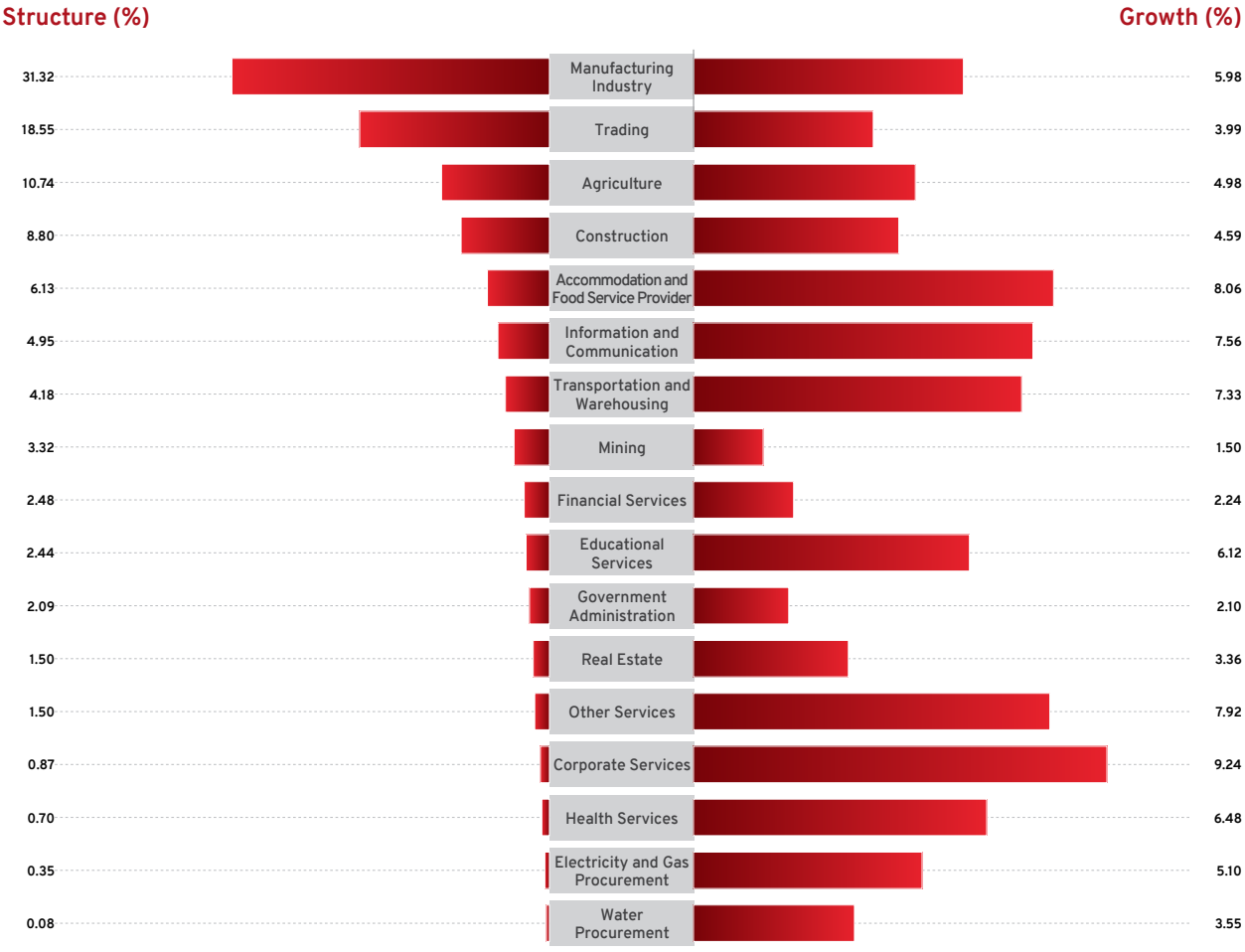
Graph of Gross Domestic Product (GDP) by Expenditure



Source: Official Statistics Report, Statistics Indonesia (BPS), February 2026

In terms of business sectors, the economic structure was significantly dominated by the Manufacturing Industry sector at 31.32% and the Trade sector at 18.55%. However, the highest growth was recorded in service-related sectors such as Corporate Services at 9.24%, Accommodation and Food and Beverage Services at 8.06%, and Other Services at 7.92%. This phenomenon indicates that although the manufacturing and trade sectors remain the main backbone of the economy, the services sector experienced significantly stronger expansion compared to other traditional sectors. In contrast, the Mining sector recorded the slowest performance, with growth of only 1.50%, indicating a shift in growth dynamics from extractive sectors to the service and technology sector.

Graph of Gross Domestic Product (GDP) by Business Sector



Source: Official Statistics Report, Statistics Indonesia (BPS), February 2026

National economic stability is also supported by well-maintained inflation performance, in line with the consistent implementation of accommodative monetary policy. In 2025, national annual inflation is projected at 2.93%, with the largest contribution coming from the food, beverage, and tobacco category, driven by fluctuations in commodity prices due to weather-related disruptions and rising seed costs. Furthermore, national inflation is also influenced by the personal care and other services sectors.

Banking Industry Analysis

Throughout 2025, financial system stability was well maintained and supported improved economic performance. Financial system resilience was supported by adequate banking liquidity, strong capital adequacy, and well-managed credit risk. The banking industry's resilience in December 2025, as reflected in the Capital Adequacy Ratio (CAR), remained strong in absorbing risk and supporting credit growth, at 25.89%. In terms of risk, the banking industry's NPL ratio remained relatively stable at 2.05%, also lower than the same period in the previous year. Meanwhile, the banking industry's intermediation function continued to perform well and remained well maintained, despite being under relative pressure compared to the previous year. This pressure was partly due to yield-seeking behavior, which encouraged individuals, as contributors to Third-Party Funds (DPK), to shift their funds to other, more attractive investment instruments.

Table of National Banking Performance

Description	2025	2024	2023	2022	2021
Intermediation					
Bank Loans	IDR8,585.83 trillion	IDR7,827.15 trillion	IDR7,090.24 trillion	IDR6,423.56 trillion	IDR5,768.59 trillion
	9.69% YoY	10.39% YoY	10.38% YoY	11.35% YoY	5.24% YoY
Third-Party Funds (TPF)	IDR10,057.54 trillion	IDR8,835.76 trillion	IDR8,457.93 trillion	IDR8,153.59 trillion	IDR7,479.46 trillion
	13.83% YoY	4.47% YoY	3.73% YoY	9.01% YoY	12.21% YoY
Capital					
Banking CAR	25.89%	26.76%	27.75%	25.62%	25.66%
Interest Rates					
BI Rate	4.75%	6.00%	6.00%	5.50%	3.50%
Financial Services Institution (FSI) Ratio					
Credit Risk					
Gross NPL	2.05%	2.08%	2.19%	2.44%	3.00%
Liquidity Risk					
LDR	85.37%	89.05%	84.11%	78.98%	77.49%

Source: Indonesian Banking Statistics, Financial Services Authority (OJK), December 2025 (processed data)

Analysis of Bank Jatim's Position in the Banking Industry

Compared to its national banking industry peers and Regional Development Bank of Indonesia (BPD SI), Bank Jatim's performance growth is as follows.

Table of Bank Jatim Growth Performance Compared to BPD SI and the National Banking Industry

Performance	Bank Jatim (IDR Billion)			BPD SI Jatim (IDR Billion)			National Banking Industry (IDR Billion)		
	December 2025	December 2024	Growth (YoY)	December 2025	December 2024	Growth (YoY)	December 2025	December 2024	Growth (YoY)
Assets	105,853	102,074	3.70%	1,063,582	1,021,878	4.08%	13,646,417	12,460,955	9.51%
Loans	67,244	64,057	4.98%	661,580	645,772	2.45%	8,585,829	7,827,148	9.69%
Third-Party Funds (TPF)	78,605	77,496	1.43%	792,240	752,680	5.26%	10,057,543	8,835,755	13.83%

Source: Indonesian Banking Statistics, Financial Services Authority (OJK), December 2025; Bank Jatim Financial Statements 2025 (processed data)

In line with the strengthening of banking sector stability, Bank Jatim consistently demonstrates resilience and sustainable growth amidst macroeconomic dynamics. In terms of financial position, Bank Jatim's total assets grew solidly by 3.70% (YoY) to IDR105.85 trillion, exceeding the national banking industry's average growth of 0.99%. Meanwhile, in line with its intermediation function, Bank Jatim recorded an acceleration in credit distribution of 4.98% (YoY), which is significantly above the BPD SI group average of 2.45%. Amid the challenges of tightening liquidity and increasingly competitive interest rate conditions, Bank Jatim remains consistent in maintaining positive growth in Third-Party Funds (DPK) of 1.43% (YoY) through prudent liquidity management and a focus on optimizing fund composition.

Table of Bank Jatim Financial Ratios Compared to BPD SI and the National Banking Industry

Ratio	December 2025			December 2024		
	Bank Jatim	BPD SI	Banking Industry	Bank Jatim	BPD SI	Banking Industry
Current Account Saving Account (CASA)	66.49%	54.51%	63.24%	65.14%	54.25%	63.39%
Net Interest Margin (NIM)	6.15%	5.27%	4.72%	5.86%	5.24%	4.72%
Non Performing Loan (NPL) Gross	3.89%	2.92%	2.05%	3.45%	2.48%	2.08%
Return on Assets (ROA)	1.90%	1.64%	2.53%	1.60%	1.76%	2.72%
Capital Adequacy Ratio (CAR)	25.38%	26.42%	25.89%	23.49%	25.77%	26.76%
Loan to Deposit Ratio (LDR)	85.39%	83.51%	85.37%	82.05%	85.91%	89.05%
Operating Expenses to Operating Income (BOPO)	79.92%	81.53%	72.96%	81.89%	81.13%	81.45%

Source: Indonesian Banking Statistics, Financial Services Authority (OJK), December 2025; Bank Jatim Financial Statements 2025 (processed data)

In addition, throughout 2025, Bank Jatim successfully strengthened its sound financial fundamentals, as reflected in the achievement of various key financial ratios that were above the industry average. Bank Jatim's focus on raising low-cost funds yielded positive results, with its CASA ratio increasing to 66.49%, surpassing the BPD SI average of 54.51% and the national banking industry average of 63.24%. This provides a strong foundation for Bank Jatim in maintaining cost efficiency. The success of its business strategy is also reflected in increased profitability, with Net Interest Margin (NIM) growing to 6.15% and Return on Assets (ROA) increasing to 1.90%, both surpassing the average performance of the BPD SI group. On the operational side, Bank Jatim continues to improve efficiency, marked by a decrease in the BOPO ratio to 79.92%, or more efficient than the BPD SI average of 81.53%. In terms of capital and liquidity, Bank Jatim remains in a very strong position with a CAR of 25.38% and an optimal LDR of 85.39%, ensuring sufficient room for future business expansion. Facing the dynamics of asset quality, Bank Jatim has proactively strengthened risk management and provisioning policies to maintain performance stability amid fluctuations in the Gross NPL ratio, which stands at 3.88%.



Operational **Review**

Bank Strategic Plan

The Bank's strategic plan comprises the Corporate Plan and the Bank Business Plan.

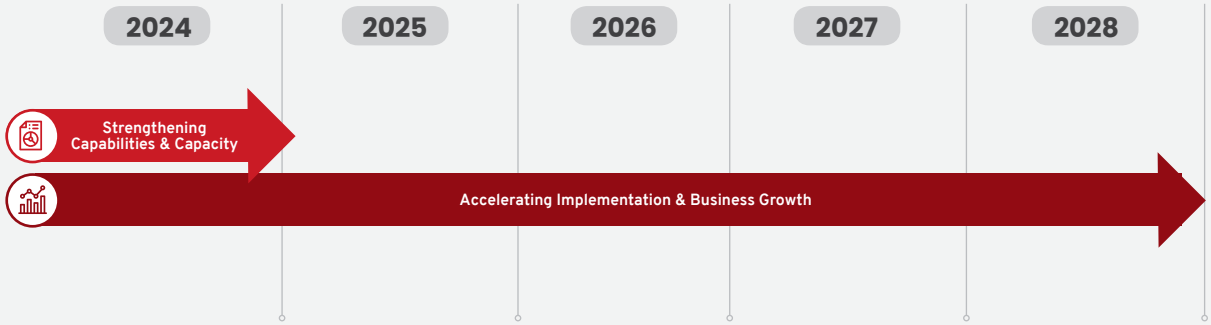
Corporate Plan

Bank Jatim has a long-term strategic plan in the form of the Corporate Plan 2024-2028. In order to support the strategic objectives, targets, and to address gaps in achieving its vision, the bank's policy direction is as follows:

1. Internalizing the corporate culture practiced at Bank Jatim.
2. Achieving both organic and inorganic growth through the Bank Business Group (KUB) scheme or other structures to realize the bank's vision.
3. Optimizing intermediation functions by redesigning the credit process through organizational restructuring, reengineering business processes, developing human resources, and implementing performance management.
4. Disbursing productive loans selectively in sectors with high potential in East Java Province to boost regional economic growth.
5. Enhancing bank profitability by increasing the CASA ratio, improving credit quality, delivering sustainable financial services, boosting foreign exchange revenue, and developing other digital and customer-centric products.
6. Meeting the funding needs of the Sharia Business Unit and developing sharia business in accordance with OJK Regulation No. 12 of 2023 on Sharia Business Units.
7. Improving digital-based services and building an ecosystem among local governments and non-governmental entities.

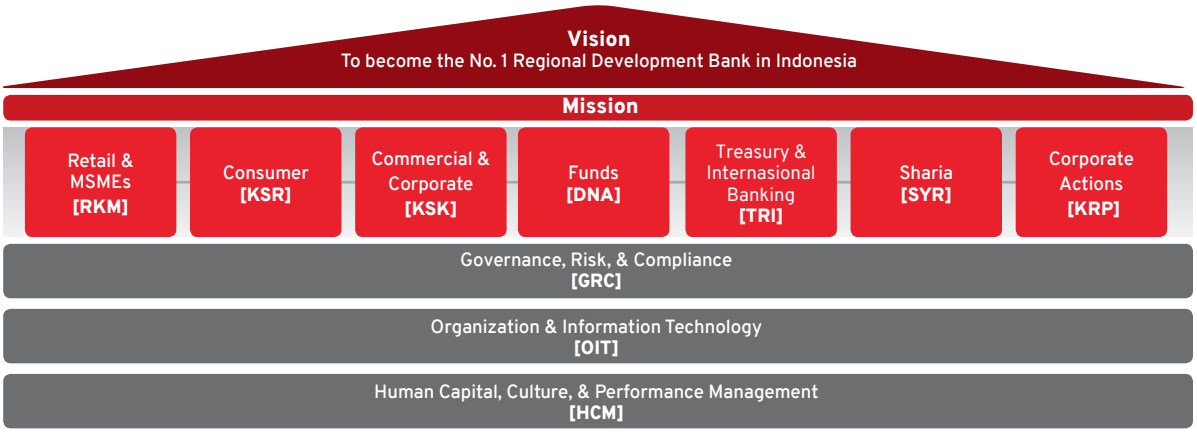
The main strategy is concentrated in 43 strategic initiatives for strengthening and development, which cover the strategic initiatives for both Bank Jatim and the Sharia Business Unit. These strategic initiatives are mapped across seven business areas and three enablers. They are executed in two phases: one to strengthen capabilities and capacity, and another to accelerate business implementation and growth.

Diagram of Grand Roadmap



The bank's long-term targets are set in a business strategy in accordance with the Corporate Plan 2024-2028. The bank's business strategy for the next five years is divided into 7 business areas and 3 enabler areas.

Diagram of Business Strategy



The execution of the business strategy is cascaded into strategic initiatives grouped into two segments: Continuously Competency Enhancement and Selective Market Capture Acceleration.

Strategic Initiatives Diagram

Selective Markt Capture Acceleration

Retail & MSMEs / Consumer

13. 1Refining the value proposition and the competitive advantage of products and service standards for Retail & MSME/non-State Civil Apparatus consumer loans **[RKM-1] [KSR-1]**
14. Intensifying the marketing and sales of Retail & MSME/non- State Civil Apparatus consumer loan products, aligned with sectoral potential and branch office segmentation **[RKM-1] [KSR-2]**
15. Expanding alliances/fintech/eCommerce and ecosystem-based business with local governments, regionally owned enterprises **[RKM-3] [KSR-3]**

Commercial & Corporate

16. Accelerating medium and corporate loan sales in selected sectors and target markets **[KSK-1]**

Funds

17. Refining the competitive advantage of products and service standards for retail DPK/priority banking **[DNA-1]**
18. Expanding and intensifying marketing and sales programs for fund products **[DNA-2]**
19. Accelerating the development of branchless banking (card-based and gadget/cardless) **[DNA-3]**
20. Developing alliances/fintech/ eCommerce and ecosystem-based business with local governments, state-owned enterprises/ regionally owned enterprises, and communities (in East Java and selected areas outside East Java) **[DNA-4]**

Treasury and International Banking

21. Optimizing treasury business and foreign exchange bank licensing (increasing revenue beyond intermediation margins) **[TRI-1]**

Corporate Action

22. Increasing the Bank's business volume growth inorganically through equity participation under the Bank Business Group scheme **[KRP-1]**

Continously Competency Enhancement

Human Capital, Culture, & Performance Management

1. Intensifying the internalization of corporate culture through derivative development (sales, credit, risk & compliance, digital, and performance-based culture) **[HCM-1]**
2. Fulfilling manpower requirements and enhancing personnel competencies, as well as developing employee welfare programs **[HCM-2]**
3. Refining Human Capital management and strengthening the Human Capital Business Partner function **[HCM-3]**
4. Refining the implementation of the performance management system and ensuring supporting tools are in place **[HCM-4]**

Organization & Information Technology

5. Refining the next-stage organizational structure (business- & customer-centric) **[OIT-1]**
6. Reorganizing branch roles and functions inside and outside East Java (developing credit centers, services, priority, and institutional banking) **[OIT-2]**
7. Accelerating digitalization efforts and IT security **[OIT-3]**
8. Protecting customers' personal data **[OIT-4]**
9. Establishing a dedicated function or team to analyze high-potential industry sectors **[OIT-5]**

Governance, Risk, & Compliance

10. Refining and updating policies/ guidelines **[GRC-1]**
11. Formulating Risk Assessment Criteria (RAC) that serve as a key focus for the banking industry **[GRC-2]**
12. Developing Portfolio Risk Management to optimize credit processes based on environmental, social, and governance principles **[GRC-3]**

In the medium-term period of 2026–2027, the grand roadmap strategy is positioned in the Acceleration of Implementation and Business Growth phase. In this phase, business expansion is carried out by leveraging the capabilities that have been enhanced in the first year. The medium-term targets include:

1. Intensifying the internalization of corporate culture and its derivative developments.
2. Meeting the adequacy requirements and enhancing the competencies of business personnel.
3. Refining Human Capital management and strengthening the Human Capital Business Partner function.
4. Refining the implementation of the performance management system and ensuring supporting tools are in place.
5. Refining the advanced organizational structure and its derivative developments.
6. Accelerating the digitalization of business processes and support functions.
7. Refining the value proposition and competitive advantage of products and service standards for retail and MSME/ non-State Civil Apparatus consumer credit.
8. Intensifying the marketing and sales of retail and MSME/ non-State Civil Apparatus consumer credit products in line with sector potential and branch area segmentation.
9. Refining the competitive advantage of products and service standards for retail/priority banking DPK.
10. Ecosystem-based business development of local governments, BUMN/BUMD and communities (East Java and outside East Java selected).
11. Achieving balanced and sustainable organic business growth, as well as inorganic business growth through equity participation in financial institutions or via the Bank Business Group.

Business Plan

The management has formulated the 2025 strategic focus to be implemented by Bank Jatim in addressing various challenges and opportunities, taking into account current economic developments, in order to become a sound, well-performing, sustainable bank that contributes to regional economic growth, as follows:

1. **Human Capital, Culture, and Performance Management**
   a. Adjustment of the organizational structure to optimize and enhance overall performance effectiveness.
   b. Strengthening cross-functional collaboration to accelerate product and service innovation as well as overall efficiency.
   c. Optimal internalization of corporate culture aligned with the company's vision and mission.
   d. Continuous enhancement of employee competencies in accordance with business needs, including improvement of education and training systems.
   e. Implementation of structured and disciplined career paths and talent pool development to build future leaders who support cultural transformation and foster innovation at every organizational level.
2. **Governance, Risk, and Compliance (GRC)**
   a. Optimization of policy forums and procedures to ensure effective and efficient discussions of internal regulations.
   b. Simplification of procedures to improve efficiency and accelerate business processes, while maintaining compliance with applicable regulations and service quality.
3. **Information Technology**
   a. Strengthening cyber resilience and security through the development of adequate infrastructure, including IT governance, IT architecture, and IT-related management systems.
   b. Implementation of the Perfect-I strategy, focusing on organizational strengthening, improvement of IT policies, optimization of core banking systems, enhanced infrastructure management, and development of innovative business applications.
4. **Corporate Actions, Treasury, and International Banking**
   a. Increasing the Bank's assets through both organic and inorganic growth via KUB (Kelompok Usaha Bank) with regional development banks (BPD) and synergy with regional government-owned enterprises (BUMD).
   b. Development of products and digitalization of service processes to strengthen synergies in shared biller services, remittance, trade finance, and syndicated financing.
5. **Funding Optimization**
   a. Enhancement of CASA and credit asset recovery, as well as expansion of high-quality credit.
   b. Development of competitive funding product strategies while maintaining low cost of funds.
6. **Sharia Business Development**
   a. Development of Sharia financial activities and services under the Dual Banking Leverage Model (DBLM), including refinement of organizational structure and business processes.
   b. Strengthening the compliance function in DBLM products.
   c. Enhancing customer experience through an integrated approach to Sharia and conventional products and services.
7. **Acceleration of MSME Business**
   a. Digital processing of MSME big data.
   b. Targeted distribution of KUR (Kredit Usaha Rakyat).
   c. Collaboration with MSME players for business development across various events.
   d. Large-scale MSME development initiatives.

Marketing Aspects

Marketing Strategy

In line with Bank business development and Government programs , Bank Jatim continued to improve its marketing strategy by conducting promos. Which follows and adjusts National Day's themes, and support Government's Programs by implementing educative activities and comprehensivefinancial literacy to certain customers or certain groups.

As one of the Regional Development Bank which also manage The Third Paty Funding and Number of Account in a big amount, Bank Jatim also appreciates its customer by organizing price draw events in "SIKLUS and SIMPEDA" accounts.

Bank Jatim is also consistant in a sponsorship activity which collaborate with government or private institutions, do a promotion through an open space medium such as videtron and billboard which aims for building corporate image, product image, and customer awareness for the growth of Third Funding Parties and Bank Jatim's Number of Accounts.

Bank Jatim also doing collaboration with corporate institutions such as in ministry, province, and city levels in order to provide financial service for Civil Servants and non Civil Servants. Besides that, developing product and digital services as the form of Bank Jatim support toward the economic development in East Java.

The collaboration was realized through the acceleration of non-cash transactions, among others through the optimization of the Cash Management System (CMS) for Government Work Units (Satker) managing the State Budget (APBN), the development of a Virtual Account (VA) dashboard, as well as the implementation of Online Fund Disbursement Orders (SP2D) within the Government Internal Control System (SIPD) application. Bank Jatim has also become a pioneer among Regional Development Banks (BPD) in utilizing Digital Population Identity (IKD) in Indonesia.

In addition, Bank Jatim continues to strengthen its digital service capabilities through enhancements to mobile banking and corporate internet banking features, particularly in payment transactions. Digitalization initiatives are also carried out through interconnection based on Application Programming Interface (API) or Open Banking to support Information Technology (IT) development and expand ecosystem synergies with banking institutions and fintech companies in increasing the volume of cooperation with Institutional Partners.

Market Share

Bank Jatim's performance in facing competition within the Regional Development Bank (BPD SI) industry and the national banking sector has tended to fluctuate. Compared with the regional banking industry, Bank Jatim recorded a positive market share performance in the lending segment, while its market share in total assets and third-party funds (DPK) showed a declining trend compared with the same period in the previous year.

Table of Bank Jatim Market Share Compared to BPD SI

(in IDR Billions)

Description	Description	December 2025	December 2024	Increase/ Decrease
Total Assets	BPD SI	1,063,582	1,021,878	4,08%
	Bank Jatim	105,853	102,074	3,70%
	Market Share (%)	**9.95%**	**9.99%**	**(0.04%)**
Third-Party Funds	BPD SI	792,240	752,685	5,26%
	Bank Jatim	78,605	77,496	1,43%
	Market Share (%)	**9.92%**	**10.30%**	**(0.37%)**
Total Loans	BPD SI	661,580	645,772	2,45%
	Bank Jatim	67,224	64,057	4,98%
	Market Share (%)	**10.16%**	**9.92%**	**0.24%**

Source: Indonesian Banking Statistics, Financial Services Authority (OJK), December 2025; Bank Jatim Financial Statements 2025 (processed data)

Nevertheless, Bank Jatim continues to strengthen its position as one of the key contributors within the Association of Regional Development Banks in Indonesia (BPD SI). The Bank's success in carrying out its intermediation function is reflected in the increase in its loan market share, which rose to 10.16% as of December 2025 from 9.92% in the previous year, underscoring the effectiveness of its market penetration strategy in supporting both productive and consumer sectors.

In terms of capital and liquidity, the Bank maintained its position with an asset market share of 9.95% and third-party funds (DPK) market share of 9.92% of the total national BPD industry. Despite fluctuations arising from a more selective and prudent portfolio management approach, Bank Jatim remains consistent as a pillar of regional economic strength, contributing significantly to the overall performance of the national BPD industry.

Diagram of Bank Jatim Market Share Compared to BPD SI December 2025

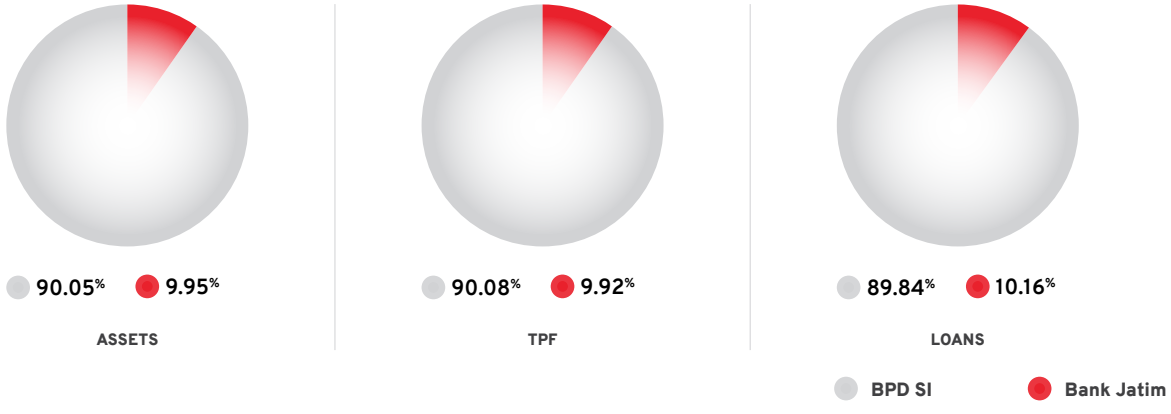
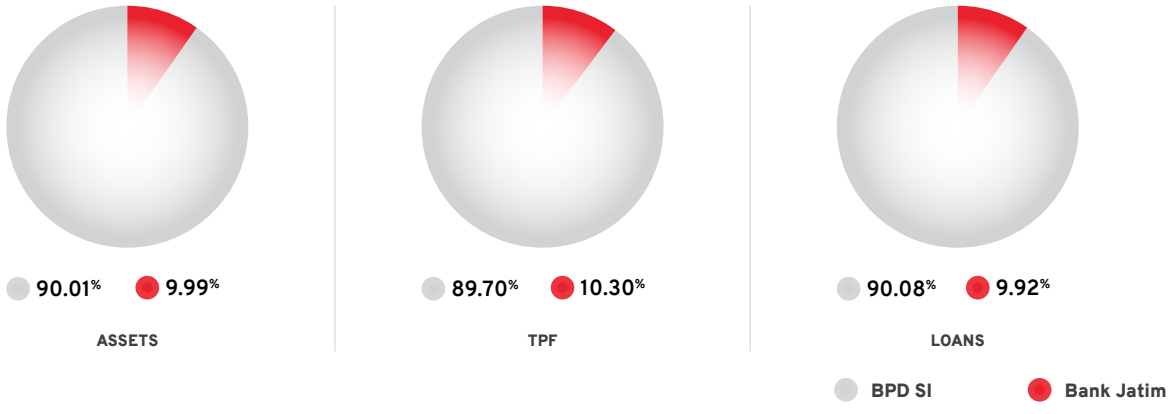


Diagram of Bank Jatim Market Share Compared to BPD SI December 2024



The same condition was also observed in Bank Jatim's market share within the national banking industry, with positive performance in the lending segment, while market share in assets and third-party funds (DPK) showed a declining trend compared to the same period of the previous year.

Table of Bank Jatim Market Share Compared to the Indonesian Banking Industry

(in IDR Billions)

Description	Description	December 2025	December 2024	Increase/ Decrease
Total Assets	Banking Industry	13,646,417	12,460,955	9,51%
	Bank Jatim	105,853	102,074	3,70%
	Market Share (%)	**0.78%**	**0.82%**	**(0.045)**
Third-Party Funds	Banking Industry	10,057,543	8,837,242	13,83%
	Bank Jatim	78,605	77,496	1,43%
	Market Share (%)	**0.78%**	**0.88%**	**(0.10%)**
Total Loans	Banking Industry	8,585,829	7,827,148	9,69%
	Bank Jatim	67,224	64,057	4,98%
	Market Share (%)	**0.78%**	**0.82%**	**(0.04%)**

Source: Indonesian Banking Statistics, Financial Services Authority (OJK), December 2025; Bank Jatim Financial Statements 2025 (processed data)

Meanwhile, amid increasingly competitive conditions in the national banking industry, Bank Jatim has consistently maintained its presence by recording positive performance growth. As of the end of 2025, the Bank delivered a stable contribution to the national banking industry, with market share in total assets, third-party funds (DPK), and loans maintained at 0.78%. This achievement was driven by nominal growth across all business lines. Total assets on a standalone basis grew by 3.70% (YoY), while loan disbursement increased by 1.43% (YoY). Although the national industry recorded a higher growth acceleration, the Bank was still able to sustain its growth momentum and customer confidence. This demonstrates that the business strategy focused on strengthening the East Java regional market remains highly competitive at the national level and continues to contribute to the strengthening of Indonesia's banking structure.

Diagram of Bank Jatim Market Share Compared to the Indonesian Banking Industry December 2025

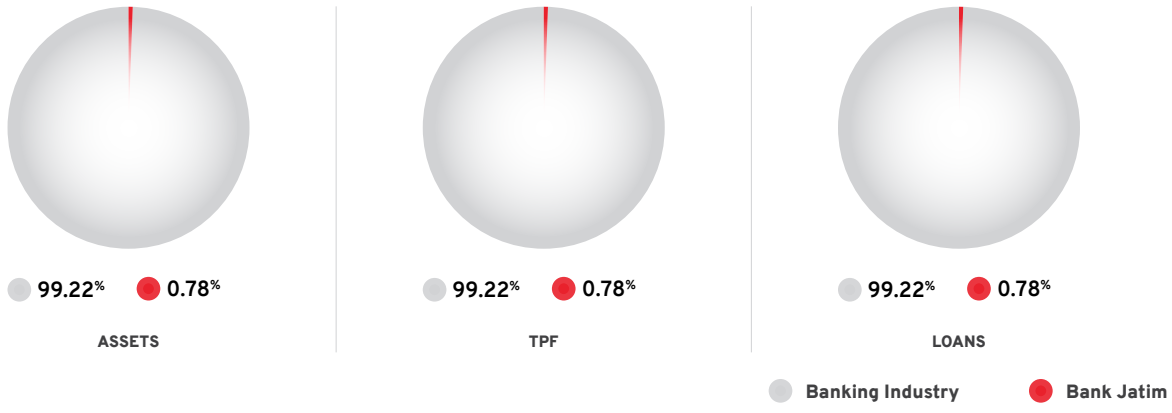
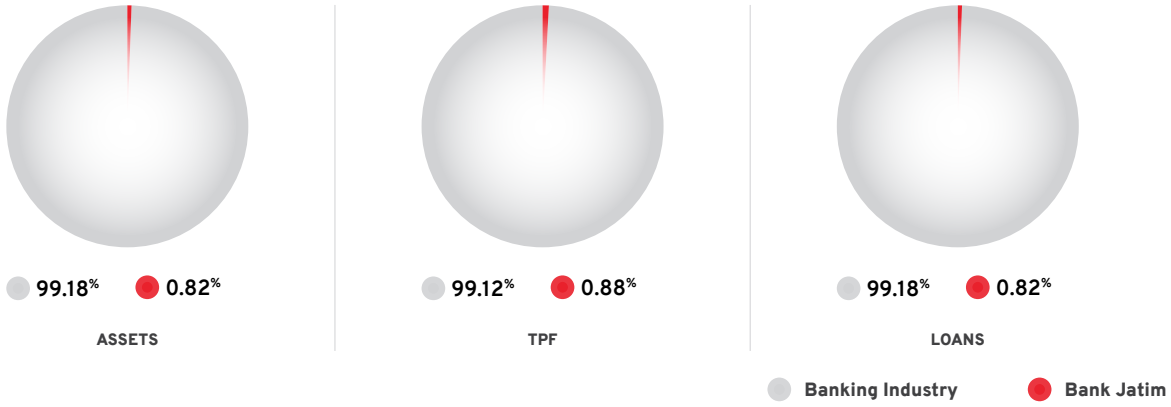


Diagram of Bank Jatim Market Share Compared to the Indonesian Banking Industry December 2024



Operation Review Per Business Segment

Operational segments of Bank Jatim are based on business segments which include conventional banking (loan, third party funds and other services) and sharia segment (sharia third party funds, sharia financing and other sharia services).

Conventional Segment

Bank Jatim conventional segment consisted of credit/loan products, third party funds/deposits and services.

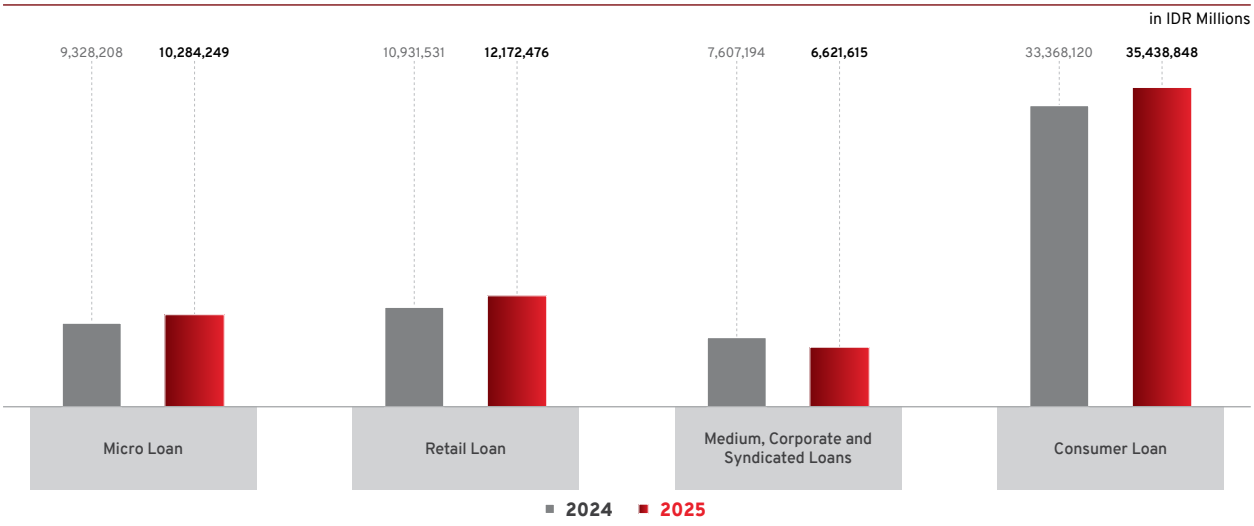
Description and Productivity of Conventional Segments

A description of the explanation and productivity of the conventional segment of Bank Jatim is presented as follows.

Loan

Bank Jatim's loan consists of Micro Loan, Retail and Medium Loan, Corporate and Syndication Loan, and Consumer Loan. Explanations of each loan product have been presented in the Profile section of the Product and Services Sub-Chapter in this Annual Report.

Chart of Loan Productivity



MICRO LOANS

Bank Jatim's Micro Loans is a credit given to small enterprneur to fund productive business needs either for investment or working capital needs with maximum plafond is 500 million rupiahs and distribution of credit programs from the government.

Productivity of Micro Credit is explained below :

Table of Micro Loans Productivity

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Micro Segment	10,284,249	9,328,208	956,042	10.25%

Total Micro Loan disbursement in 2025 amounted to IDR10.28 trillion, representing an increase of 10.25% compared to the previous year of IDR9.32 trillion. The increase was primarily driven by the realization of KUR loans amounting to IDR5.60 trillion, or an increase of 8.60% compared to the previous year's KUR achievement, as well as Jatim Micro Loans with a realization of IDR3.32 trillion, which increased by 15.49% compared to the previous year.

The skim growth of People's Business Credit and Micro Jatim is influenced by internal and external factors. Internal factors consist of application development of micro credit processing, quality account officer upgrade, performance monitoring and evaluation, reward and punishment based on performance, micro product segment completion and refocusing target market. Meanwhile, external factors are related to the condition of Micro, Small, and Medium Enterprises, off take collaboration, synergy with government institution, distribution to micro enterprise cluster.

Tabel of Total NoA Micro Loans

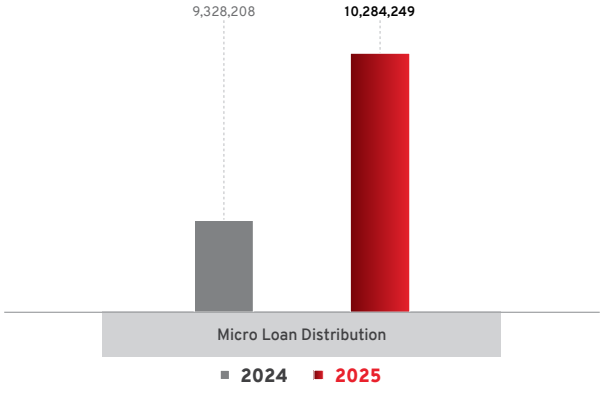
(in NoA)

Description	2025	2024	Growth	
			NoA	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Micro Segment	125,454	200,089	(74,645)	(37.30%)

Total Number of Accounts (NoA) for Micro Loans in 2025 reached 125,454 accounts, declining by 37.30% compared to 200,089 accounts in 2024. The decrease was mainly attributable to the deviation in the NoA of Financial Technology (Amartha) loans amounting to 85,153 accounts as a result of the cessation of lending for Financial Technology (Amartha).

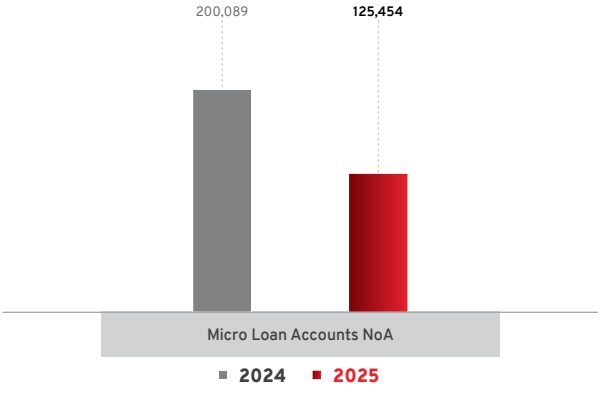
Graph of Micro Loan Distribution

(in IDR Millions)



Graph of Micro Loan Accounts (NoA)

(in NoA)



Micro Loans Strategy in 2025

The description of the Micro Loans strategy implemented in 2024 is as follows:

1. Optimalization of People's Business Credit
2. Optimalization Fintech collaboration
3. Reward for account officer
4. Digitalize the credit process
5. Weekeng banking
6. Reward referral

Micro Loans Competitive Advantage and Innovation

Competitive Advantage and Innovation Micro Loans are as follows:

1. Fast process
2. Easy requirements
3. Competitive interest rate
4. Paperless
5. Digitalization of the credit process

Micro Loans Business Prospect 2026

Based on data from the Office of Cooperatives and MSMEs of East Java, the number of MSMEs in East Java currently stands at approximately 1.49 million MSMEs on a by name by address basis, Bank Jatim's market share for micro-segment MSME financing is only around 8.3%, which corresponds to approximately 125,454 debtors financed with micro loans. Consequently, the future outlook for Bank Jatim's micro loan business appears promising.

Micro Loans Strategy in 2026

The description of the Micro Loan strategy to be implemented in 2026 is presented as follows:

1. Optimization of Micro Business Loan (KUR) disbursement.
2. Disbursement of program loans, including KUR Housing Program (KPP), Agricultural Equipment and Machinery Business Loan Program (Alsintan), and Labor-Intensive Industry Loan Program (KIPK)
3. Monitoring of loan disbursement achievements, both online and offline
4. Development of the Bank Jatim MSME ecosystem
5. Cooperation and synergy with government institutions.
6. Promotional programs for loan realization fees, Ramadhan Kareem, and cashback stimulus for loyal debtors.
7. Development of credit analysis and monitoring competencies for Micro Account Officers (AO Mikro) and Credit Supervisors.
8. Digitalization of the credit process.

RETAIL LOANS

Bank Jatim's Retail Loans are productive loans with a plafond of > IDR500 million up to IDR25 billion for the Retail Segment and are managed by the Retail Credit Division.

Retail Loan Productivity is presented as follows.

Table of Retail Loan Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Retail Segment	12,172,476	10,931,531	1,240,945	11.35%

Total Retail Loan disbursement in 2025 amounted to IDR12.17 trillion, representing an increase of 11.35% compared to the previous year of IDR10.93 trillion. The increase was primarily driven by the realization of Jatim Retail Loans (installment and current account) amounting to IDR2.69 trillion, or an increase of 38.56% compared to the previous year's Jatim Retail Loan achievement.

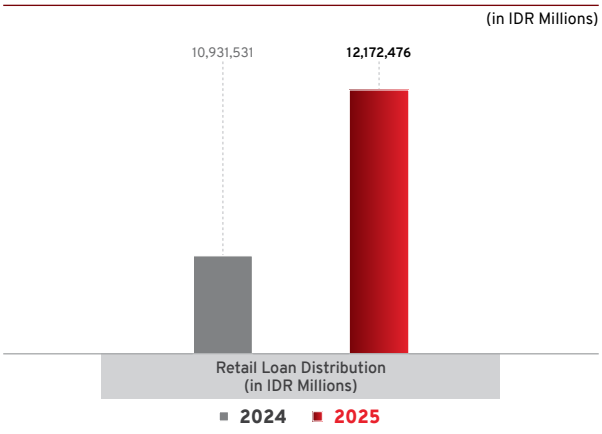
Table of Number of Retail Loan Accounts

(in NoA)

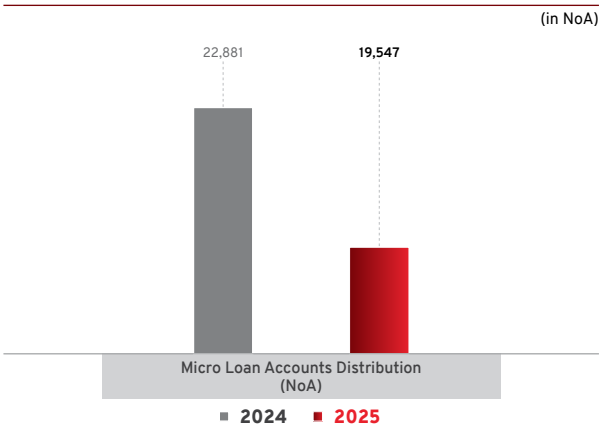
Description	2025	2024	Growth	
			NoA	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Retail Segment	19,547	22,881	(3,334)	14.57%

Total Number of Accounts (NoA) for Retail Loans in 2025 reached 19,547 accounts, declining by 14.57% compared to 22,881 accounts in 2024. The decrease was mainly driven by the settlement of loans to cooperatives for their members amounting to 1,263 accounts, reflecting a decline compared to the previous year's NoA for such loans.

Graph of Retail Loan Distribution



Graph of Micro Loan Accounts Distribution (NoA)



Retail Loan Strategy 2025

The strategies for Retail Loans in 2025 are as follows:

1. Entering into cooperation agreements with sugar factories, both state-owned and private.
2. Entering into cooperation agreements with associations of MSME operators in East Java.
3. Collaborating with Ministries, Regional Governments, and other agencies to hold MSME product exhibitions.
4. Collaborating with Ministries, Regional Governments, and other agencies to conduct training and financial literacy for MSMEs.
5. Collaborating with Ministries, Regional Governments, and other agencies to organize business matching activities for MSME products.
6. Involving MSMEs in the Trade Mission Program of the East Java Provincial Government.
7. Creating an MSME Award program.
8. Developing company branding using MSME products.
9. Holding gatherings with Housing/Developer Associations.
10. Holding gatherings with other business associations.
11. Evaluating loan disbursement performance.
12. Promoting the online loan application (Jconnect E-Loan).
13. Promoting loan products through MSME exhibitions.
14. Promoting loan products through Bank social media.
15. Conducting training on loan marketing, loan analysis, and loan monitoring.
16. Conducting training on the use of the loan application.
17. Conducting training on trade finance.
18. Conducting training on legal aspects of lending.
19. Evaluating pricing (rates and tariffs).
20. Evaluating the Loan SOP.
21. Evaluating the E-Loan credit analysis application

Competitive Advantage and Innovation of Retail Credit

The competitive advantages and innovations of Retail Credit are as follows:

1. For credit schemes to cooperatives for their members (KKPA) the credit period can be up to 15 years.
2. For BPR linkage schemes the credit period can be up to 15 years.
3. Acceleration of the credit process through application development.
4. Competitive interest rates with competitor banks.
5. Credit installment *schemes can be adjusted to the needs of the debtor.*

Retail Loan Business Prospects 2026

The Retail Credit Division in 2025 will focus on maximizing the potential of all credit schemes in the Retail Segment. This includes financing for contractors through the Contractor Credit Scheme, particularly for projects funded by APBD/ APBN.On the other hand, lending to MSME players through Jatim Retail Loan schemes, both Jatim Retail Installment Loans and Jatim Retail Current Account Loans, along with the Free Nutritious Meals (MBG) program, presents potential opportunities to finance the development needs of Nutrition Fulfillment Service Unit (SPPG) kitchens.

Retail Loan Strategy 2026

The description of the Retail Loan strategy to be implemented in 2026 is presented as follows:

1. Involving MSMEs in MSME product exhibitions.
2. Providing training and financial literacy programs.
3. *Conducting business matching for MSME products.*
4. Organizing gatherings with associations of business players/ Rural Banks (BPR)/ Cooperatives.

5. Evaluating loan disbursement performance.
6. Conducting monitoring activities via desk call.
7. Providing training and socialization on credit marketing, credit analysis, and credit monitoring.
8. Conducting socialization on the use of credit applications.
9. Evaluating pricing (rates and fees).
10. Evaluating credit products.
11. Evaluating and developing the E-Loan credit analysis application.
12. Promotional programs.

MEDIUM, CORPORATE AND SYNDICATION LOANS

Bank Jatim's Medium Loans are productive loans with a plafond of > IDR25 billion up to IDR100 billion for the Medium Segment.

Bank Jatim's Corporate Loans are productive loans with a plafond of > IDR100 billion for the Corporate Segment. Medium, Corporate, and Syndication Loans are managed by the Medium Corporate and Syndication Credit Division.

The productivity of Medium Corporate and Syndication Loans is presented as follows.

Table of Medium Corporate and Syndication Loan Productivity

(In IDR Million)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (3)-(2)	(5) = (4)/(3)
Medium Segment	490,174	252,719	237,455	93.96%
Corporate and Syndication Segment	6,131,441	7,354,475	(1,222,034)	(16.63%)
Total	**6,621,615**	**7,607,194**	**(985,579)**	**(12.96%)**

Total loan disbursement for the Medium Segment in 2025 amounted to IDR490.17 billion, representing an increase of 93.96% compared to IDR252.71 billion in 2024. This increase was attributable to growth in BLUD and Regional Government Loans. Total loan disbursement for the Corporate Segment in 2025 amounted to IDR6.13 trillion, representing a decrease of 16.63% compared to IDR7.35 trillion in 2024, primarily due to the settlement of syndication loans.

Table of NoA for Medium Corporate and Syndication Loans

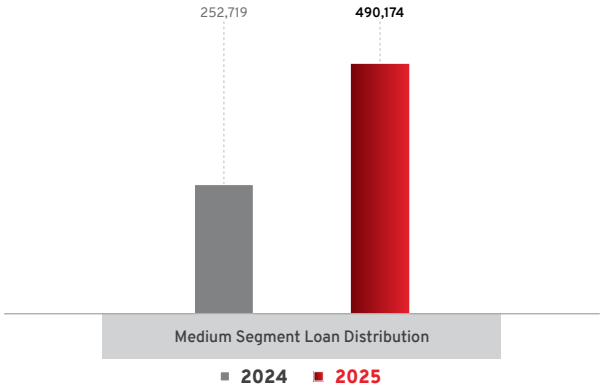
(in NoA)

Description	2025	2024	Growth	
			NoA	%
(1)	(2)	(3)	(4) = (3)-(2)	(5) = (4)/(3)
Medium Segment	595	887	(292)	(32.92%)
Corporate and Syndication Segment	101	105	(4)	(3.81%)
Total	**696**	**992**	**(296)**	**(29.84%)**

Total NoA for the Medium Segment in 2025 reached 595 accounts, declining by 32.92% compared to 887 accounts in 2024. The decrease was due to the settlement of several loan accounts disbursed under the KKPA scheme. Total NoA for Corporate and Syndication Loans in 2025 reached 105 accounts, declining by 3.81% compared to 101 accounts in 2024. The decrease was due to the settlement of several syndicated loan accounts.

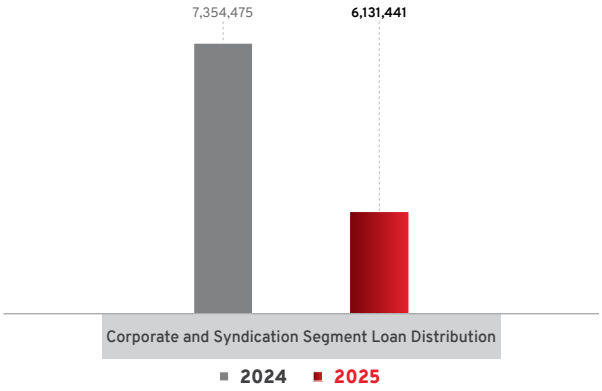
Graph of Medium Segment Loan Distribution

(in IDR Millions)



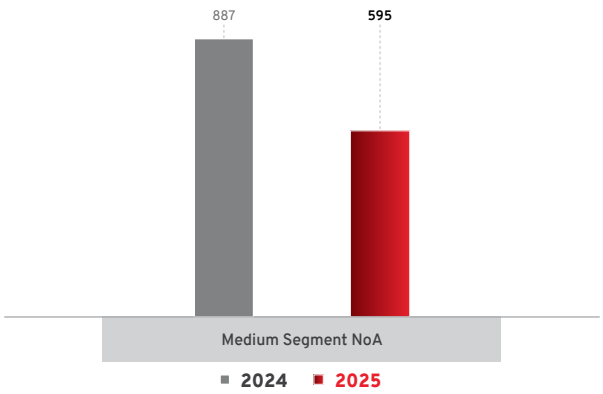
Graph of Corporate and Syndication Segment Loan Distribution

(in IDR Millions)



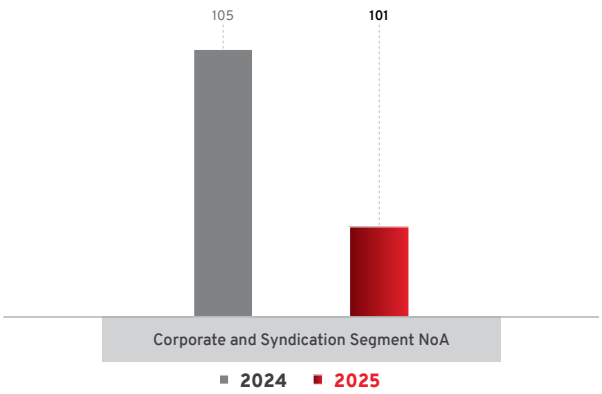
Graph of Medium Segment NoA

In NoA



Graph of Corporate and Syndication Segment NoA

In NoA



CORPORATE AND SYNDICATION LOAN STRATEGY 2025

The description of the strategy to be implemented in 2025 by the Medium Corporate and Syndication Credit Division is presented as follows:

1. Building an organized and visualized sales pipeline.
2. Providing restructuring stimulus and monitoring debtors whose business cash flows have been disrupted.
3. Collaborating with other banks to provide Syndication financing for government projects as well as prospective private enterprises.
4. Participating in green financing (environmentally friendly based).
5. Enhancing the prospect of the Number of Accounts (NoA) in potential sectors by:
   a. Mapping potential sectors based on sector characteristics where there is potential and smooth cash flow.
   b. Approaching debtors to join debtor business associations and obtaining a list of prospective debtors.
6. Offering financing to SOEs, Regional Governments, BLUD, and private companies.

Competitive Advantages and Innovation of Medium Corporate and Syndication Loans

The competitive advantages and innovations of the Medium Corporate and Syndication Credit Division are as follows:

1. Competitive interest rates in accordance with credit market segmentation.
2. Cooperation with government institutions, namely:
   a. Regional/City Governments for the distribution of Regional Government Loans
   b. Regional Public Hospitals (RSUD)/BLUD for the distribution of BLUD loans.

Business prospects of Medium Corporate and Syndication Loans in 2026

In 2026, the Corporate and Syndication Loans Division will focus on prospecting among state-owned enterprises (BUMN), local governments (PEMDA), BLUD, and private companies within Bank Jatim's working area, leveraging a pipeline built through both bilateral and syndication financing channels.

Strategies of Medium Corporate and Syndication Loans in 2026

The description of the strategies to be implemented in 2026 by the Medium Corporate and Syndication Credit Division is presented as follows:

1. Conducting gatherings with RSUD/BLUD
2. Financing to SOEs in East Java, including business ecosystems.
3. Financing to Regional Governments in East Java
4. Financing to private sector entities
5. Strengthening synergy with syndication partner banks

CONSUMER LOANS

Consumer Loans consisted of Multipurpose Loans, Employee Loans, Cash Collateral Credit (CCC), Motor Vehicle Loans, Property Loans and Gold Backed Loans. A description of each Consumer Loan product is presented in the Profiles section of the Products and Services Sub-Chapter in this Annual Report.

Table of Consumer Loan Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Consumer Loan Segment	35,438,848	33,368,120	2,070,728	5.84%

Total Consumer Loans in 2025 reached IDR35.43 trillion, representing an increase of 5.84% compared to IDR33.36 trillion in 2024. The increase was primarily driven by the realization of Multipurpose Loans amounting to IDR2.94 trillion, or an increase of 7.17% compared to the previous year's Multipurpose Loan achievement.

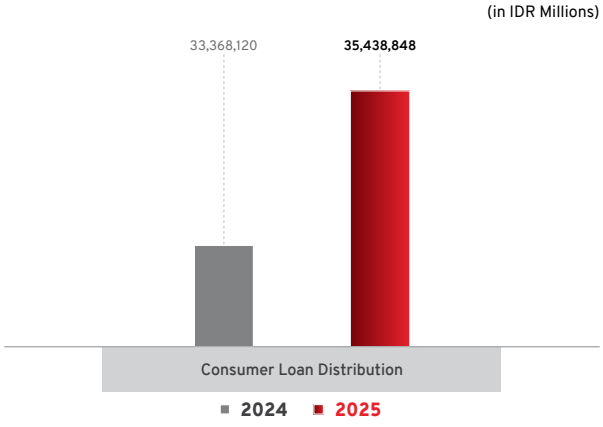
Table of Number of Loan Debtors Consumer

(in Debtors)

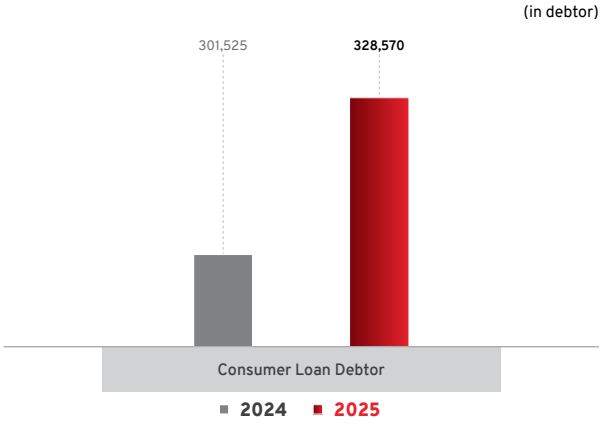
Description	2025	2024	Growth	
			Debtors	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Consumer Loan Segment	328,570	301,525	27,045	8.23%

In line with the nominal growth of Consumer Loan, the number of Bank Jatim Consumer Loan debtors in 2025 was recorded at 328,570 debtors, an increase of 27,045 debtors or 8.23% compared to 2024 which was 301,525 debtors. The increase in the number of debtors mainly came from the growth of debtors from Multiguna Loan which was 26,092 debtors.

Graph of Consumer Loan Distribution



Graph of Consumer Loan Debtor



Consumer Loan Segment Strategies in 2025

The description of the Consumer Loan strategies in 2025 is as follows:

1. Focusing on expansion to Regional Apparatus Organizations (OPD) by providing promotional stimulus in marketing strategies.
2. Optimization of Internal Database using Pipeline Management application.
3. Digitalization (E-Kmg V2 and paylater).
4. Ramadhan Kareem promotional program.
5. Providing rewards to account officers who have achieved targets.
6. Development of KKPD Phase 2 (two) to maximize transactions and Regional Government expenditure budgets.
7. Multipurpose loan umrah lottery program.

Meanwhile, to maximize profits from property investment in 2025, several strategies that can be implemented include:

1. Property loan interest rate promotion.
2. Cashback on property loan provision fees.
3. Gathering of developers and property agents.
4. Collaboration with developers and property agents and developer associations.
5. Rewards for property loan account officers.
6. Exhibition and Expo Semarak Lelang.

Competitive Advantage and Innovation in Consumer Loan

The competitive advantages and innovations of Consumer Loan are as follows:

1. For multipurpose loan schemes, debtors are provided rewards in the form of umrah and travel lottery programs.
2. Various rewards are offered to prospective debtors, ranging from interest rate promotions, provision fee cashback, installment subsidies, and Ramadhan promotions.
3. Providing stimulus to improve account officer performance with various rewards given in order to increase consumer loan growth.
4. Acceleration of the loan process through application development.
5. Competitive interest rates with competitor banks.

Consumer Loan Business Prospects in 2026

In 2026, the Consumer Credit Division focuses its strategy on intensifying market penetration and digital transformation to maintain sustainable growth. The following are the details of the prospects and strategic policy directions:

1. **KMG Penetration Strategy and Customer-Need-Based Captive Market**

   In order to maximize quality asset growth, the Consumer Segment implements a marketing strategy that not only offers products but also provides financial solutions that are relevant to each customer segment.

   a. **Optimization of Multipurpose Loans (KMG) and Captive Market**

      1) **Public Sector – Civil Servants (ASN) (Regional Apparatus Organizations)**
         - Approach: Life-Cycle Financial Solutions. Customers within OPD environments generally require long-term certainty and administrative convenience.
         - Marketing Strategy: Establishing synergy with the Provincial Regional Civil Service Agency (BKD) through integration of the Rumah ASN application with the E-KMG application to support financing needs for civil servants.
         - Targeting: Focus on fulfilling needs such as home renovation, children's education expenses, or debt consolidation with competitive interest rates deducted directly through payroll systems.
         - Value Proposition: "Fast Process, No Additional Collateral, Loan Aligned with Employment Tenure."

      2) **Education and Healthcare Sector (Hospitals, State Universities, and Private Universities)**
         - Approach: Professional-Specific Benefits. Customers in this sector (doctors, medical personnel, lecturers, and teachers) generally have low-risk profiles but high service expectations, as well as funding needs that are often urgent or investment-oriented.

- Marketing Strategy: Focused on professional segments, particularly medical personnel and academics, through the provision of financing programs tailored to each segment's characteristics. For medical personnel, the Bank offers specialized financing programs to support professional development and specialization, while for academics, financing facilities with flexible tenors are provided, aligned with certification allowance schedules and research funding.

3) **Retirement Segment (Pensioners)**
   - Approach: Empowerment and Silver Economy. Pensioners typically require funds to maintain cash flow in retirement, finance healthcare needs, or initiate productive businesses.
   - Marketing Strategy: Integrating credit with the "Wirausaha Masa Tua" program. Marketing is conducted through community-based approaches (e.g., during pension disbursement) along with financial literacy education.
   - Value Proposition: "Productive Retirement, Simple Process, Supported by Comprehensive Life Insurance Protection."

b. **Product Digitalization and Adaptation to Payment Trends**

In line with changing consumer behavior, the Consumer Segment is committed to accelerating business processes through:

1) Product Development: Accommodating the shift toward cashless trends with more flexible PayLater solutions.
2) Process Engineering: Developing digital infrastructure to streamline Service Level Agreements (SLA) in credit applications to be more efficient and responsive.
3) Customer-Centric Marketing: Personalizing product offerings based on customer behavior analysis (big data analytics).

2. **Strategic Prospects of Mortgage Loans (KPR)**

The property sector is projected to remain an engine of growth in 2026, driven by positive macroeconomic indicators:

a. Economic Stability and Purchasing Power: Resilient economic growth is expected to increase disposable income, thereby strengthening demand for primary housing.
b. Urbanization and Residential Demand: Increasing population concentration in urban areas is driving higher demand for residential housing, particularly among millennials and young families.
c. PropTech and Green Housing: Digitalization through the integration of technology within the end-to-end mortgage ecosystem, from property search to loan application.

Consumer Loan Strategies in 2026

The Consumer Loan Acceleration Strategy in 2026 emphasizes Growth, Digitalization, and Asset Quality, aimed at strengthening market share through the optimization of internal and external ecosystems, accelerating digital transformation in business processes, and implementing prudent risk mitigation. The main strategic pillars are as follows:

1. **Market Share Expansion and Portfolio Penetration**

Conducting aggressive penetration in the **Personal Loan** and **Consumer Loan** segments, with key focus on:

a. Optimization of Captive Market: Strengthening existing customer loyalty through retention programs, including the KMG Umrah and Travel Lottery Program, as well as expanding lending through ASN payroll partnership schemes with KUB (Bank Business Group).
b. Marketing Stimulus: Leveraging strategic momentum (65th Anniversary of Bank Jatim and Ramadhan Promotions) through provision fee cashback schemes and competitive interest rates to drive loan outstanding growth.
c. Property Ecosystem Synergy: Accelerating mortgage (KPR) disbursement through the FLPP scheme and strategic collaboration with developers (REI/APERSI) to reduce the housing backlog while maintaining NPL coverage.

2. **Digitalization and Data Intelligence**

Operational transformation is carried out to enhance efficiency and customer experience through:

a. Consumer Digital Ecosystem: Integration of payment channels (eKMG V2, ASN Paylater) and implementation of Auto Decision Scoring to accelerate credit process Turnaround Time (TAT).
b. Customer 360° and Data Analytics: Utilization of data lakes to comprehensively map customer behavior, enabling more precise cross-selling strategies and data-driven decision-making (data-driven marketing).

3. **Operational Excellence and Risk Management**

Maintaining asset quality remains a priority through strengthening the lines of defense:

a. Asset Recovery Consumer (ARC): Establishment of dedicated units at the branch level for early handling of non-performing loans, with the objective of maintaining the Consumer NPL ratio.
b. Collection Intensification: Optimization of desk call activities for low collectibility accounts (Collectibility 1 and 2) to ensure consistent installment performance.

4. **Human Capital Empowerment (Sales Force)**

a. Enhancing the productivity of marketing personnel (account officers) through:

b. Incentive and Recognition: Implementation of the AO Champions League 2026 as a motivational instrument to achieve NoA (Number of Accounts) and Outstanding (O/S) targets.
c. Capacity Building: Provision of digital work tools and continuous training to ensure accountable credit processes.

5. **Sustainability and Brand Image**
Implementation of Environmental, Social, and Governance (ESG) principles through green financing (green home loans and electric vehicles), as well as strengthening brand awareness through successful debtor storytelling and strategic collaboration with media partners.

Third Party Funds

Bank Jatim's conventional segment third party funds consist of current accounts, savings and deposits.

CURRENT ACCOUNT
Giro or current account is a deposit that can be withdrawn at any time by using check/transfer form and other payment order facilities, or by way of transfer. Bank Jatim's current account is online at all of its branches so that withdrawals and deposits can be made at all branches while Bank Jatim's check/ transfer form can be cleared anywhere (Intercity Clearing); Bank Jatim Cuurent Account could also be opened in Rupiah and foreign currency (EUR, JPY, SGD, USD, AUD, HKD, and CNY). Bank Jatim Current Account was available for the public (individuals and companies), as well as for local governments.

Bank Jatim's Current Accounts Productivity is described as follows:

Table of Current Accounts Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (3)-(2)	(5) = (4)/(3)
Local Government Current Accounts	15,001,444	13,936,739	1,064,705	7.64%
General Current Accounts	6,215,111	4,999,722	1,215,389	24.41%
Total	**21,216,555**	**18,936,461**	**2,280,094**	**12.04%**

Current Accounts in 2025 reached IDR21.22 trillion, increasing by 12.04% compared to IDR18.94 trillion in 2024. The increase was primarily driven by General Current Accounts, which grew by 24.41% or IDR1,215 billion, and Regional Government Current Accounts, which increased by 7.64% or IDR1.06 trillion.

SAVINGS
Bank Jatim savings products consist of Simpeda Savings, Hajj Savings, Siklus Savings (Rupiah and foreign currency), Siklus Priority Savings, Siklus Pension Savings, Tabunganku, Student Savings (Simpel), and Fishermen Savings (Sinyal).

Bank Jatim Savings productivityis described as follows:

Table of Savings Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Simpeda	16,559,388	17,141,838	(582,451)	(3.40%)
Siklus	4,092,964	4,286,742	(193,778)	(4.52%)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Siklus Pensiun	311,256	308,315	2,941	0.95%
Siklus Prioritas	3,652,723	3,892,196	(239,473)	(6.15%)
Tabungan Haji	14,204	15,596	(1,392)	(8.93%)
Tabunganku	4,970,751	4,716,114	254,637	5.40%
Simpel Savings	155,739	128,964	26,774	20.76%
Sinyal Savings	215	390	(175)	(44.89%)
Total	**29,757,239**	**30,490,156**	**(732,917)**	**(2.40%)**

Total Savings in 2025 reached IDR29.76 trillion, declining by 2.40% compared to IDR30.49 trillion in 2024. The decrease was mainly due to declines in Simpeda Savings, Siklus Savings, and Siklus Priority Savings, amounting to IDR1,013 billion.

The description of savings performance is presented as follows:

- **Simpeda**
  In 2025, Simpeda Savings amounted to IDR16.56 trillion, decreasing by IDR582.45 billion or 3.40% compared to IDR17.14 trillion in 2024. This was due to the absence of cashback (high interest) programs in 2025, as liquidity remained adequate and efficiency measures were implemented.
- **Siklus**
  Funds collected from Siklus Savings in 2025 amounted to IDR4.09 trillion, decreasing by IDR193.778 billion or 4.52% compared to IDR4.28 trillion in 2024. This was also due to the absence of cashback (high interest) programs in 2025, as liquidity remained adequate and efficiency was maintained.
- **Siklus Pensiun**
  Funds collected from Siklus Pension Savings in 2025 amounted to IDR311.2 billion, increasing by IDR2.9 billion or 0.95% compared to IDR308.3 billion in 2024. The increase was in line with the growth in the number of pension accounts managed by Bank Jatim for retirees of PT Taspen (Persero) and PT Asabri (Persero).
- **Siklus Prioritas**
  Funds collected from Siklus Priority Savings in 2025 amounted to IDR3.65 trillion, decreasing by IDR239.47 billion or 6.15% compared to IDR3.89 trillion in 2024. This was due to the absence of cashback (high interest) programs in 2025, as liquidity remained adequate and efficiency was maintained.
- **Hajj Savings**
  Hajj Savings in 2025 amounted to IDR14.2 billion, decreasing by IDR1.39 billion or 8.93% compared to IDR15.59 billion in 2024.
- **Tabunganku**
  Funds collected from TabunganKu in 2025 amounted to IDR4.97 trillion, increasing by IDR254.64 billion or 5.40% compared to IDR4.72 trillion in 2024. The increase was in line with the growth in the number of TabunganKu customers, supported by Bank Jatim's intensive financial literacy initiatives, particularly in schools.
- **Simpanan Pelajar (Simpel)**
  Student Savings (SIMPEL) in 2025 amounted to IDR155.74 billion, increasing by IDR26.77 billion or 20.76% compared to IDR128.96 billion in 2024. This increase was in line with the growth in the number of Simpel customers, driven by Bank Jatim's financial literacy initiatives in schools, as well as joint commitment with the Governor of East Java and OJK through the One Student One Account (KEJAR) program.
- **Simpanan Nelayan (Sinyal)**
  Fishermen Savings (Sinyal) in 2025 amounted to IDR215 million, decreasing by IDR175 million or 44.89% compared to IDR390 million in 2024. This decrease was in line with the decline in the number of Sinyal customers, as the fisherman population is relatively smaller and customers tend to prefer Simpeda Savings due to promotional lottery programs.

DEPOSITS

Deposito Time deposit is the best option for individuals and companies looking to invest their funds in a safe and reliable environment. Funds are guaranteed by the government through the Deposit Insurance Corporation (LPS), subject to certain requirements. Time deposits can be opened in Rupiah and foreign currencies (EUR, JPY, SGD, USD, CNY, HKD, and AUD).

Bank Jatim Deposits productivity is described as follows:

Table of Deposits Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Deposits	23,897,064	25,266,035	(1,075,965)	(4.25%)

Bank Jatim deposits can be used as collateral for loans with competitive, negotiable interest rates. Deposits in 2025 reached Rp23.90 trillion, a decrease of Rp1.08 billion, or 4.25%, compared to Rp25.27 trillion in 2024. This is in line with the reduction in special rates in order to maintain efficiency and maintain liquidity conditions.

Third-Party Fund Strategy in 2025

The description of the strategy for increasing third-party funds carried out in 2025 is as follows:

1. Optimizing QRIS implementation through the acquisition programs of QRIS merchant and QRIS Crossborder.
2. Programs for Merchants collaborating with Bank Jatim through QRIS merchant racing promos, 0% MDR, QRIS Transaction Cashback Promos, and Bank Jatim QRIS merchant branding.
3. Approach to the Doctors Association, Contractors Association, Notary Association, HIPMI, and Entrepreneurs in the East Java region for individual deposits.
4. Collaboration with radio to promote Bank Jatim Savings products and ongoing promotional programs.
5. The ASN Go Digital program by activating J-Connect Mobile for all State Civil Apparatus (ASN) in East Java as part of the implementation of digitalization in the government sphere (ETPD, TP2DD).
6. The KEJAR (One Account, One Student) program, which opens student savings accounts and promotes financial literacy and inclusion in schools, is a joint commitment between the Governor of East Java, the Financial Services Authority (OJK), and Bank Jatim. Account openings are funded by an initial deposit incentive, with a target of approximately 50,000 accounts.
7. The Simpeda Savings Lottery Program which is held nationally twice and regionally once.
8. Implementation of bundling programs related to the placement of collaborative funds with events (sports, music, millennials, communities, and other major events), brands and/or Featured Merchants.
9. Financial literacy and inclusion activities, especially in schools, in collaboration with the Regional Government and the OJK.
10. Addition of services and cooperation with East Java Priority merchants to provide alternative benefit choices that can be enjoyed by East Java Priority customers.
11. Launching of East Java Syariah Prioritas Services.
12. Collaboration in financial services with the Provincial, City, Regency, and Regional Governments in East Java in optimizing current accounts.
13. Sponsorship participation in events in the Bank Jatim work area.
14. Promotion of products and services through social media, outdoor media, and collaboration with influencers in the East Java region.
15. Optimization of support to branches by actively participating in accelerating the deposit negotiation application process.

Competitive Advantage and Innovation of Third Party Funds

The competitive advantages and innovations that third party funds have are as follows:

1. Financial education and literacy services in the field of education in East Java.
2. Transaction promotional program at Bank Jatim QRIS merchants.
3. Real-time QRIS transaction fund settlement services.
4. Discount program for merchants and exclusive service collaboration for Bank Jatim Priority customers.
5. Providing added value to customers in the form of a lottery program for Simpeda Bank Jatim savings customers.
6. Increasing bonding between customers and Bank Jatim so that it will form a heart-to-heart service to customers.
7. Collaboration with branches in the approach to closing and maintaining corporate customers.

Business Prospect of Third-Party Funds for 2026

The business prospect of third party funds is as follows:

1. Additional service benefits and merchant collaboration throughout Bank Jatim's work area for priority segment customers.
2. KEJAR (One Student One Account Program.
3. Optimization of QRIS implementation to increase the number of merchants and merchant transactions.
4. Savings Lottery Program.
5. Establishment of new partnerships and maintaining existing relationships with retail and individual customers.
6. Optimization of existing corporate customer potential by expanding coverage from upstream to downstream within the customer ecosystem.

Third-Party Fund Strategies for 2026

The strategies of third party funds to be implemented in 2026 are as follows:

1. The Simpeda Savings Lottery Program which is held nationally twice and regionally once.
2. Introducing Bank Jatim products and services to the public through branding of public transportation modes and bus stops in the city of Surabaya.
3. KEJAR (One Account, One Student) is a joint commitment between the Governor of East Java, the Financial Services Authority (OJK), and Bank Jatim to open student savings accounts for students in East Java, providing incentives in the form of initial deposits. The target is approximately 50,000 accounts.
4. The KEJAR program collaborates with Financial Literacy and Inclusion programs to foster a culture of saving among students and provide literacy regarding banking products and services. The Financial Literacy and Inclusion program was implemented in four schools. The cities/districts where the schools were located were selected based on the lowest number of SimPel Savings accounts managed by Bank Jatim branches.
5. Gathering of Bank Jatim with OPD/associations in East Java to optimize business potential, especially for individual businesses/PT and private CVs.
6. Gathering of Bank Jatim with PT Taspen (Persero) to share moments of collaboration progress, obstacles faced, and the possibility of business potential that can be optimized, especially for ASN pension businesses.
7. Gathering of Bank Jatim with PT ASABRI (Persero) to share moments of cooperation progress, obstacles faced, and the possibility of business potential that can be optimized, especially for the TNI and Polri retiree business.
8. Bank Jatim's QRIS merchant transaction racing program during Ramadan, Eid al-Fitr, and the end of the year requires a minimum account balance and transaction amount. Other QRIS promotions, such as Cashier Promos, are also available.
9. The Grebeg Merchant QRIS program involves Bank Jatim visiting merchants to provide appreciation/rewards for QRIS transactions and merchant balances at Bank Jatim. This program is expected to increase merchant balances at Bank Jatim.
10. Implementation of Promotion and Branding of Fund Products and Services through Sponsorship of Music Events, millennials, communities, sports, and others.
11. Distribution of Social Assistances consisting of PKH Plus, ASDP, KIP Putri Jawara, KIP KPM Jawara, KIP PPKS Jawara, KIP EKS PPKS Jawara, LKSA, LKSLU, Extreme Poverty Social Assistance, and DBHCHT Social Assistance.
12. On Bank Jatim's anniversary and the Republic of Indonesia's anniversary, Bank Jatim provides various promotional programs as a loyalty program and also to increase FBI, for example: KAI ticket purchase promo, credit purchase, e-wallet top-up, and others.
13. J-Connect mobile activation campaign through various activities for example: J-Connect Race.
14. Collaboration with billers to increase Bank Jatim's fee-based income, for example: PLN bills, purchasing credit/data packages, topping up electronic money, purchasing transportation tickets, and others.
15. Branding programs at culinary centers and other collaborations with related institutions/agencies.
16. East Java Priority Acquisition Program through bundling and Merchant Get Member (MGM) programs.
17. Activation program through priority merchant collaboration for anniversary, gathering, and loyalty program purposes.
18. Improving priority services through collaboration with international standard hospitals and Golf Clinic services.
19. Branding in the golf area and airport executive lounge.

Other Services

Other services consist of Treasury, International Banking and Bank Jatim Custodian.

TREASURY

In the modern banking industry, the treasury function occupies a highly strategic position as it serves as the center for financial management, liquidity, and market risk. Treasury is not simply an administrative unit that regulates the flow of funds, but rather a vital component that determines a bank's ability to maintain stability, meet obligations, and generate sustainable profits. Amidst the ever-changing dynamics of the global economy, the treasury's role is increasingly crucial, as every decision it makes directly impacts a bank's financial soundness.

In general, the treasury is responsible for managing liquidity to ensure the bank always has sufficient funds to meet customer withdrawals, credit financing, and other obligations. This management requires accurate cash flow planning, monitoring money market conditions, and close coordination with various business units within the bank. A balance between funding availability and cost efficiency is key, as excess liquidity can reduce profitability, while a liquidity deficit can pose serious risks to the bank's sustainability.

In addition to liquidity, treasury also plays a critical role in managing market risks, including interest rate risk and exchange rate risk. Fluctuations in interest rates can affect the cost of funds, interest income, and the value of a bank's asset portfolio. Similarly, changes in exchange rates can impact foreign exchange transactions and liabilities denominated in foreign currencies. Therefore, the treasury uses various financial instruments such as money market transactions, bonds, swaps, forwards, and other derivatives to hedge and maintain the stability of the bank's income.

The treasury function is also closely linked to short- and medium-term investment strategies. Banks must be able to invest undisbursed funds in safe instruments that still provide optimal returns. These investment decisions take into account not only profit levels but also asset quality, regulatory requirements, and the bank's overall risk profile. Therefore, treasury acts as a portfolio manager, balancing security, liquidity, and profitability.

On the other hand, developments in financial technology and global market integration require treasury to operate more quickly, accurately, and adaptively. The use of data-driven risk management systems, real-time market analysis, and transaction automation are crucial for improving treasury management effectiveness. Banks that optimize treasury functions through technology and competent human resources will have a stronger competitive edge in the competitive financial industry.

In line with Treasury's role as one of the pillars of Bank Jatim's profit growth, supported by professional and reliable staff, the Treasury Division continuously improves its Treasury business activities. Bank Jatim's Treasury business encompasses money market transactions, fixed income marketable securities transactions, and foreign exchange transactions, conducted by the Global Market Unit under the Treasury Division. These transactions are interbank transactions conducted with both bank and non-bank counterparts (securities).

Bank Jatim's Treasury business comprises portfolio management of placements with Bank Indonesia, placements with other banks, marketable securities, and reverse repos. As of December 2025, portfolio management increased 8.00% year-on-year, from IDR27,421 billion in 2024 to IDR29,614 billion in 2025.

Graph of Total Treasury Asset Management

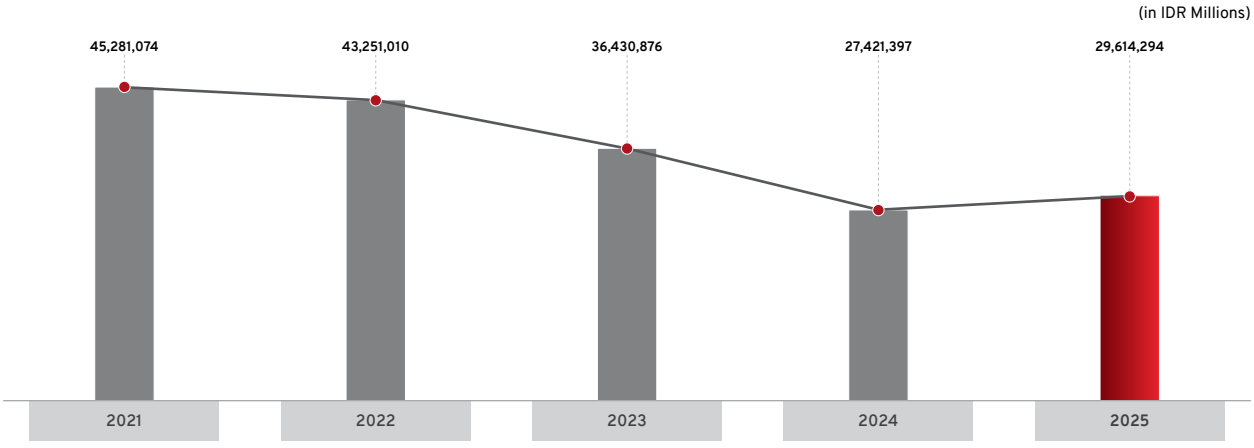


Table of Total Treasury Assets Under Management as of December 2024-2025

(in IDR million)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total Treasury Assets Under Management	29,614,294	27,421,397	2,192,896	8.00%

The increase in Treasury assets under management was partly due to increases in reverse repo receivables and borrowings from other banks. This presents both a challenge and a remarkable achievement amidst the downward trend in interest rates that occurred throughout 2025. In January 2025, Bank Indonesia initiated monetary easing by lowering the BI Rate to 5.75% from its previous level (around 6.00%). This move came amid relatively controlled inflation and slowing domestic economic growth, which required monetary stimulus. This reduction surprised some market participants and demonstrated the central bank's pro-growth stance. Meanwhile, from October to November 2025, Bank Indonesia chose to hold the interest rate at 4.75% and refrained from further cuts in the final few Board of Governors meetings of the year. This policy was taken to allow time for the transmission of monetary easing to be effective and to take into account exchange rate pressures and external conditions.

Thus, due to the decline in interest rates, the Bank recorded a decline in performance in the Treasury business with interest income of IDR1,436 billion in 2025. This income was also added to fee-based income from foreign exchange transactions (Telegraphic Transfers and Bank Notes) and securities profits of IDR18.01 billion, an increase of 245% from 2024 which was IDR7.3 billion, bringing the total income recorded by Treasury to IDR1,436 billion in 2025.

Table of Treasury Productivity 2024-2025

(in IDR million)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Placement with Bank Indonesia	-	-	-	-
Placement with other Banks	1,090	1,068	22	2.06%
Marketable Securities	16,076	16,497	(421)	(2.55%)
Reverse Repo Receivables	7,328	607	6,721	1108%
Repo Liability	3,520	9,170	(5,650)	(61.61%)
Borrowing	1,600	78	1,522	1,952%
Total	**29,614**	**27,420**	**2,194**	**8.00%**

Throughout 2025, the global economy navigated a challenging and uncertain environment, yet demonstrated relatively strong resilience amidst external pressures. Global growth was projected to remain moderate, slowing from pre-pandemic trends and reflecting a combination of structural headwinds and global demand dynamics. In other words, the global economic landscape throughout 2025 presented a complex picture: growth remained positive but moderate, external risks such as trade tensions and geopolitical uncertainty persisted, while a number of countries demonstrated economic resilience through adaptive domestic policies. For most countries, the focus of economic policy shifted to maintaining inflation stability, stimulating domestic demand, and anticipating delayed external risks as efforts to navigate a slower and more uncertain global economy present key challenges for the Treasury Division. Domestically, throughout 2025, Bank

Indonesia lowered the BI 7-Day Reverse Repo Rate (BI7DRR) by 1% from 5.75% to 4.75% by the end of 2025. Most Treasury activities were directly impacted by changing trends in several economic indicators, both global and domestic. Furthermore, market risk management for the Treasury portfolio was also a key focus in 2025, as the downward trend in interest rates significantly impacted yields and securities prices. To address this, the Bank is reprofiling its portfolio while maintaining a strong focus on risk management.

Bank Jatim's liquidity conditions in 2025 experienced a slight decline compared to the previous year but remained ample due to significant growth in credit and financing. To optimize income from idle funds, the bank continued to allocate the largest portion to securities management in 2025, considering that this portfolio provided relatively high returns compared to other instruments. The purchase of securities was primarily aimed at meeting regulatory requirements, including the Macroprudential Liquidity Buffer (PLM) ratio, and the Macroprudential Intermediation Ratio (RIM) also served as a strategic investment instrument to enhance the Bank's interest income.

Bank Jatim was also able to manage liquidity efficiently by continuing to implement the principle of compliance with Bank Indonesia's provisions regarding the Minimum Reserve Requirement (GWM) and Net Open Position (PDN) throughout 2025. Bank Indonesia's Rupiah Averaging GWM provision is 9.00%, while the Macroprudential Intermediation Ratio GWM is 0.62%. The Bank's Rupiah GWM realization on December 31, 2025, was 5.32%, which includes the GWM incentive or Macroprudential Liquidity Incentive Policy of 4.50%. Meanwhile, the realization of the Foreign Currency GWM on December 31, 2025, was 6.94% above the Bank Indonesia regulation of 4.00%. For Bank Jatim's PDN, the realization on December 31, 2025, was 2.55%, still within the Bank Indonesia regulation limit of 20%.

Treasury Competitive Advantage and Innovation

Bank Indonesia (BI) had several money market development projects and programs designed to be implemented and/or achieve their targets by 2025 to strengthen domestic financial markets, deepen liquidity, and improve the effectiveness of monetary policy transmission. This focus was primarily outlined in the 2025 Money Market Development Blueprint (BPPU 2025), serving as BI's strategic roadmap for modernizing Indonesia's money markets. In this regard, Bank Indonesia is developing the money market to integrate it with the strengthening of its monetary management strategy. Money market development focuses on participants, products, and pricing, as well as on integrated, interconnected, and interoperable infrastructure.

Bank Jatim has also been playing an active role since being appointed by Bank Indonesia as a primary dealer for monetary operations in 2024. This was evident throughout 2025, when Bank Jatim was appointed as a primary dealer for securities transactions, BI Rupiah Funding Notes, and Overnight Index Swap (OIS) market matchmaking. Furthermore, no less importantly, Bank Jatim was also officially appointed by Bank Indonesia as an ACCD bank, facilitating transactions using local currencies between Indonesia and Malaysia, in line with the LCTF framework.

Business Prospect and Strategy of Treasury for 2026

In 2026, Bank Jatim faced a challenging year for its Treasury business, primarily due to tight liquidity and high cost of funds. In addition, credit growth was expected to slow, requiring the bank to focus on maintaining credit quality and controlling the non-performing loan (NPL) ratio. Furthermore, the global economy is expected to grow more slowly in 2026 than before the pandemic, with the global growth forecast at around 2.7%–2.9%. This indicates a moderate recovery but is still far from the old trend. This slowdown reflects investment constraints, sluggish global demand, and an uneven export recovery. 2026 will also be a crucial year, as Indonesia faces the challenge of not only maintaining growth but also undertaking structural transformation, strengthening fiscal and social resilience, and capitalizing on new opportunities amidst global dynamics.

To face these challenges, banks and financial institutions must have the right strategies, such as maintaining credit quality, controlling costs, and improving operational efficiency. In addition, they must be prepared to face changes occurring in the global market and economy. The Treasury will certainly continue to strive to enhance its role in optimizing the bank's business growth, both in terms of liquidity management, fundraising, increasing profits, and increasing transactions, in line with the Treasury's commitment to continuously increase its positive contribution to Bank Jatim. In managing idle funds, the Treasury will continue to optimize through investments by prioritizing the principle of prudence in instruments that generate sufficiently high returns for the Bank, especially by maintaining the size of the existing marketable securities portfolio.

In liquidity management, the Bank focuses on providing short-term liquidity to normalize liquidity (up to a 3-month tenor) following the year-end repo and improving liquidity ratios. Meanwhile, to increase fee-based income from foreign exchange transactions, Treasury is participating in the development and finalization of mobile cross-currency transactions, with the hope of increasing transactions and obtaining fee-based income as well as expanding the bank's market share through optimizing treasury products and services to foster sustainable business growth.

INTERNATIONAL BANKING

International Banking products include remittance transactions, export-import transactions, Letter of Credit (L/C), and Domestic Documented Letter of Credit (SKBDN) transactions. An explanation of each product has been presented in the Products and Services Sub-Chapter Profile section in this Annual Report.

The International Banking segment is managed by the International Banking Division. The International Banking Division was established in July 2023 in line with Decree (SK) Number: 064/05/15/DIR/PSM/KEP dated June 19, 2025, concerning Organizational Structure and Work Procedures. The International Banking Division is responsible for managing remittances, trade finance, and bank-to-bank business. For the Remittance and Trade Finance business, the International Banking Division is responsible for end-to-end management, from marketing to operations. To support the contribution to the company's revenue and the principles of Good Corporate Governance, namely:

Vision:

1. To make Bank Jatim as the first and leading Regional Development Bank (BPD) through the efforts to develop trade finance products (product re-engineering) and comprehensive marketing strategies
2. To create a comprehensive Bank Jatim Remittance service to meet customer needs by paying attention to the speed, accuracy, and security of transactions.

Mission:

1. To create, develop, and maintain Bank Jatim's trade finance and remittance products and services in order to get a comparative and competitive advantage and market acceptance.
2. To build a marketing system capable to drive Trade Finance marketing activities and all Bank Jatim work units as an effort to increase the Bank Jatim's trade finance and remittance business transactions.
3. To provide adequate service in making payments to and from abroad quickly, safely, and at competitive costs.
4. To provide the best remittance service supported by a trusted system.

International Banking productivity is described as follows:

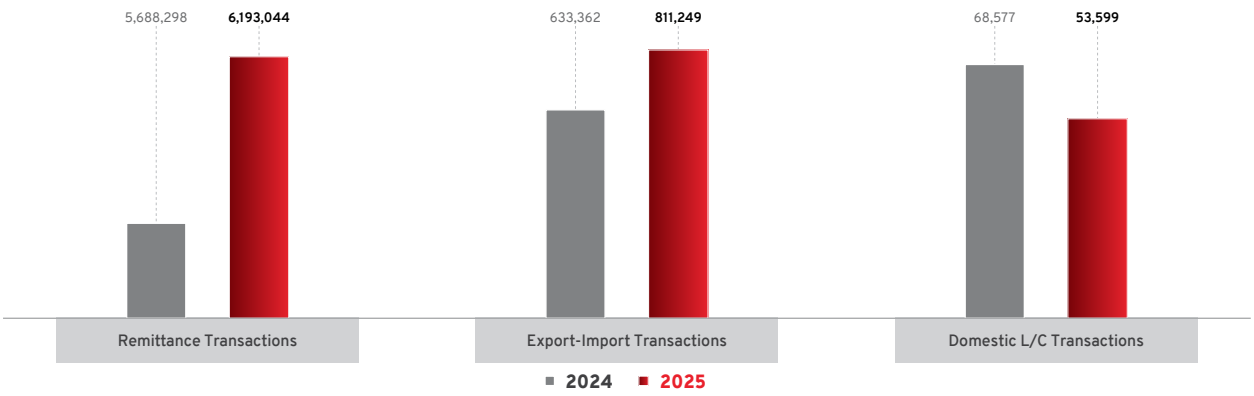
Table of International Banking Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Remittance Transactions	6,193,044	5,688,298	504,746	8.87%
Export-Import Transactions	811,249	633,362	177,887	28.09%
Domestic Letter of Credit (SKBDN)	53,599	68,577	(14,978)	(21.84%)

Graph of International Banking Productivity

(in IDR Millions)



In 2025, the performance of Bank Jatim's trade finance and remittance products continued to grow on a year-on-year (YoY) basis. This reflects the bank's role as a Foreign Exchange Bank in both domestic and international markets, amid improving economic conditions following the global pandemic. Bank Jatim's strategies to navigate this situation and programs in developing human resources have yielded positive results, as evidenced by the strong performance achieved in 2024. The following is a detailed analysis of the growth in trade finance and remittance product performance at Bank Jatim.

1. **Remittance Transactions**
   Bank Jatim's remittance transactions in 2025 amounted to IDR6.19 trillion, an increase of 8.87% compared to 2024 which amounted to IDR5.68 trillion. Opening new business channels for Remittance products through the BRIFAST Remittance cooperation agreement for the Taiwan and Middle East corridors, developing outbound JConnect Remittance in collaboration with PT NIUM Mitra Indonesia, offering competitive rates for Graha Remittansi Indonesia and BRI Global Finance Hongkong transactions. The collaboration carried out by Bank Jatim is one that makes a significant contribution to the performance of Remittance transactions. The strategy of opening corridors and cooperation with new remittance counterparts has resulted in an increase in Bank Jatim's Remittance transactions. In addition, marketing staff from Branches, Sub-Branches, and the Head Office Business Division have contributed to Bank Jatim's foreign exchange product marketing efforts so that many customers can be acquired in 2025.
2. **Export-Import Transactions**
   Bank Jatim's export-import transactions in 2025 amounted to IDR864.85 billion, an increase of 28.09% compared to IDR701.93 billion in 2024. Bank Jatim's human resources, both marketing and operational, are sufficiently prepared and competent in marketing and executing export-import transactions, both under letter of credit and non-letter of credit. Marketing staff acting in a customer-centric manner are able to provide appropriate advice to customers and potential customers, so that customers feel supported, and the customer maintenance and acquisition processes are relatively easier to implement. Furthermore, the role of Bank Jatim's Treasury Division is also able to provide competitive rates, so that many customers can be acquired in 2025.
3. **Domestic L/C Transactions**
   Bank Jatim's SKBDN transactions in 2025 amounted to IDR53.60 billion, a 21.84% decrease compared to IDR68.58 billion in 2024. This was largely due to a decrease in SKBDN requests from customers who chose the collection/transfer basis mechanism. To anticipate this, the International Banking Division is exploring collaboration with new strategic business partners for construction project payments using SKBDN.

International Banking Strategy in 2025

The strategy carried out by International Banking Division as one of Bank Jatim's business divisions is as follows:

1. **Market Intelligence**
   By developing business processes through benchmarking at other banks and conducting customer satisfaction surveys.
2. **Product and Services Development Proposal**
   Carrying out product innovations, updating internal regulations, and penetrating foreign markets (opening new corridors and collaborating with new remittance counterparts).
3. **Third Parties Reciprocal Relation**
   Collaborating with third parties including Remittance Counterparts/Money Transfer Operator (MTO), synergizing with the Department of Manpower, Indonesian Migrant Worker Placement Companies, synergizing with exportimport associations or communities such as GPEI, ECS, ICC, and other Export-Import Associations.
4. **Marketing Action**
   Conducting effective marketing communication to enhance brand awareness, both through specific marketing tools and promotional programs or event sponsorships; actively carrying out internal and external marketing efforts (targeting business units at the Head Office, Branches, Sub-Branches, and prospective customers); and organizing gatherings with stakeholders (in this case, government agencies, Indonesian Migrant Worker communities, MTOs, as well as private institutions and MSMEs engaged in foreign exchange transactions).

In addition, the Trade Connect Summit 2024 was held, an event featuring exhibitions, business talk shows, and business matching activities, in collaboration with the Ministry of Trade of the Republic of Indonesia, particularly with representatives from overseas trade offices. This initiative successfully attracted potential buyers from 3 (three) countries: Belanda, Taiwan, and Nigeria. The offline business matching between export-oriented SMEs/IKMs fostered by Bank Jatim and these potential buyers is expected to open opportunities for global market expansion, ultimately improving Bank Jatim's export product performance.

To support sustainable business in the export sector, Bank Jatim plays an active role in facilitating export-oriented SMEs to participate in coaching and business matching programs to produce SMEs that are capable of exporting independently in synergy with the Indonesian Ministry of Trade in conducting Export Coaching Program (ECP) activities and in collaboration with the East Java Provincial Trade and Industry Office in conducting Jatim Export Trade Assistance (J-XTA) activities. This can also effectively provide opportunities for the acquisition of new export-oriented customers.

International Banking Competitive Advantage and Innovation

In line with the vision and mission of BPD Jatim, the International Banking Division strives to make breakthroughs, namely market penetration through mentoring activities of Jatim Export Trade Assistance (JXTA) and Export Coaching Program, optimizing opportunities through meetings with potential buyers in pitching activities with Trade Attachés/ITPC, Trade Connect, and actively participating with exporter fostered partners in exhibition events such as the Indonesia Furniture Expo (IFEX) and Trade Export Indonesia (TEI) as a step to develop East Java MSMEs as well as BRIFAST Remittance cooperation for the Taiwan and Middle East corridors, development of outbound JConnect Remittance in collaboration with PT NIUM Mitra Indonesia, competitive rate offers for Graha Remittansi Indonesia, and BRI Global Finance Hongkong transactions to assist Indonesian Migrant Workers abroad in sending/receiving funds from/to Indonesia. It is expected that in the coming year, foreign exchange transactions through Bank Jatim will increase.

Business Prospect and Strategy of International Banking for 2026

At the end of December 2025, the total volume of foreign exchange transactions at Bank Jatim reached the equivalent of IDR7.05 trillion (remittance transactions, exports, imports, and SKBDN) or reached 4.5% of the transaction volume target set for 2025.. This achievement highlights the potential for further growth in foreign exchange transactions, particularly by strengthening the capacity of MSMEs in East Java to engage in direct exports. Seizing new opportunities by facilitating business matching and pitching sessions with potential buyers and Foreign Trade Representatives is expected to foster new exporters and transactions. In 2026, Bank Jatim also collaborates with Brawijaya University as one of the leading universities concerned with the development of entrepreneurs and exporting SMEs, where Bank Jatim can create new embryos of prospective export-oriented entrepreneurs who have been introduced to Bank Jatim from an early age. This strategy aims to instill Bank Jatim's services in the minds of these young entrepreneurs, ensuring continued engagement as they establish their own enterprises or take over family businesses, which ultimately serves as a strategic investment for Bank Jatim.

Additionally, Bank Jatim aims to expand partnerships with Remittance Counterparts/Money Transfer Operators (MTO) to establish new remittance transaction corridors from abroad. This includes exploring the potential for opening new nostro accounts to enable transactions in additional foreign currencies. Furthermore, the development of Outbound Jconnect Remittance is a key strategic initiative for enhancing Bank Jatim's remittance services, with plans to integrate it into the Bank's digital mobile banking platform.

BANK JATIM CUSTODIAN

Treasury Business PrBank Jatim obtained an operating permit for custodian services from the Financial Service Authority (OJK) under the letter No. S4/ PM.2/2019 dated January 29, 2019. Bank Jatim Custodian is part of the Funds and Services Division, Wealth Management Sub-Division, the services provided include:

1. Safekeeping and administration of Securities (corporate bonds, medium term notes, negotiable certificates of deposit, sukuk, etc.) in script or scriptless for m.
2. Settlement of sale-purchase transactions of Securities.
3. Management of customer's rights over ownership of securities held so that the rights are effective in the customer's account (corporate action).
4. Proxy at the General Meeting of Shareholders and General Meeting of Bondholders.
5. Sub-Registry to serve investors conducting Securities transactions and investments
6. Submission of reports and information related to securities and/or valuable documents belonging to customers, which are stored and administered by Bank Jatim Custodian.

The productivity of Bank Jatim Custodian is described as follows:

Table of Bank Jatim Custodian Productivity

(in IDR Millions)

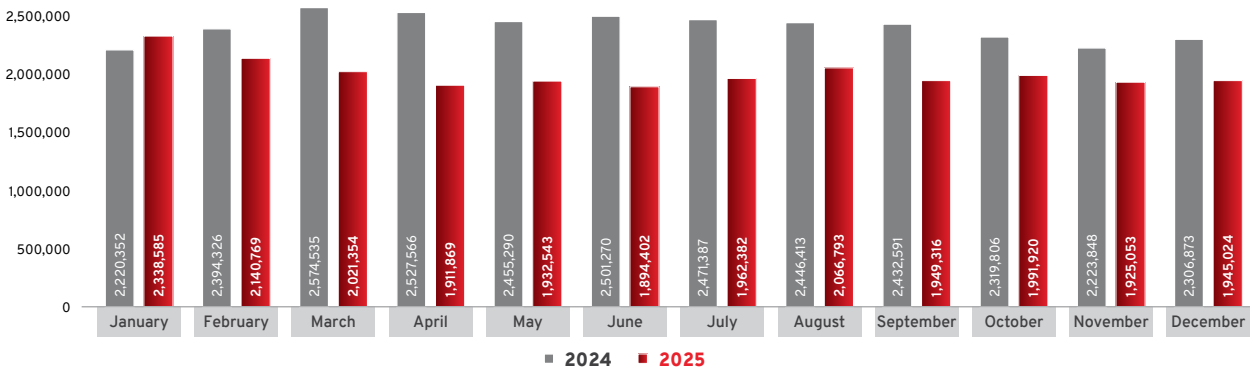
Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Asset Under Custody				
January	2,338,585	2,220,352	118,233	0.05%
February	2,140,769	2,394,326	(253,557)	(0.11%)
March	2,021,354	2,574,535	(553,181)	(0.21%)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
April	1,911,869	2,527,566	(615,697)	(0.24%)
May	1,932,543	2,455,290	(522,747)	(0.21%)
June	1,894,402	2,501,270	(606,868)	(0.24%)
July	1,962,382	2,471,387	(509,005)	(0.21%)
August	2,066,793	2,446,413	(379,620)	(0.16%)
September	1,949,316	2,432,591	(483,275)	(0.20%)
October	1,991,920	2,319,806	(327,886)	(0.14%)
November	1,925,053	2,223,848	(298,795)	(0.13%)
December	1,945,024	2,306,873	(361,849)	(0.16%)
Mature Effect	1,036,771	592,550	444,221	0.75%
Settled Market Securities	531,004	207,000	324,004	1.57%

Total assets under custody in 2025 reached IDR1.94 trillion, a 0.16% decrease compared to IDR2.31 trillion in 2024. This decrease was primarily due to an increase in the number of securities sales and maturities to custodian clients and managed securities instruments.

Graph of Bank Jatim Custodian Securities Managed Fund

(in IDR Millions)



Custodian service customers consist of internal and external customers of Bank Jatim. Internal customers do not directly provide income and profit, but there is cost efficiency for securities that were previously stored by the Treasury Division in other custodian banks.

Bank Jatim Custodian Strategy for 2026

Bank Jatim Custodian's strategy for 2026 is as follows:

1. Addition of KUB Bank Customers and Pension Funds
2. Business expansion with the addition of wealth management support custodian services
3. Update on the core custodian system to accommodate reconciliation, electronic proxy submission and compliance with C-Best Next G.
4. Development of the core custodian system related to the custodian customer portfolio inquiry menu facility.
5. Marketing custodian services to fellow BPDs with more competitive storage costs.
6. Marketing custodian services to Pension Fund Foundations in the East Java region with more competitive *storage costs.*

Bank Jatim Custodian Competitive Advantage and Innovation

Bank Jatim Custodian competitive advantage and innovations include:

1. Competitive safe keeping costs.
2. Provide additional services related to reporting for free.

Bank Jatim Custodian Business Prospects in 2026

The business prospects of Bank Jatim Custodian in 2026 are as follows:

1. Priority Customer/Wealth Management
2. Collaboration on custodial services with the Bank Business Group Pension Fund Foundation
3. Cooperation in custodian services with Bank Business Group (KUB) Bank Jatim
4. Cooperation in custodian services with the Pension Fund Foundation in the East Java region.
5. Collaboration in custodial services with BUMD companies and private companies in the East Java region.
6. Cooperation in custodian services with BPD in Indonesia.

Bank Jatim Custodian Strategy for 2026

The strategies that will be implemented by Bank Jatim Custodian for 2026 are as follows:

1. ***Development System***
   a. Updating the core custodian system that can accommodate systematic reconciliation, electronic submission of Corporate Action and proxy and adjustments to the C-Best Next G Application.
   b. Creation of a system to form SID and SRE through the J-Invest application that is synchronized with C-Best. So that the addition of retail custodian customers through the J-Invest application can be realized.
   c. Development of the core custodian system related to the custodian customer portfolio inquiry menu facility. Customers can access their portfolios independently through this facility.
   d. Expansion of custodian services business to support Bank Jatim's wealth management
2. ***Marketing Action***
   Marketing Custodian services to Institutions, Corporations, Pension Funds in East Java, and to other BPDs. Marketing with an emphasis on competitive service fees compared to other Custodians. Raising brand awareness of Bank Jatim Custodian Services products by conducting promotional events and socialization to Business Units located in all Bank Jatim Branch offices. Holding Gatherings for existing and prospective customers with the aim of increasing custodian managed assets.

Sharia Segmen

Bank Jatim sharia segment consisted of third-party funds/deposits, financing and services. Network expansion is a supporting factor for the development of the Sharia Business Unit (UUS) of Bank Jatim. Customers can perform banking transactions easily through the UUS network which included 7 (seven) Sharia Branch Offices, 10 (ten) Sharia Sub-Branch Offices, 4 (four) Cash Offices, 8 (eight) Sharia Payment Points, 691 (six hundred and ninety one) Sharia Laku Pandai Agents, 198 (one hundred and ninety eight) Sharia Service Offices (KLS), 26 (twenty six) ATM Machines, 10 (ten) CRM ATM Machines and 7 (seven) Mobile Cash Cars.

Sharia Segment Explanation and Productivity

Third Party Fund Sharia

Sharia third party funds consist of iB Barokah Current Account (Wadi'ah), iB Barokah Current Account (Mudharabah), Simpel iB Savings, TabunganKu iB, Umroh iB Amanah Savings, SiPandai iB Barokah Savings, Santri (Student) Savings, Barokah Savings, iB Barokah Sejahtera Savings, Hajj iB Amanah Savings, Haji iB Amanah Savings, iB Barokah Pension and Barokah Deposits. An explanation of each Sharia Funding product has been presented in the Profiles section of the Products and Services Sub-Chapter in this Annual Report.

The description of Sharia TPF Productivity is presented as follows:

Table of Sharia TPF Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Current Account iB Barokah (*Wadiah*)	119,856	169,114	(49,258)	(29.13%)
Current Account iB Barokah (*Mudharabah*)	70,542	40,483	30,059	74.25%
Simple Savings iB	13,726	11,783	1,943	16.49%
TabunganKu iB	73,754	67,824	5,930	8.74%

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Umroh iB Amanah Savings	4,881	5,758	(877)	(15.23%)
SiPandai iB Barokah Savings	40	43	(3)	(7.07%)
Santri (Student) Savings	8,690	662	8,028	1,212.65%
iB Barokah Savings	591,994	469,955	122,039	25.97%
iB Barokah Prioritas Savings	16,972	0	16,972	100.00%
Barokah Sejahtera Savings	2,302	11,523	(9,221)	(80.02%)
Hajj iB Amanah Savings	386,221	39,679	346,542	873.36%
IB Barokah Savings Plan	1,664	1,953	(289)	(14.82%)
IB Barokah Pension Savings	58	51	7	13.61%
Barokah Deposits	2,443,898	1,745,479	698,419	40.01%
Total	**3,734,597**	**2,927,376**	**807,221**	**27.57%**

Sharia third-party funds (DPK) in 2025 reached IDR3.73 trillion, an increase of IDR807.22 billion, or 27.57%, compared to IDR2.93 trillion in 2024. The increase in Sharia third-party funds was primarily driven by growth in the iB Amanah Hajj Savings account, which rose 873.36%, or IDR34.52 billion.

The description of TPF Syariah customers is presented as follows:

Table of Sharia TPF Customers

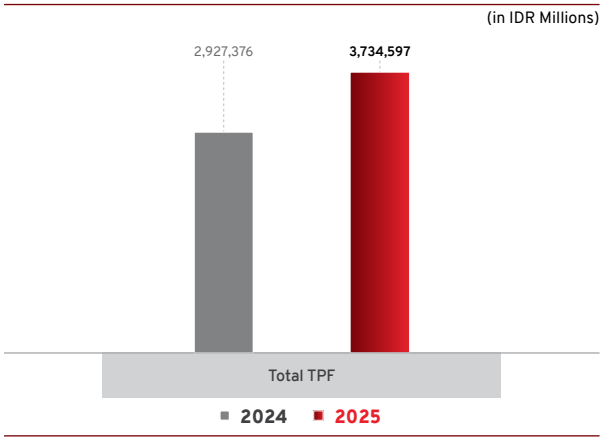
(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Current Account iB Barokah (*Wadiah*)	1,973	1,843	130	7.05%
Current Account iB Barokah (*Mudharabah*)	207	95	112	117.89%
Simple Savings iB	67,919	61,037	6,882	11.28%
TabunganKu iB	49,063	45,633	3,430	7.52%
Umroh iB Amanah Savings	2,736	2,470	266	10.77%
SiPandai iB Barokah Savings	691	521	170	32.63%
Santri (Student) Savings	37,235	28,449	8,786	30.88%
iB Barokah Savings	63,550	57,088	6,462	11.32%
iB Barokah Prioritas Savings	66	0	66	100.00%
Barokah Sejahtera Savings	16	36	(20)	(55.56%)
Haji iB Amanah Savings	135,924	132,619	3,305	2.49%
IB Barokah Savings Plan	364	382	(18)	(4.71%)
IB Barokah Pension Savings	113	115	(2)	(1.74%)

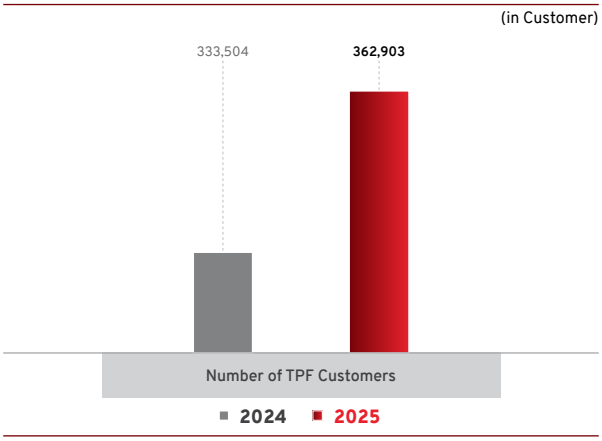
Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Barokah Deposits	3,046	3,216	(170)	(5.29%)
Total	**362,903**	**333,504**	**29,399**	**8.82%**

The growth in the number of third party funds (DPK) is followed by an increase in the number of customers. In 2025, the number of DPK customers at Bank Jatim Sharia Business Unit (SBU) was 362,903 customers, an increase of 29,399 customers or 8.82% compared to 2024. This increase was mainly due to an increase in the number of customers of the Santri Savings account by 8,786 customers or 30.88%. In general, the number of customers in most DPK products at Bank Jatim SBU increased compared to 2024, but only one product, the Barokah Sejahtera Savings account, experienced a decrease by 20 customers or 55.56%.

Graph of Growth TPF Sharia



Graph of Growth Funding Sharia Customers



The performance description of each Sharia TPF product is presented as follows:

- **Current Account iB Barokah (*Wadiah*)**
  The iB Barokah Demand Deposit (Wadiah) experienced a decrease of IDR49.26 billion or 29.13% from IDR169.11 billion to IDR119.86 billion in 2025. In terms of the number of customers, Giro iB Barokah (Wadiah) experienced an increase of 130 customers or 7.05% compared to 2024.
- **Current Account iB Barokah (*Mudharabah*)**
  The iB Barokah Demand Deposit (Mudharabah) experienced an increase of IDR30.06 billion or 74.25% from IDR40.48 billion to IDR70.54 billion in 2025. In terms of the number of customers, Giro iB Barokah (Mudharabah) experienced an increase of 112 customers or 117.89% compared to 2024.
- **Simpel iB Savings**
  The iB Simple Savings experienced an increase of IDR1.94 billion or 16.49% from IDR11.78 billion to IDR13.73 billion in 2025. In terms of the number of customers, iB Simple Savings experienced an increase of 6,882 customers or 11.28% compared to 2024.
- **TabunganKu iB**
  The TabunganKu iB experienced an increase of IDR5.93 billion or 8.74% from IDR67.82 billion to IDR73.75 billion in 2025. In terms of the number of customers, TabunganKu iB experienced an increase of 3,430 customers or 7.52% compared to 2024.
- **Umroh iB Amanah Savings**
  The iB Amanah Umrah Savings experienced a decrease of IDR877.20 million or 15.23% from IDR5.76 billion to IDR4.88 billion in 2025. In terms of the number of customers, iB Amanah Umrah Savings experienced an increase of 266 customers or 10.77% compared to 2024.
- **SiPandai iB Barokah Savings**
  The SiPandai iB Barokah Savings experienced a decrease of IDR3.04 million or 7.07% from IDR43.00 million to IDR39.96 million in 2025. In terms of the number of customers, SiPandai iB Barokah Savings experienced an increase of 170 customers or 32.63% compared to 2024.

- **Santri Savings**
  The Santri Savings experienced an increase of IDR8.03 billion or 1,212.65% from IDR662.00 million to IDR8.69 billion in 2025. In terms of the number of customers, Santri Savings experienced an increase of 8,786 customers or 30.88% compared to 2024.
- **iB Barokah Savings**
  The iB Barokah Savings experienced an increase of IDR122.04 billion or 25.97% from IDR469.55 billion to IDR591.99 billion in 2025. In terms of the number of customers, Barokah Savings experienced an increase of 6,462 customers or 11.32% compared to 2024.
- **Barokah Sejahtera Savings**
  The Barokah Sejahtera Savings experienced a decrease of IDR9.22 billion or 80.02% from IDR11.52 billion to IDR2.30 billion in 2025. In terms of the number of customers, Barokah Sejahtera Savings experienced a decrease of 20 customers or 55.56% compared to 2024.
- **Haji iB Amanah Savings**
  The iB Amanah Hajj Savings experienced an increase of IDR346.54 billion or 873.36% from IDR39.68 billion to IDR386.22 billion in 2025. In terms of the number of customers, there was an increase of 3,305 customers or 2.49% compared to 2024.
- **iB Barokah Savings Plan**
  The iB Barokah Savings Plan experienced a decrease of IDR289.34 million or 14.82% from IDR1.95 billion to IDR1.66 billion in 2025. In terms of the number of customers, the iB Barokah Savings Plan experienced a decrease of 18 customers or 4.71% compared to 2024.
- **iB Barokah Pension Savings**
  The iB Barokah Pension Savings experienced an increase of IDR6.94 million or 13.60% from IDR51.00 million to IDR57.94 million in 2025. In terms of the number of customers, iB Barokah Pension Savings experienced a decrease of 2 customers or 1.74% compared to 2024.
- **Barokah Deposits**
  The Barokah Deposits experienced an increase of IDR698.42 billion or 40.01% from IDR1.75 trillion to IDR2.44 trillion in 2025. In terms of the number of customers, Barokah Deposits experienced a decrease of 170 customers or 5.29% compared to 2024.

Sharia Financing

Sharia Financing consists of Consumer, Micro, Retail, Medium and Corporate Financing. Consumer Financing includes Gold iB Barokah, KPR iB Griya Barokah, KPR Sejahtera, Employee Financing, Multipurpose iB Barokah, Gold Ownership iB Barokah, Umroh Bailout Loan iB Maqbulla, Hajj Al Mabrur Bailout Loan, and Consumptive Cash Collateral Financing (CCF). Micro, Retail, Medium and Corporate Financing includes Linkage, General Financing, Contractor Working Capital Financing, Productive Cash Collateral Financing (CCF), and Sharia KUR. Explanations of each Sharia Financing product have been presented in the Profile section of the Product and Services Sub-Chapter in this Annual Report.

The description of Sharia Financing Productivity is presented as follows:

Table of Sharia Financing Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Consumer Financing				
iB Barokah Gold Mortgage	82,906	43,235	39,671	91.76%
Home Ownership Loans (KPR) Griya Barokah	825,974	787,660	38,314	4.86%
a. Commercial KPR	271,800	292,586	(20,786)	(7.10%)
b. Housing Finance Liquidity Facility KPR (FLPP)	554,174	495,074	59,100	11.94%
Employee Financing	123,981	145,130	(21,149)	(14.57%)
Multipurpose iB Barokah	64,330	59,701	4,629	7.75%
Gold Ownership (KLE) iB Barokah	2,645	1,913	733	38.31%
iB Barokah Umrah Advance	379	192	188	97.90%

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Hajj Al Mabrur Bailout Loan	-	-	-	0.00%
Consumptive Cash Collateral Financing (CCF)	3,146	1,483	1,663	112.20%
Sub Total Consumer	**1,103,361**	**1,039,314**	**64,047**	**6.16%**
Micro, Retail, Medium, and Corporate				
Linkage	**37,093**	**46,137**	**(9,044)**	**(19.60%)**
a. Cooperative Financing for Members (PKPA)	33,094	43,938	(10,844)	(24.68%)
b. Sharia Rural Bank (BPRS)	3,999	2,199	1,800	81.86%
General	**1,408,782**	**1,398,732**	**10,050**	**0.72%**
a. Investment	1,187,310	1,167,933	19,377	1.66%
b. Working Capital	218,475	218,045	430	0.20%
c. Factoring	2,997	12,754	(9,757)	(76.50%)
Contractor (Presidential Decree Financing)	40,031	70,836	(30,804)	(43.49%)
Cash Collateral Financing (CCF) Produktif	-	299	(299)	(100.00%)
Micro Business Loan (KUR)	137,681	110,508	27,173	24.59%
Sub Total Micro, Retail, Medium, and Corporate	**1,623,587**	**1,626,510**	**(2,923)**	**(0.18%)**
Total	**2,726,948**	**2,665,824**	**61,124**	**2.29%**

The total financing in 2025 was realized at IDR2.73 trillion, representing an increase of IDR61.12 billion or 2.29% compared to IDR2.67 trillion in 2024. The financing portfolio comprised various schemes, including Gadai Emas iB Barokah, Property Financing (Mortgage/KPR), Housing Financing Liquidity Facility (FLPP) Mortgage, Employee Financing, Multipurpose iB Barokah, Gold Ownership Financing (KLE), Hajj Bailout Financing (Al Mabrur), Umrah Financing iB Maqbula, Consumer Cash Collateral Financing (CCF), General Financing, Contractor Working Capital Financing, Productive Cash Collateral Financing (CCF), and Sharia Micro Credit (KUR Syariah). The increase was primarily driven by the growth in several financing schemes, including Gadai Emas iB Barokah, which increased by IDR39.671 billion or 91.76%; Housing Financing Liquidity Facility (FLPP) Mortgage, which rose by IDR59.10 billion or 11.94%; Multipurpose iB Barokah, which grew by IDR4.629 billion or 7.75%; Gold Ownership Financing (KLE), which increased by IDR733 million or 38.31%; Umrah Bailout Financing iB Barokah, which rose by IDR188 million or 97.90%; Consumer Cash Collateral Financing (CCF), which increased by IDR1.66 billion or 112.20%; Investment Financing, which rose by IDR19.378 billion or 1.66%; Working Capital Financing, which increased by IDR430 million or 0.20%; and Sharia KUR Financing, which grew by IDR27.17 billion or 24.59%.

In terms of composition, the largest contribution to total financing in 2025 came from general investment financing, with an outstanding balance of IDR1.19 trillion, reflecting a 1.66% increase from 2024. This segment accounted for 43.54% of total outstanding financing. Within this investment financing segment, the Sharia Business Unit (UUS) of Bank Jatim collaborated with Muhammadiyah to channel financing to Muhammadiyah Business Association (AUM). In addition, the Bank participated in syndicated financing for PT Indah Kiat Pulp & Paper Tbk, the Pasuruan–Probolinggo Toll Road project through PT Transjawa Paspro Jalan Tol, the Semarang–Demak Toll Road project through PT Pembangunan Perumahan Semarang Demak, as well as other toll road development projects. The second-largest contribution came from Housing Financing Liquidity Facility (FLPP) Mortgage, which remains a key focus in financing distribution to low-income communities (MBR), as the Bank's Sharia Business Unit continues to support government programs in subsidized housing financing. In 2025, the achievement in this segment was highly satisfactory. The outstanding balance of FLPP Mortgage financing reached IDR554.17 billion, representing an increase of 11.94% compared to 2024, and accounted for 20.32% of total outstanding financing.

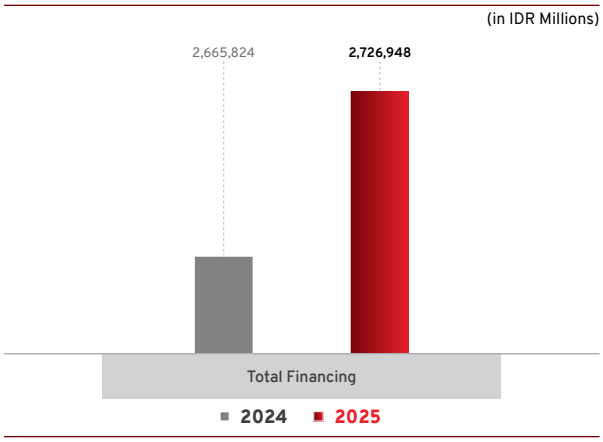
The description of Sharia Financing customers is presented as follows:

Table of Sharia Financing Customers

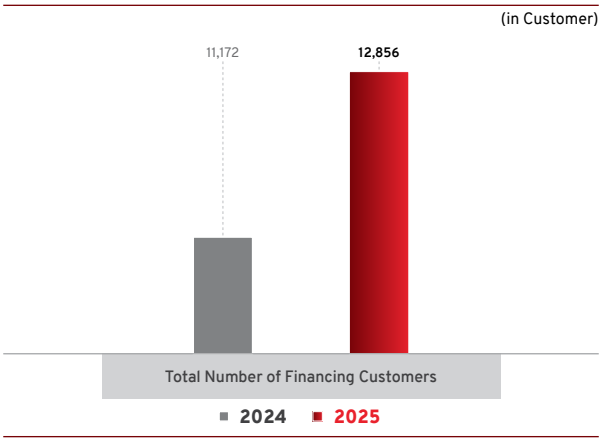
(in number of customers)

Uraian	2025	2024	Pertumbuhan	
			Rp	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pembiayaan Konsumer				
Gadai Emas iB Barokah	2,364	1,851	513	27.71%
Pembiayaan Properti (KPR)	6,141	5,669	472	8.33%
a. KPR Komersil	1,167	1,263	(96)	(7.60%)
b. KPR Fasilitas Likuiditas Pembiayaan Perumahan (FLPP)	4,974	4,406	568	12.89%
Pembiayaan Pegawai	553	563	(10)	(1.78%)
Multiguna iB Barokah	746	684	62	9.06%
Kepemilikan Logam Emas (KLE) iB Barokah	223	169	54	31.95%
Talangan Umroh iB Barokah	9	9	0	0.00%
Talangan Haji Al Mabrur	0	0	0	0.00%
Cash Collateral Financing (*CCF*) Konsumtif	58	4	54	1,350.00%
Subtotal Konsumer	**10,094**	**8,949**	**1,145**	**12.79%**
Subtotal Mikro, Ritel, Menengah, dan Korporasi				
Linkage	**38**	**157**	**(119)**	**(75.80%)**
a. Pembiayaan Koperasi Pada Anggota (PKPA)	36	156	(120)	(76.92%)
b. Bank Pembiayaan Rakyat Syariah (BPRS)	2	1	1	100.00%
Umum	**989**	**942**	**47**	**4.99%**
a. Investasi	402	349	53	15.19%
b. Modal Kerja	585	582	3	0.52%
c. Anjak Piutang	2	11	(9)	(81.82%)
Kontraktor	43	54	(11)	(20.37%)
Cash Collateral Financing (*CCF*) Produktif	0	1	(1)	(100.00%)
Kredit Usaha Rakyat (KUR)	1692	1,069	623	58.28%
Subtotal Mikro, Ritel, Menengah, dan Korporasi	**2,762**	**2,223**	**539**	**24.25%**
Total	**12,856**	**11,172**	**1,684**	**15.07%**

Graph of Growth Sharia Financing



Graph of Growth Sharia Financing Customers



The performance description of each Sharia Financing product is presented as follows:

1. **Consumer Financing**
   a. **Emas iB Barokah Gold Mortgage**
      During 2025, disbursement of financing through Emas iB Barokah increased by IDR39.671 billion or 91.76%, from IDR43.235 billion in 2024 to IDR82.906 billion in 2025. The number of pawn financing customers also rose by 531 customers, from 1,851 customers in 2024 to 2,364 customers in 2025.
   b. **iB Barokah Property Financing**
      The composition of Property Financing iB Barokah consists of Commercial Mortgages (KPR Komersial) and FLPP Mortgages. Total outstanding property financing in 2025 amounted to IDR825.97 billion, representing an increase of 4.86% compared to IDR787.66 billion in 2024. In 2025, disbursement of Commercial Mortgages declined by 7.10% or nominally decreased by IDR20.79 billion compared to 2024. Mortgage realization was primarily driven by FLPP Mortgages, which increased by 11.94% or IDR59.1 billion compared to the previous year. In terms of customer base, while the number of Commercial Mortgage customers decreased by 96 customers, FLPP Mortgage customers increased by 568 customers.
   c. **Multipurpose iB Barokah**
      Throughout 2025, the Sharia Business Unit (UUS) of Bank Jatim recorded an increase in Multipurpose iB Barokah financing disbursement of IDR4.63 billion or 7.75%, from IDR59.70 billion in 2024 to IDR64.33 billion in 2025. The number of customers also increased by 62 customers, from 684 customers in 2024 to 746 customers in 2025.
   d. **Gold Ownership**
      In 2025, financing disbursement for Gold Ownership (KLE) increased by IDR733 million or 38.31%, from IDR1.91 billion in 2024 to IDR2.65 billion in 2025. The number of customers also rose by 54 customers, from 169 customers in 2024 to 223 customers in 2025.
   e. **Umroh iB Barokah Multi-Service**
      Disbursement of Umrah Bailout Financing iB Barokah increased by 97.90% or IDR188 million, from IDR192 million in 2024 to IDR379 million in 2025. In terms of customer numbers, there was no change, remaining at 9 customers in both 2024 and 2025.
   f. **Hajj Bailout Financing**
      For Hajj Bailout Financing, no further expansion was carried out due to prevailing government regulations; therefore, there was no increase in financing disbursement in 2025.
   g. **Consumptive Cash Collateral Financing (CCF)**
      During 2025, Consumer Cash Collateral Financing (CCF) recorded an increase of 112.20%, rising from IDR1.48 billion in 2024 to IDR3.15 billion in 2025. The number of customers also increased significantly by 54 customers, from 4 customers in 2024 to 58 customers in 2025..

2. **Micro, Retail, Medium and Corporate Financing**
   a. **Linkage**
      Linkage financing is channeled through PKPA (Cooperative Financing to Members) schemes and linkage financing to Sharia Rural Banks (BPRS). During 2025, the Sharia Business Unit (UUS) of Bank Jatim recorded a decline in linkage financing disbursement of IDR9.04 billion or 19.60%, from IDR46.14 billion in 2024 to IDR37.09 billion in 2025. In terms of customer base, linkage financing also experienced a decrease of 119 customers, from 157 customers in 2024 to 38 customers in 2025.
   b. **General Financing**
      General Financing refers to financing extended to both individuals and legal entities to meet working capital and/or investment needs. During 2025, UUS Bank Jatim recorded growth in general financing of IDR10.05 billion or 0.72%, increasing from IDR1.40 trillion in 2024 to IDR1.41 trillion in 2025. From the customer perspective, the number of general financing customers also increased by 47 customers, from 942 customers in 2024 to 989 customers in 2025.
   c. **Contractor Financing**
      In 2025, UUS Bank Jatim recorded a decline in Contractor Working Capital Financing disbursement of IDR30.80 billion or 43.49%, from IDR70.84 billion in 2024 to IDR40.03 billion in 2025. The number of customers in this segment also decreased by 11 customers, from 54 customers in 2024 to 43 customers in 2025.
   d. ***Productive Cash Collateral Financing (CCF)***
      During 2025, there was no disbursement of Productive Cash Collateral Financing (CCF), resulting in a decline in outstanding balance by IDR299 million. The number of customers also decreased by 1 customer in 2025.
   e. **Sharia KUR Financing**
      Throughout 2025, UUS Bank Jatim recorded an increase in Sharia KUR financing disbursement of IDR27.17 billion or 24.59%, rising from IDR110.51 billion in 2024 to IDR137.68 billion in 2025. The number of customers also increased significantly by 623 customers, from 1,069 customers in 2024 to 1,692 customers in 2025.

Other Services - Sharia

The Sharia Treasury business includes money market and securities transactions carried out by the Sharia Treasury Group under the Sharia Business Division. The Sharia Treasury Portfolio facility includes Sharia Bank Indonesia Deposit Facilities FASBIS), Bank Indonesia Sukuk Interbank Deposits (SukBI), Sharia Interbank Mudharabah Investment Certificates (SIMA), Sharia Participation Mutual Funds Limited Liability Securities (RDSPT) and State Sharia Securities (SBSN).

The description of Sharia Treasury Productivity is presented as follows:

Table of Sharia Treasury Productivity

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Sharia Bank Indonesia Deposit Facilities (FASBIS)	363,574	265,000	98,574	37.20%
Bank Indonesia Sukuk Interbank Deposits (SukBI)	285,560	420,377	(134,817)	(32.07%)
ShariaInterbankMudharabahInvestmentCertificates(SIMA),	300,000	950,000	(650,000)	(68.42%)
Interbank Sharia Fund Management Certificates (SIPA)	1,100,000	-	1,100,000	100.00%
Sharia Money Market Mutual Funds (RDPU Syariah)	100,000	-	100,000	100.00%

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Sharia Limited Participation Mutual Funds (RDPT Syariah)	25,000	-	25,000	100.00%
Sovereign Sharia Securities (SBSN)	113,000	63,000	50,000	79.37%
Sharia Corporate Securities	12,000	12,000	-	-
Deposits	50,000	-	50,000	100.000%
Total	**2,349,134**	**1,710,377**	**638,757**	**37.35%**

In 2025, FASBIS placements of Bank Jatim's Sharia Business Unit amounted to IDR363.57 billion, representing an increase of IDR98.57 billion or 37.20% compared to December 2024. This increase was primarily attributable to limited absorption in the money market, resulting in excess idle funds being placed in Bank Indonesia's liquidity absorption instruments under Open Market Operations (OPT Absorption).

Bank Indonesia Sukuk Interbank Deposits (SUKBI) is another instrument of Bank Indonesia's Sharia Monetary Operations that functions as a contraction tool to absorb excess liquidity (absorb). This instrument has a tenor option of 7 (seven) days to 12 (twelve) months. During 2024, Bank Jatim's Sharia Business Unit actively participated in the SUKBI auction and became an alternative placement to maintain short-term liquidity positions (under 1 year). As of December 2025, Sukuk Bank Indonesia (SUKBI) holdings of Bank Jatim's Sharia Business Unit amounted to IDR285.56 billion, representing a decrease of IDR134.82 billion compared to December 2024. This decline was driven by a strategic shift from long-term placements to short-term instruments in order to manage liquidity amid tightening liquidity conditions. In addition, this measure was also undertaken to diversify investment instruments.

Sharia Interbank Mudharabah Investment Certificates (SIMA) is a certificate issued by a Sharia Commercial Bank or Sharia Business Unit which is used as a means of short-term investment in PUAS with a mudharabah contract. The position of SIMA placement of Bank Jatim's Sharia Business Unit as of December 31, 2025 was IDR300.00 billion, reflecting a decrease of IDR650.00 billion or 68.42% compared to December 2024. This decline was attributable to a strategic shift toward other, more secure investment instruments.

Sharia Interbank Fund Management Certificates (SIPA) are certificates issued by Islamic banks receiving fund placements from other Islamic banks. This instrument serves as proof of equity participation in Sharia-compliant fund management and constitutes a key instrument in the Sharia Interbank Money Market (PUAS). As of 31 December 2025, SIPA placements of Bank Jatim's Sharia Business Unit amounted to IDR1,100.00 billion, representing an increase of IDR1,100.00 billion or 100.00% compared to December 2024. This increase reflects a strategic shift toward more secure instruments, while also optimizing returns and maintaining short-term liquidity.

Sharia Money Market Mutual Funds (RDPU Sharia) are collective investment schemes managed by investment managers, whereby funds are pooled from investors and invested in a portfolio of securities, all of which must comply with Sharia principles in the capital market. As of 31 December 2025, RDPU Sharia placements of Bank Jatim's Sharia Business Unit amounted to IDR100.00 billion, representing an increase of IDR100.00 billion or 100.00% compared to December 2024. This increase was driven by a strategy to optimize returns while maintaining short-term liquidity.

Sharia Limited Participation Mutual Funds (RDPT Sharia) are investment vehicles used to pool funds from professional investors, which are then invested by investment managers in securities portfolios related to real sector projects. As of 31 December 2025, RDPT Sharia placements of Bank Jatim's Sharia Business Unit amounted to IDR25.00 billion, representing an increase of IDR25.00 billion or 100.00% compared to December 2024. This increase reflects a strategy aimed at optimizing returns.

Sovereign Sharia Securities (SBSN) are securities issued by the Government for the portion of participation in assets with sharia principles that are commonly traded in the capital market and money market. As of December 2025, the types of SBSN owned by the Bank Jatim Sharia Business Unit are Retail Sukuk with the Ijarah Asset to be Leased contract and Project Based Sukuk with the same contract. Overall, Government

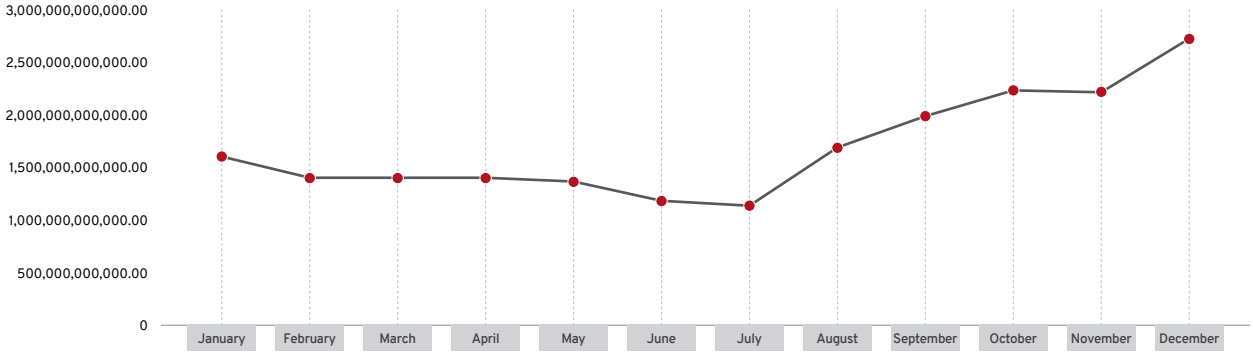
Sharia Securities (SBSN) held by Bank Jatim's Sharia Business Unit increased by IDR50.00 billion or 79.37%, from IDR63.00 billion in 2024 to IDR113.00 billion in 2025. This increase was driven by a strategy to diversify the Sharia Treasury portfolio, fulfill the High Quality Liquid Assets (HQLA) ratio requirement, and optimize treasury income.

Corporate Securities are Securities issued by corporate companies operating in accordance with sharia principles owned by the Sharia Business Unit of Bank Jatim in December 2025 totaling IDR12.00 billion. The purchase of these Corporate Securities was taken in order to meet the provisions of the RIM ratio.

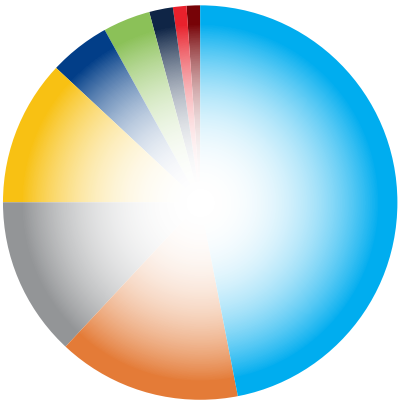
Overall, as of December 2025, Sharia Treasury managed funds reached IDR2,349 billion, representing an increase of 37.35% compared to December 2024. Of this total, 93.61% consisted of short-term placements, while only 6.39% comprised long-term placements.

Portfolio Chart and Composition of Sharia Treasury Idle Fund Management in 2025

Average Treasury Fund Management



Composition



- 46.83% SiPA
- 15.48% Fasbis
- 12.77% Sima
- 12.16% Sukuk of Bank Indonesia (SukBI)
- 4.81% Government sharia securities (SBSN)
- 4.26% Reksadana (RDPU Syariah)
- 2.13% Deposit
- 1.06% Reksadana (RDPT Syariah)
- 0.51% Sharia Corporate Securities

The composition of placements, from the largest to the smallest, is as follows:

a. 46,83% allocated to SIPA, with a portfolio of IDR1,100.00 billion.
b. 15,48% allocated to FASBIS with a portfolio of IDR363 billion.
c. 12,77% allocated to SIMA with a portfolio of IDR300 billion.
d. 12,16% allocated to SUKBI with a portfolio of IDR285.00 billion.
e. 4,81% allocated to SBSN with a portfolio of IDR113.00 billion.
f. 4,26% allocated to Sharia Money Market Mutual Funds, with a portfolio of IDR100.00 billion.
g. 2,13% allocated to Deposits, with a portfolio of IDR50.00 billion.
h. 1,06% allocated to Sharia Limited Participation Mutual Funds, with a portfolio of IDR25.00 billion.
i. 0,51% allocated to Marketable Securities, with a portfolio of IDR12.00 billion.

SHARIA SEGMENT STRATEGY IN 2025

The TPF and Sharia Segment Financing strategies implemented in 2024 are as follows:

- **Sharia TPF**

  Sharia TPF strategy through increasing CASA and fee-based income using two strategic approaches, namely maintaining existing customers and acquiring new customers, which are described as follows:

  1. **Existing Customer Maintenance**
     a. **Recall of Dormant/Inactive Customers (Current Account/Savings/Deposits)**

        The mandatory activity carried out by funding officers is to re-communicate with customers who are no longer actively transacting but still have a balance. This is done as an effort to increase the TPF balance as well as cross-selling.

     b. **Improve relations with potential partners and customers on a regular basis**

        Bank Jatim Syariah periodically maintains existing customers and increases partners and potential customers. One of the strategies carried out is that Bank Jatim Syariah supports the East Java Provincial Government program, namely the development of One Islamic Boarding School One Product (OPOP). In addition, UUS Bank Jatim has collaborated with its partners in various initiatives to enhance its brand image, including participation in events such as *Sparkling Ramadhan*, *Genzi Al-Akbar* religious gatherings, the Surabaya City waqf fundraising program initiated by the Indonesian Waqf Board (BWI) Surabaya, the East Java Ministry of Religious Affairs waqf launching program initiated by BWI East Java, live on-air programs with Suara Surabaya Radio, and other related activities. Furthermore, UUS Bank Jatim has strengthened synergy with Sharia Rural Banks (BPRS) that are members of the APEX Bank Jatim UUS network, aiming to enhance institutional collaboration and expand business opportunities.

  2. **New Customer Acquisition**
     a. **The Barokah Sejahtera Savings Program (TBS)**

        The Barokah Sejahtera Savings Program (TBS) The TBS program is an extension program of the previous Barokah Sejahtera Savings (TBS) period (Batch 1-8) which is expected to increase Barokah Savings customers where customers will be able to receive prizes directly by depositing balances within a certain period of time. This TBS extension program is valid from November 2024 to September 2025. The program can also be implemented at the Sharia Service Office.

     b. **Kejutan Program**

        As part of efforts to achieve Third-Party Funds (DPK) targets across Sharia Branches and Sub-Branches in 2025, as well as to support CASA growth, Bank Jatim's Sharia Business Unit (UUS) launched the "Kejutan" Program. This program is designed to attract customers by offering incentives in the form of cashback or shopping vouchers, subject to a holding period for fresh fund placements with tenors of 3, 6, or 12 months. As part of its promotional strategy, the program was introduced under three main themes: Kejutan Lebaran, Kejutan Kemerdekaan, and Kejutan Akhir Tahun.

     c. **Sharia Digital Ecosystem Development**

        Bank Jatim UUS continues to expand its digital services and strengthen collaborations with partners through various platforms, including corporate internet banking, customer self-service (CSS), the Katalis application, Jatim Code QRIS merchant services, virtual accounts, and other digital solutions. These initiatives target both existing and prospective customers, with the aim of establishing a comprehensive Sharia digital ecosystem centered on Bank Jatim UUS. As part of its promotional efforts, Bank Jatim UUS also introduced incentive programs, including free Katalis device procurement, as well as support for Samsat OPOP and MPOS programs.

     d. **Memorandum of Understanding between Bank Jatim UUS and Universitas Terbuka**

        In support of business expansion and to strengthen stakeholder synergy, Bank Jatim UUS entered into a collaboration with Universitas Terbuka through the signing of a Memorandum of Understanding on the Provision of Banking Services and the implementation of the Higher Education Tridharma in the banking sector on May 17, 2025.

     e. **Cooperation Agreement between Bank Jatim UUS and the Government Investment Center**

        Bank Jatim UUS also established cooperation with the Government Investment Center (Pusat Investasi Pemerintah) through the signing of a Cooperation Agreement on the Management of Channeling Guarantees at PT Bank Pembangunan Daerah Jawa Timur Tbk in the context of financing Micro, Small, and Medium Enterprises (MSMEs) on August 8, 2025.

- **Sharia Financing**

  Strategic financing steps which are priority agendas taken in the 2025 period include:

  1. Improvement of the acceleration of the Service Level Agreement (SLA) process for financing proposals processed at Branch Offices and Head Offices.
  2. Focus on distributing financing to the education/ Islamic boarding school, health, MSME businesses, cooperatives sectors that will become customer-based in mastering the market ecosystem at UUS Bank Jatim.
  3. Participate in the success of the government's program in accelerating the construction of 1 (one) million houses by contributing to the distribution of Housing Finance Liquidity Facility (KPR FLPP).

4. Supporting infrastructure development which is the Government's National Strategic Program, including participating in syndication financing for the construction of Toll Roads and other syndication financing. In addition, for this syndication financing, UUS Bank Jatim can optimize the disbursement plan for the remaining syndication financing withdrawal facilities and other financing that has been approved.
5. Optimization of the distribution of Sharia KUR financing in 2025.
6. Proposed margin adjustments according to applicable rates and can compete in the market.
7. Diversifying financing products by distributing Cash Collateral Financing (CCF) in 2025.

SHARIA SEGMENT COMPETITIVE ADVANTAGE AND INNOVATION

Competitive advantage was obtained through sharia contracts that provide choices for the public to transact in sharia and avoid ribawi transactions. However, innovation needed to be created to maintain the convenience of customers who chose sharia transactions, including sharia digital innovation. Through different products and contracts, sharia products could be an alternative for customers in order to increase equitable investment with attractive profit sharing through profit sharing contracts or murabahah contracts with purchase of precious metals as well as being able to help relieve the customers liquidity burden temporarily through the iB Barokah Gold product (gawn gold). It was hoped that with these advantages and innovations, the sharia segment could increase Bank Jatim's market share as a whole and was an entry barrier for other Islamic bank competitors

PROSPECTS AND STRATEGIES OF THE SHARIAH SEGMENT IN 2026

The business prospects and future strategies for 2026 for Sharia TPF and Sharia Segment Financing are as follows:

- **Sharia TPF**

  Based on data from the Central Statistics Agency (BPS), Islam is the largest religion in East Java, making it an opportunity for UUS Bank Jatim to improve and develop financial services ranging from Islamic Boarding Schools, Islamic Schools/Schools, Hospitals, Agencies/Institutions, to Mosques. UUS Bank Jatim has a strategy to develop the digitalization of the sharia ecosystem so that in the future the prospects for UUS Bank Jatim's Third Party Funds will be more positive.

  Sharia TPF strategy through increasing CASA and fee-based income by using two strategic approaches, namely maintaining existing customers and acquiring new customers, which are described as follows:

1. **Existing Customer Maintenance**
   a. **Recall of Dormant/Inactive Customers (Current Account/Savings/Deposits)**
   The mandatory activity carried out by funding officers is to re-communicate with customers who are no longer actively transacting but still have a balance. This is done as an effort to increase the TPF balance as well as cross-selling.
   b. **Implementation of the 2026 Tebar Barokah Program**
   The Tebar Barokah program aims to enable customers who own Barokah Savings accounts to increase their account balances. Prizes are given through a point redeem system where customers who are entitled to points are customers with an average balance at the end of the month of 1 (one) million rupiah. Meanwhile, those who are entitled to redeem points are customers who have obtained 500 points.
   c. ***Gathering* dengan Mitra dan Nasabah potensial secara berkala**
   Regular gatherings are conducted with partners and customers of Bank Jatim's Sharia Business Unit (UUS) as part of efforts to enhance and maintain service quality. These initiatives are expected to strengthen customer relationships and increase transaction volumes within Bank Jatim UUS.
2. **New Customer Acquisition**
   a. Kejutan Program
   Provision of rewards to both existing and new customers, subject to a holding period for fresh fund placements with tenor options of 3, 6, and 12 months.
   b. Barokah Sejahtera Savings Program (TBS)
   The TBS program is a program that is expected to increase Barokah Savings customers where customers will be able to receive prizes directly by depositing balances within a certain period of time.
   c. KEJAR Program (One Student One Account)
   This program aims to increase the number of student accounts, expand financial inclusion, and strengthen financial literacy among students across East Java. The KEJAR Program is part of a financial inclusion initiative led by the Financial Services Authority (OJK).
   d. Digitalization of the Sharia Ecosystem
   Digitalization of the Sharia Ecosystem Digitalizing the Existing Sharia ecosystem, as well as prospective customers of Bank Jatim Syariah (schools, Islamic boarding schools, hospitals, and others). Digitalization is carried out by utilizing Bank Jatim's digital services or collaboration with partners such as corporate internet banking, customer self service (CSS), Katalis application, Jatim Code QRIS merchant, virtual account, to the development of mobile banking (portion and settlement of Hajj) and Ziswaf.

e. Intensification of Increasing Partner Bank Fund Transactions
   - Synergize with representatives of the Indonesian Waqf Board and Mitra Nazhir for the development of cash waqf and CWLD.
   - Collaborating with religion-based strategic partners such as Muhammadiyah, Nahdlatul Ulama (NU), OPOP, BPKH, hospitals, and mosques. These initiatives aim to enhance brand awareness and public trust in Bank Jatim UUS products and services, expand market reach, and acquire new customers through Sharia-based social and economic institutional networks, while also strengthening institutional relationships.
- Optimizing QRIS utilization through collaboration with Bank Jatim's conventional banking unit.

- **Sharia Financing**

  East Java has a Muslim majority population and the existence of more than 6 thousand Islamic boarding schools and 51 thousand mosques, making East Java Province one of the strategic areas in the development of sharia economics, especially sharia financing services. In addition, UUS Bank Jatim has a strategy to approach the largest Islamic organizations in Indonesia, namely Muhammadiyah and Nahdlatul Ulama.

  The description of the strategy based on the segmentation of Sharia Financing that will be carried out in 2025 is as follows.

  1. **Corporate and Syndicated Financing**

     In achieving corporate and syndication financing targets, Bank Jatim has set its achievement strategies as follows:
     a. Strengthening financing based on religious ecosystem networks, channeled in an integrated manner to business units of religious organizations (particularly in the education and healthcare sectors);
     b. Enhancing financing within the Islamic boarding school (*pesantren*) ecosystem, particularly those focused on education;
     c. Strengthening relationships and retention of existing customers while optimizing the utilization of available financing facilities;
     d. Supporting government infrastructure development, including Public-Private Partnerships (KPBU) as well as private sector projects, through syndicated and/or bilateral financing schemes;
     e. Optimizing synergy within the Bank Business Group (Kelompok Usaha Bank/KUB) to enhance the financing portfolio.

  2. **Retail a Segment Financing**

     In achieving retail financing targets, Bank Jatim has set its achievement strategies as follows:
     a. Strengthening institution-based and religious ecosystem-driven retail financing, particularly in the education and hospital sectors;
     b. Accelerating retail financing through synergy within the Bank Business Group (KUB) and strategic projects;
     c. Optimizing receivables-based financing extended to suppliers through selected partnership arrangements;
     d. Supporting financing in the construction and regional infrastructure sectors, particularly for housing developers and small-scale contractors ;
     e. Enhancing Sharia retail financing literacy among professional and business associations;
     f. Strengthening risk management and sharia compliance in all services and products by strengthening HR competencies in business units.

  3. **Micro Segment Financing**

     In achieving the micro financing target, Bank Jatim has set the following achievement strategies:
     a. Optimizing the distribution of government and commercial financing programs, particularly Sharia KUR, Sharia KPP, and commercial micro financing for productive MSMEs;
     b. Developing the MSME ecosystem in East Java;
     c. Strengthening risk management and Sharia compliance across all products and services through enhanced human capital competencies within business units;
     d. Enhancing financial education and literacy among MSME communities.

  4. **Consumer Segment Financing Strategy**

     In achieving consumer financing targets, Bank Jatim has set the following achievement strategies:
     a. Accelerating the disbursement of FLPP mortgages throughout 2026 to support national consumer financing targets;
     b. Strengthening the property business ecosystem to accelerate borrower acquisition;
     c. Segmenting customers by identifying potential market segments, such as salaried employees, entrepreneurs, and retirees, and offering tailored consumer financing solutions to meet their specific needs.
     d. Implementing continuous promotional programs, including campaigns during key occasions such as Bank Jatim's anniversary, year-end promotions, and other strategic moments.

Business Segment Revenue and Profitability

The 2025 business segment was IDR7.216.638 million, an increase of 26,04% compared to the previous years, reaching IDR5.725.598 million. The increase was derived from the increase of interest income.

Meanwhile, the 2025 business segment operating income was IDR2.039.996 million, an increase of 23,11% compared to the previous year, achieving IDR1.657.001 million. The improvement originated from the decline in the loan CKPN establishment.

Table of Business Segment Revenue and Profitability

(in IDR Millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Segment income	12,204,936	7,365,965	4,838,971	65.69%
Segment expenses	(4,988,298)	(1,640,367)	(3,347,931)	204.10%
Segment Income - net	**7,216,638**	**5,725,598**	**1,491,040**	**26.04%**
Other operating income	1,075,152	832,238	242,914	29.19%
Provisionforimpairmentlossesonfinancialandnon-financial assets	(1,949,179)	(1,287,595)	(661,584)	51.38%
Other operating expenses	(4,302,614)	(3,613,240)	(689,374)	19.08%
Operating Profit	**2,039,996**	**1,657,001**	**382,995**	**23.11%**
Incomefromoperations Non-operatingincome(expenses) - net	52,646	25,716	26,930	104.72%
Tax expense - net	(475,450)	(386,899)	(88,551)	22.89%
Profit for the period	**1,617,192**	**1,295,818**	**321,374**	**24.80%**
Total assets	**168,854,843**	**118,142,127**	**50,712,716**	**42.93%**



Financial Review

The following financial rev-iew refers to the Financial Statements for the year ending December 31, 2025 presented in this Annual Report. The Financial Statements was audited by the Public Accounting Firm (KAP) Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan and received an opinion of "fair in all material respects", the financial standing of PT Bank Pembangunan Daerah Jawa Timur Tbk as of December 31, 2025 and the financial performance and cash flows for the year ending December 31, 025, were in accordance with Indonesian Financial Accounting Standards.

Financial Performance

Bank Jatim's financial performance consists of the performance of Statement of the Consolidated Financial Position, Statement of the Consolidated Profit and Loss and Other Comprehensive Income and Statement of the Consolidated Cash Flow, presented as follows.

Statement of the Consolidated Financial Position

Tabel of Statement of the Consolidated Financial Position

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ASSETS				
Cash	4,347,459	2,867,479	1,479,980	51.61%
Current Accounts with Bank Indonesia	6,620,239	5,584,147	1,036,092	18.55%
Current Accounts with other banks	675,483	505,084	170,399	33.74%
Allowance for impairment losses	(176)	(277)	101	(36.46%)
Current Accounts with other banks - net	**675,307**	**504,807**	**170,500**	**33.78%**
Placement with Bank Indonesia and other banks	8,552,865	1,633,470	6,919,395	423.60%
Allowance for impairment losses	(380)	(1,278)	898	(70.27%)
Placement with Bank Indonesia and other banks - net	**8,552,485**	**1,632,192**	**6,920,293**	**423.99%**
Receivables of spot and derivative	2,165	1,144	1,021	89.25%
Marketable securities	28,107,297	29,517,088	(1,409,791)	(4.78%)
Allowance for impairment losses	(253)	(3,052)	2,799	(91.71%)
Marketable securities - net	**28,107,044**	**29,514,036**	**(1,406,992)**	**(4.77%)**
Marketable securities sold under resale agreements	-	-	-	-
Receivables from marketable securities purchased under resale agreements	7,630,818	617,860	7,012,958	1,135.04%
Other receivables	433,130	333,339	99,791	29.94%
Allowance for impairment losses	(93,663)	(79,003)	(14,660)	18.56%
Other receivables - net	**339,467**	**254,336**	**85,131**	**33.47%**

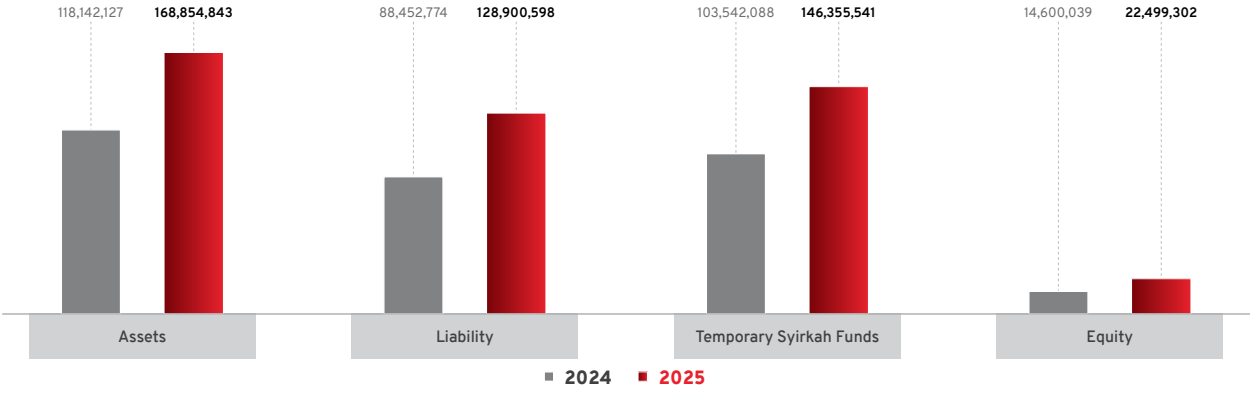
Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Loans and sharia receivables/financing				
Related parties	703,753	112,444	591,309	525.87%
Third parties	109,798,867	75,240,296	34,558,571	45.93%
Total loans provided	**110,502,620**	**75,352,740**	**35,149,880**	**46.65%**
Allowance for impairment losses	(3,713,637)	(2,113,224)	(1,600,413)	75.73%
Loans provided - net	**106,788,983**	**73,239,516**	**33,549,467**	**45.81%**
Accrued interest incomes	1,119,602	790,520	329,082	41.63%
Prepaid expenses	196,492	206,572	(10,080)	(4.88%)
Investment in associated entity	745	-	745	100.00%
Capital Participation	-	2,568	(2,568)	(100.00%)
Fixed assets and right of use asset				
Acquisition cost	4,783,501	2,980,176	1,803,325	60.51%
Accumulated depreciation	(1,769,496)	(1,054,455)	(715,041)	67.81%
Book value	3,014,005	1,925,721	1,088,284	56.51%
Intangible assets	422,231	162,946	259,285	159.12%
Deferred tax assets, net	409,157	438,391	(29,234)	(6.67%)
Tax receivables	144,065	67,274	76,791	114.15%
Other assets, net	484,579	332,618	151,961	45.69%
TOTAL ASSETS	**168,854,843**	**118,142,127**	**50,712,716**	**42.93%**
LIABILITY, TEMPORARY SYIRKAH FUNDS, AND EQUITY				
LIABILITY				
Obligation due immediately	1,390,263	914,703	475,560	51.99%
Deposits from customers				
Related parties	14,058,003	12,268,842	1,789,161	14.58%
Third parties	95,886,250	62,787,996	33,098,254	52.71%
Total deposits from customers	**109,944,253**	**75,056,838**	**34,887,415**	**46.48%**
Deposits from other banks				
Related parties	49,848	44,323	5,525	12.47%
Third parties	3,978,302	689,451	3,288,851	477.02%
Total deposits from other banks	4,028,150	733,774	3,294,376	448.96%
Liabilities of marketables securities sold under resale agreements	3,518,805	8,780,366	(5,261,561)	(59.92%)
Issued securities	1,968,253	102,389	1,865,864	1,822.33%
Borrowings	5,914,822	1,527,532	4,387,290	287.21%
Tax payables	160,684	85,316	75,368	88.34%

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Accrued expenses	648,437	442,600	205,837	46.51%
Other liabilities	1,326,931	809,256	517,675	63.97%
TOTAL LIABILITIES	**128,900,598**	**88,452,774**	**40,447,824**	**45.73%**
TEMPORARY SYIRKAH FUNDS				
Deposits from customers				
Related parties	2,821,838	1,193,291	1,628,547	136.48%
Third parties	14,482,962	13,765,482	717,480	5.21%
Total deposits from customers	**17,304,800**	**14,958,773**	**2,346,027**	**15.68%**
Deposits from other banks				
Related parties	-	-	-	-
Third parties	150,143	130,541	19,602	15.02%
Total deposits from other banks	**150,143**	**130,541**	**19,602**	**15.02%**
TOTAL TEMPORARY SYIRKAH FUNDS	**17,454,943**	**15,089,314**	**2,365,629**	**15.68%**
TOTAL LIABILITIES AND TEMPORARY SYIRKAH FUNDS	**146,355,541**	**103,542,088**	**42,813,453**	**41.35%**
EQUITY				
Share capital:				
Series A: nominal value as of IDR250 (full Rupiah) per share	-	-	-	-
Series B: nominal value of as of IDR250 (full Rupiah) per shares	-	-	-	-
Authorized capital:				
Series A: 24.000.000.000 shares	-	-	-	-
Series B: 12.000.000.000 shares	-	-	-	-
Subscribed and fully paid capital:				
Series A: 11.934.147.982 shares	-	-	-	-
Series B: 3.081.350.100 shares	3,753,875	3,753,875	-	-
Paid-in capital - net	532,734	532,734	-	-
Revaluation surplus of fixed assets	819,047	788,317	30,730	3.90%
Remeasurementofthedefinedemployeebenefitliabilities-net of deferred tax	(143,957)	(135,364)	(8,593)	6.35%
Unrealized gain (loss) financial assets measured at fair value through other comprehensive income – net of deferred tax				
After deferred tax	247,551	(150,141)	397,692	(264.88%)
Retained earnings				

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
General reserves	6,901,072	6,441,453	459,619	7.14%
Unappropriated	1,546,120	1,281,718	264,402	20.63%
Non-controlling interest	**(6,213)**	**-**	**(6,213)**	**(100.00%)**
over net assets of the consolidated Subsidiaries	8,849,073	2,087,447	6,761,626	323.92%
TOTAL EQUITY	**22,499,302**	**14,600,039**	**7,899,263**	**54.10%**
TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY	**168,854,843**	**118,142,127**	**50,712,716**	**42.93%**

Graph of Statement of the Consolidated Financial Position

(in IDR millions)



Total Assets

For the fiscal year ending December 31, 2025, Bank Jatim's total assets was IDR168,854,843 million, an increase of 42.93% from IDR118,142,127 million in the last year. The increase in assets was influenced by increases in the provided loans, accrued interest income, cash, Current Accounts with other banks, marketable securities, placements with Bank Indonesia and other banks, other receivables, and investments in associated entities.

Table of Asset

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Cash	4,347,459	2,867,479	1,479,980	51.61%
Current accounts with Bank Indonesia	6,620,239	5,584,147	1,036,092	18.55%
Current accounts with other banks	675,483	505,084	170,399	33.74%
Allowance for impairment losses	(176)	(277)	101	(36.46%)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Current accounts with other banks – net	**675,307**	**504,807**	**170,500**	**33.78%**
Placements with Bank Indonesia and other banks	8,552,865	1,633,470	6,919,395	423.60%
Allowance for impairment losses	(380)	(1,278)	898	(70.27%)
Placements with Bank Indonesia and other banks	**8,552,485**	**1,632,192**	**6,920,293**	**423.99%**
Receivables of spot and derivative	2,165	1,144	1,021	89.25%
Marketable securities	28,107,297	29,517,088	(1,409,791)	(4.78%)
Allowance for impairment losses	(253)	(3,052)	2,799	(91.71%)
Marketable securities – net	**28,107,044**	**29,514,036**	**(1,406,992)**	**(4.77%)**
Marketable securities sold under resale agreement	-	-	-	-
Receivablesfrommarketablesecuritiespurchasedunderresale agreements	7,630,818	617,860	7,012,958	1,135.04%
Other receivables	433,130	333,339	99,791	29.94%
Allowance for impairment losses	(93,663)	(79,003)	(14,660)	18.56%
Other receivables – net	**339,467**	**254,336**	**85,131**	**33.47%**
Loans and Sharia receivables/financing				
- Related parties	703,753	112,444	591,309	525.87%
- Third parties	109,798,867	75,240,296	34,558,571	45.93%
Total Loans	**110,502,620**	**75,352,740**	**35,149,880**	**46.65%**
Allowance for impairment losses	(3,713,637)	(2,113,224)	(1,600,413)	75.73%
Loans – net	**106,788,983**	**73,239,516**	**33,549,467**	**45.81%**
Accrued interest income	1,119,602	790,520	329,082	41.63%
Prepaid expenses	196,492	206,572	(10,080)	(4.88%)
Investment in associate entities	745	-	745	100.00%
Investment in shares	-	2,568	(2,568)	(100.00%)
Fixed asset and right of use asset				
Cost	4,783,501	2,980,176	1,803,325	60.51%
Accumulated depreciation	(1,769,496)	(1,054,455)	(715,041)	67.81%
Book value	**3,014,005**	**1,925,721**	**1,088,284**	**56.51%**
Intangible asset	422,231	162,946	259,285	159.12%
Deferred tax assets, net	409,157	438,391	(29,234)	(6.67%
Tax receivables	144,065	67,274	76,791	114.15%
Other assets, net	484,579	332,618	151,961	45.69%
TOTAL ASSETS	**168,854,843**	**118,142,127**	**50,712,716**	**42.93%**

Cash

The 2025 cash recorded reached IDR4,347,459 million, an increase of 51.61% compared to IDR2,867,479 million the previous year. The increase was driven by a significant increase in cash in rupiah and a decrease in cash in foreign currencies.

Table of Cash

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah currency				
Rupiah	**4,251,008**	**2,821,897**	**1,429,111**	**50.64%**
Foreign currency				
US Dollar	33,968	14,295	19,673	137.62%
Saudi Arabia Riyal	25,145	14,699	10,446	71.07%
Singapore Dollar	11,769	6,841	4,928	72.04%
Malaysia Ringgit	3,525	2,909	616	21.18%
European Euro	14,115	2,766	11,349	410.30%
Australia Dollar	5,078	1,345	3,733	277.55%
UK Pound sterling	955	1,168	(213)	(18.24%)
Japanese Yen	315	846	(531)	(62.77%)
Hong Kong Dollar	985	471	514	109.13%
Chinese Yuan Renminbi	596	242	354	146.28%
Total foreign currencies	**96,451**	**45,582**	**50,869**	**111.60%**
Total cash	**4,347,459**	**2,867,479**	**1,479,980**	**51.61%**

Current Accounts with Bank Indonesia

Current Accounts with Bank Indonesia in 2025 was IDR6,620,239 million, an increase of 18.55% compared to the previous year of IDR5,584,147 million. The increase was driven by a rise in Current Accounts with Bank Indonesia across both Rupiah and foreign currency sectors.

Table of Current accounts with Bank Indonesia

(in IDR millions)

Uraian	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah	6,580,552	5,551,957	1,028,595	18.53%
US Dollar	39,687	32,190	7,497	23.29%
Total current accounts with Bank Indonesia	**6,620,239**	**5,584,147**	**1,036,092**	**18.55%**

Current Accounts with other Banks

Current Accounts with other banks in 2025 reached IDR675,307 million, an increase of 33.78% compared to the previous year of IDR504,807 million. This increase was driven by a rise in both Rupiah-denominated Current Accounts and foreign currency Current Accounts with other banks, specifically in US Dollars, Australian Dollars, Chinese Yuan Renminbi, Japanese Yen, Hong Kong Dollars, and Malaysian Ringgit.

Table of Current Accounts with Other Banks - Net

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah	**534,574**	**433,698**	**100,876**	**23.26%**
Foreign currency				
US Dollar	123,751	53,151	70,600	132.83%
Singapore Dollar	2,703	11,744	(9,041)	(76.98%)
Euro Europe	722	2,003	(1,281)	(63.95%
Australia Dollar	5,537	1,941	3,596	185.27%
Chinese Yuan Renminbi	5,607	812	4,795	590.52%
UK Pound sterling	385	757	(372)	(49.14%)
Japanese Yen	1436	572	864	151.05%
Hong Kong Dollar	740	406	334	82.27%
Malaysia Ringgit	28	-	28	280%
Total foreign currencies	**140,909**	**71,386**	**69,523**	**97.39%**
Total	**675,483**	**505,084**	**170,399**	**33.74%**
Allowance for impairment losses	(176)	(277)	101	(36.46%)
Total – Net	**675,307**	**504,807**	**170,500**	**33.78%**

Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and Other Banks in 2025 reached IDR8,552,865 million, a significant increase of 423.60% compared to the previous year of IDR1,633,470 million. This increase was driven by a rise in placements with both Bank Indonesia and other banks, specifically within the deposit facility, interbank call money (Rupiah), deposit on call, and term deposits, primarily denominated in Rupiah.

Table of Placements with Bank Indonesia and Other Banks

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah	4,191,690	665,000	3,526,690	530.33%
Interbank call money				
Rupiah	4,307,175	968,470	3,338,705	344.74%
Deposito berjangka				

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah	54,000	-	54,000	100.00%
Total	**8,552,865**	**1,633,470**	**6,919,395**	**423.60%**
Less:				
Unamortized discount	-	-	-	-
Total	**8,552,865**	**1,633,470**	**6,919,395**	**423.60%**

Receivables of spot and derivative

The 2025 receivables of spot and derivative was IDR2,165 million, an increase of 89.25% compared to the previous year of IDR1,144 million. The increase was driven by foreign exchange rate movements related to sell-and-buy swap contracts.

Table of Receivables of spot and derivative

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Instrument	**-**	**-**	**-**	**-**
Related to foreign exchange rates	-	-	-	-
Buy-sell swap contract	2,165	1,144	1,021	89.25%
Total	**2,165**	**1,144**	**1,021**	**89.25%**

Securities

Marketable securities held by the company in 2025 reached IDR28,107,044 million, a decrease of 4.77% compared to the previous year of IDR29,514,036 million. The decrease was attributable to a decline in marketable securities purchases with maturities of less than 1 year from the prior year.

Table of Securities by Term and Interest Rate

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Less than 1 year	5,336,382	8,778,954	(3,442,572)	(39.21%)
1 - 5 years	11,928,279	11,929,434	(1,155)	(0.01%)
More than 5 years	10,842,636	8,808,700	2,033,936	23.09%
Total	**28,107,297**	**29,517,088**	**(1,409,791)**	**(4.78%)**

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Allowance for impairment losses	(253)	(3,052)	2,799	(91.71%)
Total securities	**28,107,044**	**29,514,036**	**(1,406,992)**	**(4.77%)**

Marketable Securities Sold Under Resale Agreement

In 2025, there were no securities sold under repurchase agreements held by Bank Jatim, representing a decrease of 100.00% compared to the previous year of IDR9,149,544 million.

Table of Marketable Securities under Resale Agreement by Type

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Amortized cost				
Government Bonds	-	3,168,474	(3,168,474)	(100.00%)
Sovereign Sharia Securities	-	1,264,139	(1,264,139)	(100.00%)
Total	**-**	**4,432,613**	**(4,432,613)**	**(100.00%)**
Fair value through other comprehensive income				
Government Bonds	-	4,426,465	(4,426,465)	(100.00%)
Sovereign Sharia Securities	-	290,466	(290,466)	(100.00%)
Total	**-**	**4,716,931**	**(4,716,931)**	**(100.00%)**
Total marketable securities	**-**	**9,149,544**	**(9,149,544)**	**(100.00%)**

Receivables from Marketabl Securities Sold Under Repurchase Agreement

The 2025 receivables from marketable securities purchased under resale agreements reached IDR7,630,818 million, a significant increase of 1,135.04% compared to the previous year of IDR617,860 million. This increase was driven by a rise in marketable securities resale agreement transactions.

Table of Marketable Securities Sold Under Repurchase Agreements (Reverse Repo) Based on Net Value and Type

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
PT Bank Capital Indonesia Tbk FR0087	-	239,536	(239,536)	(100.00%)
PT Bank Capital Indonesia Tbk FR0059	-	201,889	(201,889)	(100.00%)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
PT Bank Capital Indonesia Tbk FR0086	-	147,125	(147,125)	(100.00%)
PT Bank KB Bukopin Tbk FR0073	-	10,236	(10,236)	(100.00%)
PT Bank Pembangunan Daerah Kalimantan Tengah FR0075	-	9,646	(9,646)	(100.00%)
PT Bank Pan Indonesia Tbk IDSR311025364S	-	9,428	(9,428)	(100.00%)
PT Allo Bank Indonesia Tbk FR0091	481,848	-	481,848	100.00%
PT BPD Kalimantan Timur dan Kalimantan Utara FR0091	240,698	-	240,698	100.00%
PT BPD Sulawesi Tengah FR0090	288,761	-	288,761	100.00%
Bank Indonesia VR0070	150,784	-	150,784	100.00%
Bank Indonesia VR0077	96,127	-	96,127	100.00%
Bank Negara Indonesia FR0071	108,006	-	108,006	100.00%
Kementerian Keuangan VR0070	36,241	-	36,241	100.00%
PT Bank Capital Indonesia Tbk IDSR030726364S	195,554	-	195,554	100.00%
PT Bank Capital Indonesia Tbk IDSR310726364S	194,850	-	194,850	100.00%
PT Bank Capital Indonesia Tbk IDSR021026364S	193,307	-	193,307	100.00%
PT Bank CIMB Niaga Tbk FR0082	10,244	-	10,244	100.00%
PT Bank DBS Indonesia IDSR040526367S	590,104	-	590,104	100.00%
PT Bank DBS Indonesia IDSR161026364S	587,985	-	587,985	100.00%
PT Bank DBS Indonesia IDSR190626364S	391,069	-	391,069	100.00%
PT Bank DBS Indonesia IDSR060326364S	9,915	-	9,915	100.00%
PT Bank Mandiri (Persero) Tbk FR0107	10,108	-	10,108	100.00%
PT Bank Maybank Indonesia Tbk FR0068	437,751	-	437,751	100.00%
PT Bank Nationalnobu Tbk FR0087	491,302	-	491,302	100.00%
PT Bank Nationalnobu FR0100	468,555	-	468,555	100.00%
PT Bank Nationalnobu Tbk IDSR310726364S	12,637	-	12,637	100.00%
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara FR0097	543,837	-	543,837	100.00%
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk FR0087	9,825	-	9,825	100.00%
PT Bank Rakyat Indonesia (Persero) Tbk FR0103	2,051,932	-	2,051,932	100.00%
PT Bank Rakyat Indonesia (Persero) Tbk FR0091	19,235	-	19,235	100.00%
PT Bank Rakyat Indonesia (Persero) Tbk FR0104	10,143	-	10,143	100.00%
Total	**7,630,818**	**617,860**	**7,012,958**	**1.135.04%**

Other Receivables

The 2025 other receivables was IDR339,467 million, an increase of 33.47% compared to the previous year of IDR254,336 million. The increase was attributable to a rise in other receivables.

Table of Other Receivables

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Transfer receivables and ATM	160,834	178,972	(18,138)	(10.13%)
Receivables for KUR Interest Subsidies	101,217	31,244	69,973	223.96%
Bank Guarantees in Process	64,198	67,198	(3,000)	(4.46%)
Insurance Receivables	50,476	49,122	1,354	2.76%
Other	56,405	6,803	49,602	729.12%
Total	**433,130**	**333,339**	**99,791**	**29.94%**
Allowance for impairment net realization value	(93,663)	(79,003)	(14,660)	18.56%
Total – net	**339,467**	**254,336**	**85,131**	**33.47%**

Loans And Sharia Receivables/Financing

Loans and Sharia receivables/financing in 2025 reached IDR106,788,983 million, an increase of 45.81% compared to the previous year of IDR73,239,516 million. The growth was primarily driven by the increase in Rupiah-denominated loans to related parties (investment, employees, working capital, and consumer) and third parties (consumer, working capital, investment, and employees).

Table of Loans- Net

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah				
Related parties:				
Investment	462,865	-	462,865	100.00%
Employee	133,507	98,625	34,882	35.37%
Working capital	59,106	7,820	51,286	655.83%
Consumption	48,275	5,999	42,276	704.72%
Total	**703,753**	**112,444**	**591,309**	**525.87%**
Third parties				
Consumption	71,264,215	42,421,659	28,842,556	67.99%
Working capital	24,372,156	15,719,225	8,652,931	55.05%

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Investment	8,110,812	410,798	7,700,014	1,874.40%
Syndicatesi	3,235,969	4,378,222	(1,142,253)	(26.09%)
Employee	2,721,597	1,994,003	727,594	36.49%
Total	**109,704,749**	**64,923,907**	**44,780,842**	**68.97%**
Total Rupiah	**110,408,502**	**65,036,351**	**45,372,151**	**69.76%**
Foreign currency				
Third parties:				
Working capital	94,118	10,316,389	(10,222,271)	(99.09%)
Total foreign currencies	**94,118**	**10,316,389**	**(10,222,271)**	**(99.09%)**
Total	**110,502,620**	**75,352,740**	**35,149,880**	**46.65%**
Allowance for impairment losses	(3,713,637)	(2,113,224)	(1,600,413)	75.73%
Loans – net	**106,788,983**	**73,239,516**	**33,549,467**	**45.81%**

Accrued Interest Income

The 2025 accrued Interest Income reached IDR1,119,602 million, an increase of 41.63% compared to the previous year of IDR790,520 million. The increase was driven by accrued interest income from loans, marketable securities, and others in Rupiah, as well as foreign currency components in other sectors.

Table of Accrued Interest Income

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah				
Loans	776,497	472,676	303,821	64.28%
Securities	339,179	314,919	24,260	7.70%
Others	2,944	2,130	814	38.22%
Foreign currency:				
Loans	131	177	(46)	(25.99%)
Others	851	618	233	37.70%
Total Accrued Interest Income	**1,119,602**	**790,520**	**329,082**	**41.63%**

Prepaid Expenses

In 2025, prepaid expenses were IDR196.492 million, a decrease of 4,88% compared to the previous year, achieving IDR206.572 million. The decline was due to old-day allowance insurance, other, and prepaid lease.

Table of Prepaid Expenses

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Other insurances	66,459	55,345	11,114	20.08%
Old-age benefit	55,304	86,682	(31,378)	(36.20%)
Assets maintenance	21,540	15,735	5,805	36.89%
Maintenance term under construction	13,216	5,254	7,962	151.54%
Prepaid rent	11,848	11,931	(83)	(0.70%)
Other	28,125	31,625	(3,500)	(11.07%)
Total prepaid expenses	**196,492**	**206,572**	**(10,080)**	**(4.88%)**

Investment in Associates

Investment in associates in 2025 amounted to IDR745 million, an increase of 100.00% compared to the previous year when there was no investment in associates. This growth was driven by the parent's ownership percentage which has effectively carried out capital participation in BEKS in November 2025 amounting to 27,511,900 shares or equivalent to 0.05% of BEKS's total paid-up capital.

Investment Cost in Associates

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Net assets initial recognition	1,761,649	-	1,761,649	100.00%
Net income for the year	-	-	-	-
Other comprehensive income after tax	-	-	-	-
	1,761,649	**-**	**1,761,649**	**100.00%**
Percentage of effective ownership (%)	0,05%	-	0,05%	100.00%
	934	-	934	100.00%
Goodwill	(189)	-	(189)	100.00%
Carrying value	**745**	**-**	**745**	**100.00%**

Investment in Shares

In 2025, there were no investments in shares, a decrease of 100.00% compared to the previous year which amounted to IDR2,568 million.

Table of Investment in Shares

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Fair value/cost method				
PT Sarana NTB Ventura	-	2,568	(2,568)	(100.00%)
Total	**-**	**2,568**	**(2,568)**	**(100.00%)**

Fixed Asset and Right of Use Asset

Fixed assets and right-of-use assets in 2025 amounted to IDR3,014,005 million, an increase of 56.51% compared to the previous year which amounted to IDR1,925,721 million. The increase was mainly derived from the acquisition of land, buildings, office equipment, and motor vehicles, as well as an increase in construction in progress and right-of-use assets.

Table of Fixed Asset and Right of Use Asset

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Cost				
Land	1,711,762	1,240,664	471,098	37.97%
Premise	1,092,613	533,617	558,996	104.76%
Office Equipment	1,315,803	759,703	556,100	73.20%
Vehicle	100,718	72,498	28,220	38.93%
Total	**4,220,896**	**2,606,482**	**1,614,414**	**61.94%**
Construction in progress	78,520	23,624	54,896	232.37%
Right of use assets	484,085	350,070	134,015	38.28%
Total cost	**4,783,501**	**2,980,176**	**1,803,325**	**60.51%**
Accumulated depreciation				
Premise	363,794	185,476	178,318	96.14%
Office equipment	1,087,078	634,905	452,173	71.22%
Vehicle	66,361	33,213	33,148	99.80%
Total	**1,517,233**	**853,594**	**663,639**	**77.75%**
Right of use assets	252,263	200,861	51,402	25.59%
Total accumulated depreciation	**1,769,496**	**1,054,455**	**715,041**	**67.81%**
Book value - Net	**3,014,005**	**1,925,721**	**1,088,284**	**56.51%**

Intangible Asset

Intangible assets in 2025 were IDR422,231 million, increasing as of 159.12% than the previous year, which reached IDR162,946 million. The increase came mostly from trademark and goodwill.

Table of Intangible Assets

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Cost				
Trademark	372,785	136,397	236,388	173.31%
Software	10,214	13,651	(3,437)	(25.18%)
Goodwill	39,232	12,898	26,334	204.17%
Total	**422,231**	**162,946**	**259,285**	**159.12%**

Other Assets

Other assets in 2025 amounted to IDR484,579 million, an increase of 45.69% compared to the previous year, which amounted to IDR332,618 million. The increase was derived from intermediary foreign exchange accounts, foreclosed collateral – net, inventories of office supplies and printed materials, as well as other assets, net.

Table of Other Assets

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Currency intermediary account	348,946	269,186	79,760	29.63%
Foreclosed assets - net	54,242	-	54,242	100.00%
Office stationaries and printed supplies	44,267	38,623	5,644	14.61%
Deferred expenses	29,983	18,952	11,031	58.20%
Other, net	7,141	5,857	1,284	21.92%
Total	**484,579**	**332,618**	**151,961**	**45.69%**

Total Liabilities

Liabilities in 2025 amounted to IDR128,900,598 million, an increase of 45.73% compared to the previous year which amounted to IDR88,452,774 million. The increase was dominated by the rise in Liabilities immediately payable, deposits from customers (both from related parties and third parties), and deposits from other banks (both from related parties and third parties), securities issued, borrowings, taxes payable, accrued expenses, and other liabilities.

Table of Liability

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Obligation due immediately	1,390,263	914,703	475,560	51.99%
Deposit from customer				
- Related parties	14,058,003	12,268,842	1,789,161	14.58%
- Third parties	95,886,250	62,787,996	33,098,254	52.71%
Total deposits from customer	**109,944,253**	**75,056,838**	**34,887,415**	**46.48%**
Deposits from other banks				
- Related parties	49,848	44,323	5,525	12.47%
- Third parties	3,978,302	689,451	3,288,851	477.02%
Total deposits from other banks	**4,028,150**	**733,774**	**3,294,376**	**448.96%**
Liabilities of marketable securities sold under repurchase agreement	3,518,805	8,780,366	(5,261,561)	(59.92%)
Securities issued	1,968,253	102,389	1,865,864	0.00%
Borrowings	5,914,822	1,527,532	4,387,290	287.21%
Tax payable	160,684	85,316	75,368	88.34%
Accrued expenses	648,437	442,600	205,837	46.51%
Other liabilities	1,326,931	809,256	517,675	63.97%
Total Liabilities	**128,900,598**	**88,452,774**	**40,447,824**	**45.73%**

Obligation Due Immediately

Liabilities immediately payable in 2025 amounted to IDR1,390,263 million, an increase of 51.99% from the previous year, which was IDR914,703 million. The increase was, on average, attributable to accrued expenses, transfers, collections, clearing, and other items.

Table of Obligation Due Immediately

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Amount involving expenses payable	543,525	210,454	333,071	158.26%
Transfer, cheques pending collections, clearing	365,610	212,970	152,640	71.67%
ATM Liability	141,560	150,715	(9,155)	(6.07%)
Acceptance pending settlement	85,535	170,343	(84,808)	(49.79%)
Other	254,033	170,221	83,812	49.24%
Total	**1,390,263**	**914,703**	**475,560**	**51.99%**

Deposits from Customers

Deposits from customers in 2025 amounted to IDR109,944,253 million, an increase of 46.48% compared to the previous year which amounted to IDR75,056,838 million. The increase was on average derived from deposits of related party customers in conventional rupiah and foreign currencies as well as deposits of third parties in conventional rupiah.

Table of Deposits from Customers

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Conventional related parties				
Rupiah	14,053,940	12,264,020	1,789,920	14.59%
Foreign currency	4,021	3,756	265	7.06%
Sharia-related parties				
Rupiah	42	1,066	(1,024)	(96.06%)
Number of Related Parties(Conventional and Sharia)	**14,058,003**	**12,268,842**	**1,789,161**	**14.58%**
Conventional third parties				
Rupiah	95,267,481	62,157,257	33,110,224	53.27%
Foreign currency	136,329	143,117	(6,788)	(4.74%)
Sharia third parties				
Rupiah	482,440	487,622	(5,182)	(1.06%)
Total third parties (Conventional and Sharia)	**95,886,250**	**62,787,996**	**33,098,254**	**52.71%**
Total deposits from customers	**109,944,253**	**75,056,838**	**34,887,415**	**46.48%**

Deposits from Other Bank

Deposits from other banks in 2025 amounted to IDR4,028,150 million, an increase of 448.96% compared to the previous year, which amounted to IDR733,774 million. The increase was derived from deposits from other banks, both related parties and third parties in Rupiah.

Table of Deposits from Other Bank

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Related parties				
Conventional				
Rupiah	49,848	44,323	5,525	12.47%
Number of Related Parties	**49,848**	**44,323**	**5,525**	**12.47%**

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Third Party				
Conventional				
Rupiah	3,965,008	631,783	3,333,225	527.59%
Foreign currency	-	48,285	(48,285)	(100.00%)
Sharia				
Rupiah	13,294	9,383	3,911	41.68%
Total third parties	**3,978,302**	**689,451**	**3,288,851**	**477.02%**
Total deposits from other banks	**4,028,150**	**733,774**	**3,294,376**	**448.96%**

Liabilities of Marketable Securities Sold Under Repurchase Agreement

Liabilities of marketable securities sold under repurchase agreement in 2025 amounted to IDR3,518,805 million, a decrease of 59.92% compared to the previous year which amounted to IDR8,780,366 million. The decrease was on average derived from Government Bonds, Bank Indonesia Rupiah Securities, and State Sharia Securities.

Table of Liabilities of Marketable Securities Sold Under Repurchase Agreement

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
By Type				
Government Bonds	3,518,805	7,240,023	(3,721,218)	(51.40%)
Bank Indonesia Rupiah Securities	-	1,263,321	(1,263,321)	(100.00%)
Sovereign Sharia Securities	-	277,022	(277,022)	(100.00%)
Liabilities of marketable securities sold under repurchase agreement	**3,518,805**	**8,780,366**	**(5,261,561)**	**(59.92%)**

Securities Issued

Securities issued in 2025 amounted to IDR1,968,253 million, an increase of 1,822.33% compared to the previous year which amounted to IDR102,389 million. The increase was on average derived from the Public Housing Savings Management Agency and the Sustainable Bonds I Bank Jatim Phase I Year 2025 Series A.

Table of Securities Issued

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Interbank Mudharabah Investment Certificates				
PT Bank Aceh Syariah	-	100,000	(100,000)	(100.00%)
Interbank Sharia-based Fund Management Certificates				
Public Housing Savings Management Agency	8,335	2,389	5,946	248.89%
Bank Jatim Phase I Sustainable Bond I 2025 Series A	1,959,918	-	1,959,918	100.00%
Total deposits from other banks	**1,968,253**	**102,389**	**1,865,864**	**1.822.33%**

Borrowings

Borrowings in 2025 amounted to IDR5,914,822 million, an increase of 287.21% compared to the previous year which amounted to IDR1,527,532 million. The increase was derived from higher borrowings from Bank Mandiri, FLPP, BTN, PT Sarana Multigriya Financial (Persero), Maybank, Bank Jakarta, and BPD Sumut.

Table of Borrowings

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
PT Bank Mandiri (Persero) Tbk	1,500,000	-	1,500,000	100.00%
Housing Financing Liquidity Facility (FLPP) Mortgage	1,376,300	1,166,404	209,896	18.00%
PT Bank Tabungan Negara (Persero) Tbk	1,000,000	-	1,000,000	100.00%
PT Sarana Multigriya Finansial (Persero)	738,522	161,128	577,394	358.34%
PT Bank Maybank Indonesia Tbk	500,000	-	500,000	100.00%
PT Bank Jakarta	500,000	-	500,000	100.00%
PT Bank Pembangunan Daerah Sumatera Utara	300,000	-	300,000	100.00%
Hajj Financial Management Agency (BPKH)	-	200,000	(200,000)	(100.00%)
Total	**5,914,822**	**1,527,532**	**4,387,290**	**287.21%**

Tax Payable

Taxes payable in 2025 amounted to IDR160,684 million, an increase of 88.34% compared to the previous year which amounted to IDR85,316 million. The increase was derived from tax receivables, current tax payable of the Bank, other tax payables of the Bank (Article 25 Income Tax, Article 23 Income Tax and others), as well as income tax in subsidiaries.

Table of Tax Payable

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tax Receivables				
Bank				
Income Tax article 28	42,378	42,378	-	-
Income Tax article 21	23,223	24,896	(1,673)	(6.72%)
Others	613	-	613	100.00%
Subsidiaries				
Income Tax article 28	71,067	-	71,067	100.00%
Others	6,784	-	6,784	100.00%
Subtotal of tax receivables	**144,065**	**67,274**	**76,178**	**113.24%**
Taxes payable				
Current taxes payable				
Bank	33,559	-	33,559	100.00%
Subsidiaries	17,201	13,125	4,076	31.06%
Subtotal of current tax payables	**50,760**	**13,125**	**37,635**	**286.74%**
Other tax payables – Bank				
Income tax article 25	66,458	48,482	17,976	37.08%
Income tax article 4 paragraph (2)	13,915	14,209	(294)	(2.07%)
Income tax article 23	1,100	698	402	57.59%
Income tax article 21	366	1,649	(1,283)	(77.80%)
Others	996	447	549	122.82%
Subtotal of other tax payables – Bank	**82,835**	**65,485**	**17,350**	**26.49%**
Subsidiaries				
Income tax article 25	11,899	4,227	7,672	181.50%
Income tax article 4 paragraph (2)	5,471	1,618	3,853	238.13%
Income tax article 21	2,177	663	1,514	228.36%
Income tax article 23	402	198	204	103.03%
Others	7,140	-	7,140	100.00%
Total	**27,089**	**6,706**	**20,383**	**303.95%**
Subtotal of other tax payables	**109,924**	**72,191**	**37,733**	**52.27%**
Total	**160,684**	**85,316**	**75,368**	**88.34%**

Deferred Tax Asset

Deferred tax assets in 2025 amounted to IDR409,157 million, a decrease of 6.67% compared to the previous year which amounted to IDR438,391 million. The decrease was on average derived from allowance for impairment losses on earning assets and unrealized losses on financial assets measured at fair value through other comprehensive income.

Table of Deferred Tax Asset

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank				
Production service reserves	73,420	60,853	12,567	20.65%
Allowance for possible losses of earning assets	219,184	248,377	(29,193)	(11.75%)
Unrealizedgainonfinancialassetsatfairvaluethroughother comprehensive income	(58,136)	35,208	(93,344)	(265.12%)
Other reserves	11,606	10,907	699	6.41%
Right of use assets	(6,903)	(3,895)	(3,008)	77.23%
Provision for employee benefit	57,646	54,178	3,468	6.40%
Bank's deferred tax assets	**296,817**	**405,628**	**(108,811)**	**(26.83%)**
Subsidiary				
Deferred tax asset	112,340	32,763	79,577	242.89%
Consolidated deferred tax asset	**409,157**	**438,391**	**(29,234)**	**(6.67%)**

Accrued Expenses

Accrued expenses in 2025 amounted to IDR648,437 million, an increase of 46.51% compared to the previous year which amounted to IDR442,600 million. The increase was derived from provision for employee bonuses and interest.

Table of Accrued Expenses

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Production service reserves	476,474	342,296	134,178	39.20%
Interest	171,963	100,304	71,659	71.44%
Total of accrued expenses	**648,437**	**442,600**	**205,837**	**46.51%**

Other Liabilities

Other liabilities in 2025 amounted to IDR1,326,931 million, an increase of 63.97% compared to the previous year, which amounted to IDR809,256 million. The increase was, on average, derived from provisions for employee benefits, security deposit, lease liabilities, and others.

Table of Other Liabilities Based on Rupiah Equivalents

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah				
Provision of employee benefit (Note 44)	659,966	361,955	298,011	82.33%
Security deposits	144,319	96,488	47,831	49.57%
Lease liabilities	72,537	32,160	40,377	125.55%
Principal - channeling loans received	6,319	7,336	(1,017)	(13.86%)
Interest - channeling loans received	3,654	3,589	65	1.81%
Estimated losses on commitments and contingencies	6,870	1,221	5,649	462.65%
Provision and credit administration	12	12	-	-
Others	84,348	35,756	48,592	135.90%
Total	**978,025**	**538,517**	**439,508**	**81.61%**
Foreign currency				
Other	348,906	270,739	78,167	28.87%
Total	**348,906**	**270,739**	**78,167**	**28.87%**
Total Other Liabilities	**1,326,931**	**809,256**	**517,675**	**63.97%**

Temporary Syirkah Funds

Temporary syirkah funds in 2025 amounted to IDR17,454,943 million, an increase of 15.68% compared to the previous year, which amounted to IDR15,089,314 million. The increase was derived from deposits from customers (related parties – mudharabah current accounts and third parties – mudharabah time deposits) and deposits from other banks (third parties – mudharabah current accounts, mudharabah savings, and mudharabah time deposits).

Table of Temporary Syirkah Funds

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Deposits from customers/Non-banks				
Related parties				
Mudharabah current accounts	2,812,873	1,176,763	1,636,110	139.03%
Mudharabah savings	4,966	11,117	(6,151)	(55.33%)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Mudharabah deposits	3,999	5,411	(1,412)	(26.09%)
Total	**2,821,838**	**1,193,291**	**1,628,547**	**136.48%**
Third parties				
Mudharabah current accounts	421,429	443,967	(22,538)	(5.08%)
Mudharabah savings	4,579,671	4,616,467	(36,796)	(0.80%)
Mudharabah deposits	9,481,862	8,705,048	776,814	8.92%
Total	**14,482,962**	**13,765,482**	**717,480**	**5.21%**
Total deposits from customers	**17,304,800**	**14,958,773**	**2,346,027**	
Deposits from other banks				
Related parties	-	-	-	-
Third parties				
Mudharabah current accounts	8,716	5,766	2,950	51.16%
Mudharabah savings	124,782	111,275	13,507	12.14%
Mudharabah deposits	16,645	13,500	3,145	23.30%
Total	**150,143**	**130,541**	**19,602**	**15.02%**
Total deposits from other banks	**150,143**	**130,541**	**19,602**	**15.02%**
Total Temporary Syirkah Funds	**17,454,943**	**15,089,314**	**2,365,629**	**15.68%**

Equity

Equity in 2025 amounted to IDR22,499,302 million, an increase of 54.10% compared to the previous year which amounted to IDR14,600,039 million. The increase was derived from remeasurement of defined benefit liabilities – after deferred tax, general reserves, and retained earnings not yet appropriated.

Tabel of Equity

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Authorized				
Series A: Rp250 (full Rupiah) per value per share	-	-	-	-
Series B: Rp250 (full Rupiah) per value per share	-	-	-	-
Authorized				
Series A: 24,000,000,000 shares	-	-	-	-
Series B: 12,000,000,000 shares	-	-	-	-

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Issued and fully paid-up capital				
Series A: 11,934,147,982 shares	-	-	-	-
Series B: 3,081,350,100 shares	3,753,875	3,753,875	-	-
Additional paid-in capital – net	532,734	532,734	-	-
Revaluation surplus of fixed assets	819,047	788,317	30,730	3.90%
Remeasurementofdefinedemployeebenefitliabilities–netof deferred tax	(143,957)	(135,364)	(8,593)	6.35%
Unrealizedgains(losses)onfinancialassetsmeasuredatfair valuethroughothercomprehensiveincome–afterdeferredtax	247,551	(150,141)	397,692	(264.88%)
Retained earnings				
General reserves	6,901,072	6,441,453	459,619	7.14%
Unappropriated	1,546,120	1,281,718	264,402	20.63%
Non-controlling interests	(6,213)	-	(6,213)	(100.00%)
in net assets of consolidated Subsidiaries	8,849,073	2,087,447	6,761,626	323.92%
Total Equity	**22,499,302**	**14,600,039**	**7,899,263**	**54.10%**

Paid in Capital – Net

\Additional paid-in capital in 2025 amounted to IDR532,734 million, unchanged compared to the previous year, which amounted to IDR532,734 million.

Table of Additional Paid-In Capital-Net

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Share premium from the Initial Public Offering (IPO)	509,369	509,369	-	-
StockoptionfortheManagementandEmployeeStockOption Plan (MESOP)	23,365	23,365	-	-
Total	**532,734**	**532,734**	**-**	**-**

Retained Earnings

Retained earnings in 2025 amounted to IDR1,546,120 million, an increase of 20.63% compared to the previous year, which amounted to IDR1,281,718 million. The increase was derived from deposits from customers of related parties, third parties, and deposits from other banks of related parties and third parties.

Table of Retained Earnings

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Unappropriated	1,546,120	1,281,718	264,402	20.63%
Retained Earnings	**1,546,120**	**1,281,718**	**264,402**	**20.63%**

Consolidated Statement of Profit or Loss and Other Comprehensive Income

Table of Consolidated Statement of Profit or Loss and Other Comprehensive Income

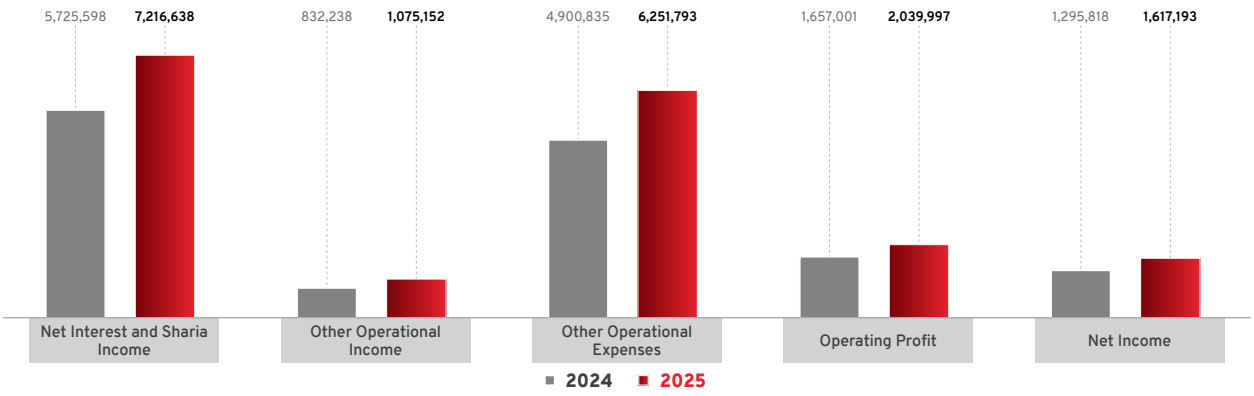
(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
OPERATIONAL INCOME AND EXPENSES				
Interest income	10,291,308	8,381,809	1,909,499	22.78%
Interest expense	(3,074,670)	(2,656,211)	(418,459)	15.75%
NET INTEREST INCOME	**7,216,638**	**5,725,598**	**1,491,040**	**26.04%**
OTHER OPERATIONAL INCOME	**1,075,152**	**832,238**	**242,914**	**29.19%**
OTHER OPERATIONAL EXPENSES				
Personnel	(2,187,393)	(1,745,062)	(442,331)	25.35%
General and administrative	(1,658,079)	(1,499,676)	(158,403)	10.56%
Provision for impairment of financial assets	(1,949,179)	(1,287,595)	(661,584)	51.38%
Other expenses	(457,142)	(368,502)	(88,640)	24.05%
TOTAL OTHER OPERATING EXPENSES	**(6,251,793)**	**(4,900,835)**	**(1,350,958)**	**27.57%**
OPERATING PROFIT	**2,039,997**	**1,657,001**	**382,996**	**23.11%**
NON-OPERATING INCOME (EXPENSE)				
Non-operating income	129,894	71,242	58,652	82.33%
Non-operating expenses	(77,248)	(45,526)	(31,722)	69.68%
TOTAL NON-OPERATING INCOME (EXPENSE)	**52,646**	**25,716**	**26,930**	**104.72%**
PROFIT BEFORE INCOME TAX EXPENSE	**2,092,643**	**1,682,717**	**409,926**	**24.36%**

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
INCOME TAX EXPENSE				
Current	(457,566)	(298,802)	(158,764)	53.13%
Deferred	(17,884)	(88,097)	70,213	(79.70%)
TAX EXPENSE - NET	**(475,450)**	**(386,899)**	**(88,551)**	**22.89%**
NET INCOME	**1,617,193**	**1,295,818**	**321,375**	**24.80%**
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified to profit or loss:				
Unrealized gains (losses) on financial assets at fair value through other comprehensive income	488,427	(107,359)	595,786	(554.95%)
Related income tax	(94,061)	20,206	(114,267)	(565.51%)
Total	**394,366**	**(87,153)**	**481,519**	**(552.50%)**
Items that will be reclassified to profit or loss:				
Revaluation deficit of fixed asset	47,720	(16,190)	63,910	(394.75%)
Remeasurement of employee benefit liabilities	(43,614)	(20,469)	(23,145)	113.07%
Related income tax	2,375	3,627	(1,252)	(34.52%)
Total	**6,481**	**(33,032)**	**39,513**	**(119.62%)**
OTHER COMPREHENSIVE INCOME - NET AFTER TAX	**400,847**	**(120,185)**	**521,032**	**(433.52%)**
TOTAL COMPREHENSIVE INCOME	**2,018,040**	**1,175,633**	**842,407**	**71.66%**
Income for the year attributable to:				
Equity holders of the parent entity	1,545,518	1,281,718	263,800	20.58%
Non-controlling interests	71,675	14,100	57,575	0.00%
Total	**1,617,193**	**1,295,818**	**321,375**	**24.80%**
Comprehensive income for the year attributable to:				
Equity holders of the parent entity	1,965,347	1,178,216	787,131	66.81%
Non-controlling interests	52,693	(2,583)	55,276	0.00%
Total	**2,018,040**	**1,175,633**	**842,407**	**71.66%**
BASIC EARNINGS PER SHARE	**102,93**	**85,36**	**18**	**20.58%**

Consolidated Statement of Profit and Loss and Other Comprehensive Income

(in IDR millions)



Interest and Sharia Income

In 2025, the Bank's net interest and sharia income amounted to IDR10,291,308 million, an increase of 22.78% from the previous year amounting to IDR8,381,809 million. This increase was mainly driven by higher income from related parties, namely loans granted, margins, and profit-sharing income, as well as income from third parties, namely loans granted, securities, margins, profit-sharing income, provisions, Bank Indonesia certificates, and others.

Table of Interest and Sharia Income

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Related Parties (Note 45)				
Loans	9,871	5,820	4,051	69.60%
Margin and profit sharing revenue	1,621	695	926	133.24%
Third parties				
Loans	6,732,384	6,030,856	701,528	11.63%
Placements with Bank Indonesia and Other Banks	1,279,519	1,589,237	(309,718)	(19.49%)
Marketable securities				
Amortized cost	560,641	424,913	135,728	31.94%
Margin and profit sharing revenue	1,402,590	190,656	1,211,934	635.67%
Provision	130,513	96,953	33,560	34.61%
Certificate of Bank Indonesia	64,990	23,298	41,692	178.95%
Others	109,179	19,381	89,798	463.33%
Total interest and Sharia Income	**10,291,308**	**8,381,809**	**1,909,499**	**22.78%**

Interest and Sharia Expenses

Interest and Sharia expenses in 2025 amounted to IDR3,074,670 million, an increase of 15.75% compared to the previous year, which amounted to IDR2,656,211 million. The increase was derived from third parties, namely time deposits, savings, current accounts, bonds, borrowings, securities, and loans.

Interest and Sharia Expenses

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Related Parties (Note 45)				
Time deposits	309,097	316,640	(7,543)	(2.38%)
Saving accounts	117,614	869	116,745	13,434.41%
Current accounts	658	159,816	(159,158)	(99.59%)
Total	**427,369**	**477,325**	**(49,956)**	**(10.47%)**
Third parties				
Time deposits	1,677,163	1,534,848	142,315	9.27%
Saving accounts	369,108	331,309	37,799	11.41%
Current accounts	118,532	22,480	96,052	427.28%
Liabilitiesofsecuritiessoldunderrepurchaseagreement	182,405	190,338	(7,933)	(4.17%)
Other banks	76,136	81,048	(4,912)	(6.06%)
Bonds	33,078	-	33,078	100.00%
Borrowings	186,043	15,130	170,913	1,129.63%
Marketable securities	1,120	68	1,052	1,547.06%
Credit	3,716	3,665	51	1.39%
Total	**2,647,301**	**2,178,886**	**468,415**	**21.50%**
Total interest and sharia expenses	**3,074,670**	**2,656,211**	**418,459**	**15.75%**

Interest and Sharia Income-Net

Net interest and Sharia income in 2025 amounted to IDR7,216,638 million, an increase of 26.04% compared to the previous year, which amounted to IDR5,725,598 million. The increase was mainly influenced by interest and Sharia income.

Table of Interest and Sharia Income-Net

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Interest and sharia income	10,291,308	8,381,809	1,909,499	22.78%
Interest and sharia expenses	(3,074,670)	(2,656,211)	(418,459)	15.75%
Interest and Sharia Income-Net	**7,216,638**	**5,725,598**	**1,491,040**	**26.04%**

Other Operational Income

Other operating income in 2025 amounted to IDR1,075,152 million, an increase of 29.19% compared to the previous year, which amounted to IDR832,238 million. The increase was driven by several factors, including insurance claim receipts, administration of current accounts, savings, and time deposits, recovery of written-off loans, ATM fee income, provisions and commissions other than from loans granted, and others.

Table of Other Operational Income

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Collection of Insurance claim	318,801	193,298	125,503	64.93%
Current accounts, savings and deposits administration fees	226,599	212,487	14,112	6.64%
Collection of loans written-off	178,483	156,285	22,198	14.20%
Collection of ATM fees	102,123	93,581	8,542	9.13%
Fees and commissions from other than loans	92,500	47,618	44,882	94.25%
Loan administration fees	28,126	28,643	(517)	(1.80%)
Others	128,520	100,326	28,194	28.10%
Other operational income total	**1,075,152**	**832,238**	**242,914**	**29.19%**

Other Operating Expenses

Other operating expenses in 2025 amounted to (IDR6,251,793) million, an increase of 27.57% compared to the previous year, which amounted to (IDR4,900,835) million. The increase was mainly driven by higher personnel expenses and employee benefits, general and administrative expenses, allowance for impairment losses on financial assets, and other expenses.

Table of Operational Expenses

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Labor and employee benefits	(2,187,393)	(1,745,062)	(442,331)	25.35%
General and administrative	(1,658,079)	(1,499,676)	(158,403)	10.56%
Provision for impairment losses on financial assets	(1,949,179)	(1,287,595)	(661,584)	51.38%
Other expenses	(457,142)	(368,502)	(88,640)	24.05%
Total other operating expenses	**(6,251,793)**	**(4,900,835)**	**(1,350,958)**	**27.57%**

Operational Profit

Income from operating in 2025 amounted to IDR2,039,997 million, an increase of 23.11% compared to the previous year, which amounted to IDR1,657,001 million. The increase was driven by higher interest income and total other operating income.

Table of Operational Profit

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Interest and sharia income-net	7,216,638	5,725,598	1,491,040	26.04%
Total other operational income	1,075,152	832,238	242,914	29.19%
Total operational expenses	(6,251,793)	(4,900,835)	(1,350,958)	27.57%
Operational profit	**2,039,997**	**1,657,001**	**382,996**	**23.11%**

Non-Operating Income (Expenses)

Non-operating income in 2025 amounted to IDR129,894 million, an increase of 82.33% compared to the previous year, which amounted to IDR71,242 million. The increase was driven by gains on sale of securities – net, foreign exchange gains (losses), and others.

Table of Non-Operating Income (Expenses)

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Gain on sale of marketable securities-net	13,121	10,241	2,880	28.12%
Tax service fee	7,051	7,563	(512)	(6.77%)
Gain on sale of fixed assets	441	1,470	(1,029)	(70.00%)
Gain (loss) on foreign exchange	4,315	695	3,620	520.86%
Others	104,966	51,273	53,693	104.72%
Total non-operating income	**129,894**	**71,242**	**58,652**	**82.33%**

Income Before Income Tax

Income before tax expenses in 2025 amounted to IDR2,092,643 million, an increase of 24.36% compared to the previous year, which amounted to IDR1,682,717 million. The increase was driven by gains on sale of securities – net, tax service fees, and others.

Table of Income Before Income Tax

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Operational Income	2,039,997	1,657,001	382,996	23.11%
Total non-operating income-net	52,646	25,716	26,930	104.72%
Income Before Income Tax	**2,092,643**	**1,682,717**	**409,926**	**24.36%**

Tax Expense – Net

Net tax expense in 2025 amounted to IDR475,450 million, an increase of 22.89% compared to the previous year, which amounted to IDR386,899 million.

Table of Tax Expense-Net

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tax expense-net	(475,450)	(386,899)	(88,551)	22.89%

Net Income

Net income in 2025 amounted to IDR1,617,193 million, an increase of 24.80% compared to the previous year, which amounted to IDR1,295,818 million. This increase was driven by higher net interest income and an increase in non-operating income.

Table of Net Income

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Income before income tax	2,092,643	1,682,717	409,926	24.36%
Tax expense-net	(475,450)	(386,899)	(88,551)	22.89%
Net Income	**1,617,193**	**1,295,818**	**321,375**	**24.80%**

Other Comprehensive Income

Other comprehensive income in 2025 amounted to IDR400,847 million, an increase of 433.52% compared to the previous year, which amounted to (IDR120,185) million. The increase was derived from unrealized gains (losses) on financial assets measured at fair value through other comprehensive income.

Table of Other Comprehensive Income

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Other comprehensive income (expenses):				
Items to be reclassified to profit or loss:				
Unrealized gains (losses) on financial assets at fair value through other comprehensive income	488,427	(107,359)	595,786	554.95%
Related income taxes	(94,061)	20,206	(114,267)	(565.51%)
Total	**394,366**	**(87,153)**	**481,519**	**(552.50%)**
Items that will not be reclassified to profit or loss:				
Revaluation surplus (deficit) of fixed assets	47,720	(16,190)	63,910	(394.75%)
Remeasurement of employee benefit liabilities	(43,614)	(20,469)	(23,145)	113.07%
Related income tax	2,375	3,627	(1,252)	(34.52%)
Total	**6,481**	**(33,032)**	**39,513**	**(119.62%)**
Other comprehensive income net of tax	**400,847**	**(120,185)**	**521,032**	**(433.52%)**

Comprehensive Income for the Year

Total comprehensive income for the year in 2025 amounted to IDR2,018,040 million, an increase of 71.66% compared to the previous year, which amounted to IDR1,175,633 million. The increase was driven by higher income for the year.

Table of Comprehensive Income for The Year

(in IDR millions)

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Income for The Year	1,617,193	1,295,818	321,375	24.80%
Other comprehensive income net of tax	400,847	(120,185)	521,032	(433.52%)
Comprehensive income for the year	**2,018,040**	**1,175,633**	**842,407**	**71.66%**

Basic Earnings Per Share

Basic earnings per share in 2025 amounted to IDR102.93, an increase of 20.58% compared to the previous year, which amounted to IDR85.36. The increase was driven by the growth in profit used in the calculation of basic earnings per share.

Table of Basic Earnings Per Share

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Profit for the year attributable to owners of the parent entity	1,545,518	1,281,718	263,800	20.58%
Weighted average number of ordinary shares outstanding (in full amount)	15,015,498,082	15,015,498,082	-	-
Basic earnings per share attributable to owners of the parent entity (in full amount)	**102,93**	**85,36**	**18**	**20.58%**

Consolidated Cash Flow Statement

Table of Consolidated Cash Flow Statement

(in IDR millions)

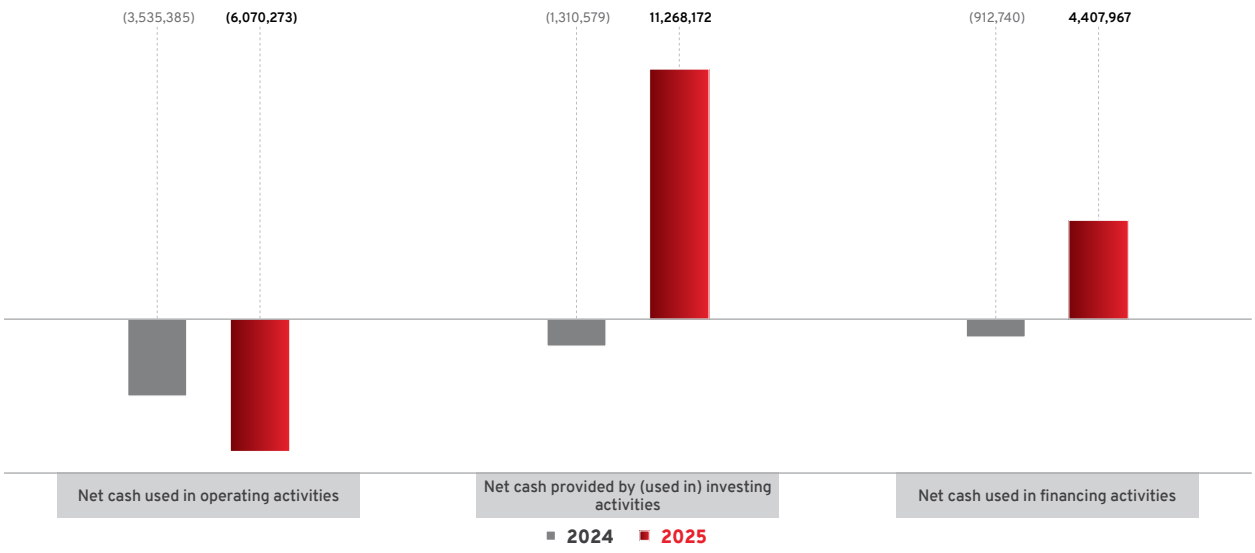
Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest and sharia, provision and commissions received	10,124,132	8,306,344	1,817,788	21.88%
Interest paid	(3,095,203)	(2,708,316)	(386,887)	14.29%
Other operating income received	812,050	675,952	136,098	20.13%
Collection of loans written-off	178,320	156,285	22,035	14.10%
General and administrative expenses paid	(1,926,529)	(1,566,455)	(360,074)	22.99%
Personnel expenses paid	(2,114,455)	(1,836,797)	(277,658)	15.12%
Non-operating income received	202,018	69,815	132,203	189.36%
Non-operating expenses paid	(81,512)	(45,500)	(36,012)	79.15%
Income tax paid	(455,738)	(313,729)	(142,009)	45.26%
Cash received before change in operating assets and liabilities	**3,643,083**	**2,737,599**	**905,484**	**33.08%**
Decrease (increase) in operating assets				
Placement with Bank Indonesia and other banks	-	1,500	(1,500)	(100.00%)
Loans	(5,108,148)	(10,079,129)	4,970,981	(49.32%)
Receivable of spot and derivative	(1,021)	(1,144)	123	10.75%
Receivable from marketable securities purchased under resale agreement	-	-	-	-

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Receivable from marketable securities purchased under resale agreement	(5,881,926)	5,629,458	(11,511,384)	(204.48%)
Other assets	(82,225)	(112,232)	30,007	(26.74%)
Right of use assets	49,779	(60,859)	110,638	(181.79%)
Increase (decrease) in operating liabilities				
Liabilities immediately payable	37,314	(167,942)	205,256	(122.22%)
Deposits from customers	4,547,375	(329,793)	4,877,168	(1,478.86%)
Deposits from other banks	1,940,367	(1,834,568)	3,774,935	(205.77%)
Liabilities of marketable securities sold under repurchase agreement	(5,261,561)	865,203	(6,126,764)	(708.13%)
Other liabilities	46,690	(183,478)	230,168	(125.45%)
Net cash used in operating activities	**(6,070,273)**	**(3,535,385)**	**(2,534,888)**	**71.70%**
CASH FLOWS FROM INVESTING ACTIVITIES				
Marketable securities	5,285,043	(2,267,013)	7,552,056	(333.13%)
Acquisitions of fixed assets	(104,163)	(67,992)	(36,171)	53.20%
Acquisitions of intangible assets	(2,569)	(3,377)	808	(23.93%)
Proceeds from sale of fixed assets	449	1,542	(1,093)	(70.88%)
Investment in associate entity	(745)	-	(745)	(100.00%)
Acquisition of Subsidiaries	(300,000)	(100,000)	(200,000)	200.00%
Proceeds from sale of investment in shares	1,669	-	1,669	100.00%
Cash receipts from acquisition of Subsidiaries	6,388,488	1,126,261	5,262,227	467.23%
Net cash provided by (used in) investing activities	**11,268,172**	**(1,310,579)**	**12,578,751**	**(959.79%)**
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds (payment) from borrowings	3,585,399	(230,423)	3,815,822	(1,656.01%)
Proceeds (Payment) of lease liability	(43,399)	(15,724)	(27,675)	176.00%
Additional paid-in capital	26,356	50,100	(23,744)	47.39%
Payments of cash dividend	(994,525)	(816,693)	(177,832)	21.77%
Marketable securities issued	1,834,136	100,000	1,734,136	1,734.14%
Net cash provided by (used in) financing activities	**4,407,967**	**(912,740)**	**5,320,707**	**582.94%**
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**9,605,866**	**(5,758,704)**	**15,364,570**	**(266.81%)**
Cash and cash equivalents at beginning of year	10,590,180	16,348,884	(5,758,704)	(35.22%)
Cash and cash equivalents at end of year	**20,196,046**	**10,590,180**	**9,605,866**	**90.71%**

Description	2025	2024	Growth	
			IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Cash and cash equivalents consist of:				
Cash	4,347,459	2,867,479	1,479,980	51.61%
Current accounts with Bank Indonesia	6,620,239	5,584,147	1,036,092	18.55%
Current accounts with other banks	675,483	505,084	170,399	33.74%
Placements with Bank Indonesia and other banks with original maturities of 3 months or less from acquisition date	8,552,865	1,633,470	6,919,395	423.60%
Total cash and cash equivalents	**20,196,046**	**10,590,180**	**9,605,866**	**90.71%**

Consolidated Cash Flow Statement Graph

(in IDR millions)



At the end of 2025, Bank Jatim recorded an ending balance of cash and cash equivalents amounting to IDR20,196,046 million, an increase of 90.71% compared to 2024, which amounted to IDR10,590,180 million. The increase was driven by higher other comprehensive income.

Cash Flow from Operating Activities

Net cash from operating activities in 2025 amounted to (IDR6,070,273) million, a decrease of 71.70% compared to 2024, which amounted to (IDR3,535,385) million. Net cash flow represents the difference between cash inflows and cash outflows. The highest cash inflows were mainly derived from interest, provision, and commission receipts, interest payments, receipts of other operating income, recovery from written-off loans, payments of general and administrative expenses, personnel expenses, non-operating income and expenses, income tax, repo liabilities, increase in liabilities immediately payable, deposits from customers, and increase in deposits from other banks. The highest cash outflows were mainly derived from loan disbursements, interest payments, and other operating expenses. This indicates that Bank Jatim is able to carry out its business processes effectively by utilizing its operating sources such as loans granted, customer deposits, and tax payments into cash that has been recognized and received.

Cash Flow from Investment Activities

Net cash from investing activities in 2025 amounted to IDR11,268,172 million, an increase of 959.79% compared to 2024, which recorded net cash used in investing activities amounting to (IDR1,310,579) million. Investing cash flows increased from the purchase of securities, the acquisition of intangible assets, and proceeds from the sale of fixed assets. Meanwhile, movements in investing cash flows decreased from the acquisition of fixed assets, the acquisition of subsidiaries, proceeds from the sale of investments in shares, and cash obtained from the acquisition of subsidiaries. Cash flows from investing activities in 2025 show a significant improvement over the previous year, marked by a shift from a deficit to a surplus. However, the increase was mainly driven by non-operational and non-recurring cash receipts, such as proceeds from securities transactions and the acquisition of subsidiaries.

Cash Flow from Funding Activities

Net cash from financing activities in 2025 amounted to IDR4,407,967 million, an increase of 582.94% compared to 2024, which recorded net cash used in financing activities amounting to (IDR912,740) million. This was mainly influenced by payments of borrowings. The highest cash inflows were derived from increases in borrowings, additional paid-in capital, and securities issued (corporate action: PUB). Meanwhile, the largest cash outflows were from lease liability payments and dividends. This indicates that Bank Jatim is still able to obtain cash from financing activities through borrowings, sufficient to cover cash outflows such as dividends and other payments.

Ability to Pay Debt and Receivable Collectibility

Ability to Pay Debt

Bank Jatim's ability to pay debts is measured through several ratios including liquidity ratio, solvency ratio, and profitability ratio. These ratios will be a benchmark for banks in measuring the possibility of risks that arise in bank operational activities.

Protection of Creditors' Rights

Bank Jatim has a policy on the fulfillment of creditor rights used as a guideline in making loans. The purpose of the policy is to ensure the fulfillment of rights and maintain creditor trust in the Bank. The policy includes considerations in making agreements, as well as follow-up in fulfilling obligations to creditors. Bank Jatim explains the creditor rights in the Credit Agreement (PK) including:

1. The bank ensures that the creditor receives the principal and interest on the loan according to the agreed schedule.
2. The bank ensures that the creditor receives the loan usage report.
3. The bank ensures that creditors receive fines for payments that exceed the agreed schedule.
4. The bank ensures that payments of principal and interest on loans are not be subject to penalties if the payment schedule falls on a holiday and will be paid on the next working day.

Ability to Pay Short-Term Debt (Bank Liquidity)

The liquidity ratio is measured by comparing the amount of loan granted to the amount of customer deposits (Loan to Deposit Ratio/LDR) to determine the Bank's ability to repay obligations to customers who have deposited their funds with loan and financing that has been given to debtors as a source of liquidity.

Table of Liquidity Ratio

(in %)

Description	2025	2024	Increase/ Decrease
(1)	(2)	(3)	(2)-(3)
Loan to Deposit Ratio (LDR)	85.39%	82.05%	3.34%

In 2025, Bank Jatim's Loan-to-Deposit Ratio (LDR) was recorded at 85.39%, an increase of 3.34% compared to 82.05% in 2024. The increase reflected the Bank's increased loan distribution to collected third-party funds. Despite the increase, Bank Jatim's LDR ratio remained within sound and controlled limits, in accordance with regulatory requirements. In addition, it indicated that Bank Jatim continuously maintained a balance between loan expansion and liquidity. Therefore, Bank Jatim maintained sound liquidity and remained optimally satisfying all of its short-term liabilities.

Ability to Pay Long-Term Debt (Bank Solvability)

Bank Jatim's 2025 Capital Adequacy Ratio (CAR) was 25.38%, an increase of 1.89% compared to 23.49% in 2024. The CAR ratio remained at a safe level and well above the minimum requirement set by Bank Indonesia/OJK of 14%. The high CAR ratio indicated that Bank Jatim's capital structure had adequate capabilities to anticipate various risks, including market risk, credit risk, and operational risk. Moreover, it reflected prudent capital management and the Bank's ability to maintain capital adequacy to protect against solvency risk.

Table of Solvency Ratio

(in %)

Description	2025	2024	Increase/ Decrease
(1)	(2)	(3)	(2)-(3)
CAR-TIER I	24.24%	22.34%	1.90%
CAR-TIER II	1.14%	1.15%	(0.01%)
CAR (Credit, Market, and Operational Risk)	**25.38%**	**23.49%**	**1.89%**

Ability to Pay Debt and Receivable Collectability

Bank Jatim's ability to pay debt can also be reflected in the ratings of securities issued by Bank Jatim, namely bonds. Issued securities are routinely assessed by a rating agency to determine their suitability. The quality of securities is largely determined by the issuing company's ability to repay the securities upon maturity and its ability to pay interest or coupons during the term of the securities.

Table of Ability To Pay Debt and Receivable Collectability

Description	Rating 2025
Bank Jatim Sustainable Bond Phase I of 2025 Series A	idAA-
Bank Jatim Sustainable Bond Phase I of 2025 Series B	idAA-

Table of Rating Description

Rating Agency	Rating	Rating Description
Pefindo	$_{id}$AA-	Debt securities rated $_{id}$AA had a slightly different from the highest rating assigned. The issuer's ability to meet long-term financial commitments on these debt securities, compared to other issuers in Indonesia, is very strong. A minus sign (-) indicates that the assigned rating is relatively weak and below the average for the relevant category.

Receivable Collectibility

The level of collectibility of Bank receivables can be seen from the value of the Non Performing Loan (NPL) ratio. The NPL ratio is a benchmark to see how much problematic or bad loan is from all loans given by the bank to customers. The smaller the NPL value, the better the Bank's performance in collectibility of receivables and indicates good credit quality.

Tabel of Non-Performing Loan (NPL) ratio

(in %)

Description	2025	2024	Increase/ Decrease
(1)	(2)	(3)	(2)-(3)
Non Performing Loan (NPL) *Gross*	3.88%	3.45%	0.43%
Non Performing Loan (NPL) *Nett*	1.91%	1.53%	0.38%

In 2025, Bank Jatim's Gross Non-Performing Loan (NPL) ratio was recorded at 3.88%, an increase of 0.43% compared to 3.45% in 2024. Meanwhile, Net NPL in 2025 reached 1.91%, an increase of 0.38% from 1.53% the previous year. The increase in the Net NPL ratio was primarily due to an increase in non-performing loans in the medium- and retail credit segments throughout 2025. Despite the increase, Bank Jatim continued to improve asset quality by strengthening risk management and intensively handling non-performing loans.

The Bank loan quality is divided based on its collectibility level, namely into groups of current, special mention, substandard, doubtful, and loss. The purpose of the loan classification is so that the Bank can routinely monitor the loans that have been distributed.

Table of Loans Granted Based on Type and Collectibility

(in IDR millions)

Description	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
2025						
Rupiah						
Related parties						
Working Capital	58,277	829	-	-	-	59,106
Investment	462,865	-	-	-	-	462,865
Employee	133,090	417	-	-	-	133,507
Consumption	48,111	-	-	-	164	48,275
Total	**702,343**	**1,246**	**-**	**-**	**164**	**703,753**
Third party						
Consumption	69,359,232	839,258	68,606	102,233	894,886	71,264,215
Working Capital	20,360,437	1,747,384	120,016	141,206	2,003,113	24,372,156
Investment	6,432,899	1,252,682	14,924	39,421	370,886	8,110,812
Syndication	3,065,587	170,382	-	-	-	3,235,969
Employee	2,686,913	12,697	2,039	1,398	18,550	2,721,597
Total	**101,905,068**	**4,022,403**	**205,585**	**284,258**	**3,287,435**	**109,704,749**
Total Rupiah	**102,607,411**	**4,023,649**	**205,585**	**284,258**	**3,287,599**	**110,408,502**

Description	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
Foreign Currencies						
Third party						
Working Capital	94,118	-	-	-	-	94,118
Total	**94,118**	**-**	**-**	**-**	**-**	**94,118**
Total Foreign Currencies	**94,118**	**-**	**-**	**-**	**-**	**94,118**
Total	**102,701,529**	**4,023,649**	**205,585**	**284,258**	**3,287,599**	**110,502,620**
Allowance for impairment losses	(695,614)	(861,355)	(74,286)	(101,871)	(1,980,511)	(3,713,637)
Total – Net	**102,005,915**	**3,162,294**	**131,299**	**182,387**	**1,307,088**	**106,788,983**
2024						
Rupiah						
Related Parties						
Employee	98,392	-	-	-	233	98,625
Working Capital	7,820	-	-	-	-	7,820
Consumption	5,999	-	-	-	-	5,999
Total	**112,211**	**-**	**-**	**-**	**233**	**112,444**
Third Parties						
Consumption	41,245,912	531,331	49,901	62,843	531,672	42,421,659
Working Capital	13,274,374	1,028,293	99,547	124,032	1,192,979	15,719,225
Syndication	4,294,071	84,151	-	-	-	4,378,222
Employee	1,972,424	9,045	436	557	11,541	1,994,003
Investment	394,793	1,397	31	-	14,577	410,798
Total	**61,181,574**	**1,654,217**	**149,915**	**187,432**	**1,750,769**	**64,923,907**
Total Rupiah	**61,293,785**	**1,654,217**	**149,915**	**187,432**	**1,751,002**	**65,036,351**
Foreign Currencies						
Third Parties						
Working Capital	8,895,748	1,181,731	27,952	23,363	187,595	10,316,389
Total	8,895,748	1,181,731	27,952	23,363	187,595	10,316,389
Total Foreign Currencies	**8,895,748**	**1,181,731**	**27,952**	**23,363**	**187,595**	**10,316,389**
Total	**70,189,533**	**2,835,948**	**177,867**	**210,795**	**1,938,597**	**75,352,740**
Allowance for impairment losses	(431,246)	(356,037)	(62,386)	(72,734)	(1,190,821)	(2,113,224)
Total – Net	**69,758,287**	**2,479,911**	**115,481**	**138,061**	**747,776**	**73,239,516**
Growth 2024 – 2025 (Nominal)						
Rupiah						
Related parties						
Working capital	50,457	829	-	-	-	51,286
Investment	455,045	-	-	-	-	455,045
Consumption	42,112	-	-	-	164	42,276
Total	**547,614**	**829**	**-**	**-**	**164**	**548,607**

Description	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
Third parties						
Working capital	7,086,063	719,091	20,469	17,174	810,134	8,652,931
Investment	6,038,106	1,251,285	14,893	39,421	356,309	7,700,014
Consumption	28,113,320	307,927	18,705	39,390	363,214	28,842,556
Total	**41,237,489**	**2,278,303**	**54,067**	**95,985**	**1,529,657**	**45,195,501**
Total Rupiah	**41,785,103**	**2,279,132**	**54,067**	**95,985**	**1,529,821**	**45,744,108**
Foreign Currencies						
Third parties						
Working capital	(8,801,630)	(1,181,731)	(27,952)	(23,363)	(187,595)	(10,222,271)
Total	(8,801,630)	(1,181,731)	(27,952)	(23,363)	(187,595)	(10,222,271)
Total Foreign Currencies	**(8,801,630)**	**(1,181,731)**	**(27,952)**	**(23,363)**	**(187,595)**	**(10,222,271)**
Total	**32,983,473**	**1,097,401**	**26,115**	**72,622**	**1,342,226**	**35,521,837**
Allowance for impairment losses	(264,368)	(505,318)	(11,900)	(29,137)	(789,690)	(1,600,413)
Total – Net	**32,719,105**	**592,083**	**14,215**	**43,485**	**552,536**	**33,921,424**
Total	**46.90%**	**23.88%**	**12.31%**	**31.50%**	**73.89%**	**46.32%**

The 2025 net loans were disbursed IDR106,788,983 million, an increase of 46.32% compared to 2024 which amounted to IDR73,239,516 million, with the classification of the 2025 current loans amounting to IDR102,005,915 million, special mention loans in 2025 amounting to IDR3,162,294 million, substandard loans in 2025 amounting to IDR131,299 million, doubtful loans in 2025 amounting to IDR182,387 million, and non-performing loans in 2025 amounting to IDR1,307,088 million.

The following are changes in the amount of loans provided based on stage on December 31, 2025 and 2024.

Table of Loans Provided By Stage

(in IDR million)

Description	*Stage 1*	*Stage 2*	*Stage 3*	Sharia Receivable/ Financing	Total
2025					
Beginning Balance	56,329,729	970,846	4,090,233	13,961,932	75,352,740
Effect of Acquisition	30,068,388	275,199	779,378	-	31,122,965
Transfer to 12-month expected loan losses (stage 1)	173,255	(153,990)	(19,265)	-	-
Transfer to lifetime expected loan losses (stage 2)	(981,318)	1,006,524	(25,206)	-	-
Transfer to loan-impaired assets (stage 3)	(1,251,622)	(283,044)	1,534,666	-	-
New financial assets originated or purchased	24,979,275	324,132	915,120	1,038,664	27,257,191
Remeasurement of net carrying amount	(21,376,252)	(711,763)	(80,277)	-	(22,168,292)
Write-offs during the year	-	-	(1,001,933)	(60,051)	(1,061,984)
End Balance	**87,941,455**	**1,427,904**	**6,192,716**	**14,940,545**	**110,502,620**

Description	*Stage 1*	*Stage 2*	*Stage 3*	Sharia Receivable/ Financing	Total
2024					
Beginning Balance	48,388,793	669,959	3,514,292	2,187,859	54,760,903
Effect of Acquisition	-	-	-	11,147,478	11,147,478
Transfer to 12-month expected loan losses (stage 1)	339,074	-232,734	-106,340	-	-
Transfer to lifetime expected loan losses (stage 2)	-636,085	647,977	-11,892	-	-
Transfer to loan-impaired assets (stage 3)	(1,395,899)	(281,977)	1,677,876	-	-
New financial assets originated or purchased	28,263,724	385,714	482,255	648,583	29,780,276
Remeasurement of net carrying amount	(18,629,878)	(218,093)	(853,178)	-	(19,701,149)
Write-offs during the year	-	-	(612,780)	(21,988)	(634,768)
End Balance	**56,329,729**	**970,846**	**4,090,233**	**13,961,932**	**75,352,740**

Management argued that the amount of allowance for impairment losses to cover possible losses arising from uncollectible loans and sharia receivables/financing was adequate. The balance of allowance for impairment losses was IDR2,198,523 million (individual) and IDR1,515,114 million (collective) as of December 31, 2025, amounting to IDR1,078,684 million (individual) and IDR1,034,540 million (collective) as of December 31, 2024.

Bank Jatim implements strategic measures by minimizing credit/financing risks, ensuring that every credit/financing distribution remains sound and sustainable, and maintaining credit/financing quality and receivables collectibility by increasing collection effectiveness. These strategies are outlined as follows:

1. Conducting regular credit monitoring to detect potential declines in credit/financing quality early through the Jatim Kilat application and optimizes collection to reduce delinquencies;
2. Implementing selective credit/financing restructuring for debtors who still have business prospects and good faith;
3. Ensuring compliance with credit policies and provisions in every collection process.

Other Financial Ratios

Other financial ratios of Bank Jatim include profitability ratio, efficiency ratio and compliance ratio presented as follows.

Table of Other Financial Ratios

(in %)

Uraian	2025	2024	Kenaikan/ Penurunan
(1)	(2)	(3)	(2)-(3)
RASIO RENTABILITAS			
Return on Assets (ROA)	1.90%	1.60%	0.30%
Return on Equity (ROE)	13.35%	11.89%	1.46%
Net Interest Margin (NIM)	6.15%	5.86%	0.29%
EFFICIENCY RATIO			
Operating Expenses to Operating Income (BOPO)	79.92%	81.89%	(1.97%)

Uraian	2025	2024	Kenaikan/ Penurunan
(1)	(2)	(3)	(2)-(3)
COMPLIANCE RATIO			
Statutory reverses in rupiah	0.63%	1.66%	(1.03%)
Statutory reverses in foreign exchange	6.94%	9.02%	(2.08%)

Return on Assets (ROA)

Bank Jatim's 2025 Return on Assets (ROA) was recorded at 1.90%, an increase of 0.30% compared to 1.60% in 2024. The increase was driven by a consistent increase in total assets, offset by proportional growth in net profit.

Return on Equity (ROE)

Bank Jatim's 2025 Return on Equity (ROE) was at 13.35%, an increase of 1.46% compared to 11.89% in 2024. The ROE increase was primarily due to a consistent increase in equity, offset by proportional growth in net profit, retained earnings, and BBG corporate actions.

Net Interest Margin (NIM)

Bank Jatim's 2025 Net Interest Margin (NIM) was recorded at 6.15%, an increase of 0.29% compared to 5.86% in 2024. The NIM increase was primarily driven by growth in lending and financing, which contributed to an increase in net interest income during 2025.

Operating Expenses to Operating Income (BOPO)

Bank Jatim's Operating Expense to Operating Income (BOPO) ratio was recorded at 79.92% in 2025, a decrease of 1.97% compared to 81.89% in 2024. The decrease in the BOPO ratio was primarily due to lower costs and efficiency, as well as lower funding costs throughout 2025, which resulted in lower total operating expenses.

Net Interest Margin (NIM)

In 2025, Bank Jatim's Statutory Reserve (GWM) in Rupiah was recorded at 0.63%, while its Foreign Currency GWM reached 6.94%. This liquidity position was in accordance with the provisions of Bank Indonesia Regulation No. 19/6/PBI/2017 on April 17, 2017 concerning the Fifth Amendment to Bank Indonesia Regulation No. 15/15/PBI/2013 on December 24, 2013 concerning Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks. The condition reflected Bank Jatim's compliance with regulatory provisions and its ability to maintain an optimal liquidity position.

Fund Interest Rate

Information on competitive interest rates for savings, deposits and current accounts at Bank Jatim is presented as follows:

Table of Savings Interest Rate as of December 2025

Tier	Interest rate
SIMPEDA	
0-< IDR1 million	0.00%
IDR1 million-< IDR10 million	0.30%
IDR10 million-< IDR50 million	0.50%
IDR50 million-< IDR500 million	0.75%
≥ IDR500 million	1.00%

Tier	Interest rate
SIKLUS	
0-< IDR1 million	0.00%
IDR1 million-< IDR10 million	0.50%
IDR10 million-< IDR50 million	0.75%
IDR50 million-< IDR500 million	1.00%
≥ IDR500 million	2.90%
SIKLUS MIKRO KECIL (SiUMI)	
0-IDR500 thousand	0.00%
> IDR500 thousand	1.50%
SIKLUS NELAYAN (SiNyal)	
0-IDR500 thousand	0.00%
> IDR500 thousand	0.50%
HAJI	
All Nominal	1.00%
TABUNGANKU	
0-IDR500 thousand	0.00%
>IDR500 thousand-IDR1 million	0.25%
>IDR1 million	1.00%
	Notes: • Interest is calculated daily and in accordance with the applicable tiering • Interest is paid according to the payment period
SIKLUS PRIORITAS	
0-< IDR10 million	0.00%
IDR10 million-< IDR75 million	0.25%
IDR75 million-< IDR150 million	0.50%
IDR150 million-< IDR250 million	0.75%
IDR250 million-< IDR1 billion	1.75%
≥IDR1 billion	2.90%
SIMPANAN LAKU PANDAI	
All Nominal	0.50%
SIKLUS PENSIUN	
0-< IDR250 thousand	0.00%
IDR250 thousand-< IDR7.5 million	1.25%
IDR7.5 million-< IDR100 million	1.50%
≥IDR100 million	1.75%
SIKLUS VALAS	
USD	
< USD 100	0.00%
> USD100,00-≤ USD10.000,00	0.05%

Tier	Interest rate
> USD10.000,00-≤ USD100.000,00	0.15%
> USD100.000,00	0.25%
SGD	
< USD 100	0.00%
> USD100,00-≤ USD10.000,00	0.05%
> USD10.000,00-≤ USD100.000,00	0.15%
> USD100.000,00	0.20%
EUR	
0-EUR300	0.00%
> EUR300	0.10%
JPY	
All Nominal	0.00%
HKD	
All Nominal	0.00%

Table of Time Deposit Interest Rate as of December 2025

Tier	Tenor (month)						
	1 month	2 month	3 month	6 month	12 month	18 month	24 month
≥IDR2.5 million-IDR1 billion	2.70% pa	2.80% pa	2.90% pa	3.00% pa	3.10% pa	3.15% pa	3.15% pa
>IDR1 billion	2.75% pa	2.85% pa	2.95% pa	3.05% pa	3.15% pa	3.15% pa	3.15% pa

Table of Foreign Exchange Interest Rate as of December 2025

Tier	Tenor (month)			
	1 month	3 months	6 months	12 months
USD				
≥ USD 1.000-≤ USD 100.000	0.75% pa			
> USD 100.000	1.00% pa			
SGD				
≥ SGD1.000	0.10% pa			
EUR				
≥ EUR750	Each placement is subject to approval by the authorized division			
JPY				
≥ JPY100.000	Each placement is subject to approval by the authorized division			
HKD				
≥ HKD7.500	Each placement is subject to approval by the authorized division			

Tier	Tenor (month)			
	1 month	3 months	6 months	12 months
AUD				
≥ AUD2.000	0.50% pa			
CNY				
≥ CNY7.000	0.70% pa			

*) Above the counter rate, the branch requests approval from the Head Office

Table of Interest Rate of Deposit On Call as of December 2025

Tier	Interest rate
Deposito On Call (Rupiah)	0.75% below the market interest rate of Government Banks, BPD or Private Banks obtained from LHBU or Reuters

Table of Interest Rate of Current Account as of December 2025

Tier	Interest rate
RUPIAH	
Progressive daily current account service calculation	
IDR0-IDR5 million	0.00%
> IDR5 million-IDR100 million	0.50%
> IDR100 million-IDR1 billion	0.75%
> IDR1 billion-IDR500 billion	0.90%
> IDR500 billion-IDR750 billion	1.25%
> IDR750 billion	1.75%
Current account Escrow Account	**Same as current account Rupiah. and must be included in the Cooperation Agreement (PK)**
FOREIGN EXCHANGE	
USD Foreign Currency Current Account	
≤ USD1.000,00	0.00%
> USD1.000,00-≤ USD10.000,00	0.05%
> USD10.000,00-≤ USD100.000,00	0.15%
> USD100.000,00	0.25%
SGD Foreign Currency Current Account	
≤ SGD1.000,00	0.00%
> SGD1.000,00-≤ SGD10.000,00	0.05%
> SGD10.000,00-≤ SGD100.000,00	0.15%
> SGD100.000,00	0.20%
EUR Foreign Currency Current Account	
EUR	0.10%

Tier	Interest rate
JPY Foreign Currency Current Account	
JPY	0.00%
AUD Foreign Currency Current Account	
AUD 15.000 -< AUD 150.000	0.20%
≥ AUD 150.000	0.50%
HKD Foreign Currency Current Account	
HKD 78.000 -< HKD 780.000	0.20%
≥ HKD 780.000	0.50%
CNY Foreign Currency Current Account	
CNY 72.000 -< CNY 720.000	0.20%
≥ CNY 720.000	0.50%

Table of Profit Sharing Ratio

Product	Profit Sharing Ratio	Profit Sharing Realization
General *Wadiah* Current Accounts for Service/Government	0.00%	0.00
General *Wadiah* Current Accounts for Private	0.00%	0.00
Individual *Wadiah* Current Accounts	0.00%	0.00
BPKH Current Accounts	0.00%	0.00
BPD Syariah ABP *Wadiah* Current Accounts	0.00%	0.00
Non-BPD *Wadiah* Current Accounts	0.00%	0.00
Apex BPRS *Wadiah* Current Accounts	0.00%	0.00
Tabunganku iB	0.00%	0.00
Si Pandai iB Barokah Savings	0.00%	0.00
Simple iB Savings	0.00%	0.00
Santri Savings	0.00%	0.00
iB Amanah Umra Savings	0.00%	0.00
General *Mudharabah* Current Accounts for Service/Government	5.00%	0.36
General *Mudharabah* Current Accounts for Private	5.00%	0.36
Individual *Mudharabah* Current Accounts	5.00%	0.36
Barokah Sejahtera Savings	4.00%	0.29
iB Barokah Pension Savings	15.00%	1.09
iB Barokah Plan Savings	25.00%	1.82
iB Amanah Haj Savings	10.00%	0.73
Bank *Mudharabah* Savings in Indonesia	8.00%	0.58
iB Barokah Gold Savings	12.50%	0.91

Product	Profit Sharing Ratio	Profit Sharing Realization
Barokah Savings	12.50%	0.91
Barokah Prio Funding Savings	26.98%	1.96
Barokah Prio Kemitraan Savings	26.98%	1.96
Barokah Prio Internal Savings	26.98%	1.96
iB Barokah Prioritas Savings	26.98%	1.96
1-Month *Mudharabah* Deposit	36.00%	2.62
3-Months *Mudharabah* Deposit	38.00%	2.76
6-Months *Mudharabah* Deposit	41.00%	2.98
12-Months *Mudharabah* Deposit	42.50%	3.09
1-Month *Mudharabah* Deposit from Other Banks	35.50%	2.58
3-Months *Mudharabah* Deposit from Other Bank	40.00%	2.91
1-Month *Mudharabah* Deposit from BPRS Apex	20.00%	1.45
Initial Deposit from BPKH	36.00%	2.62
Full Deposit from BPKH	36.00%	2.62
Optimum Deposit from BPKH	36.00%	2.62
On Call Corporate Deposit	36.00%	2.62

Basic Loan Rate

The Basic Loan Rate (SBDK) is used as the basis for determining the credit interest rate that will be charged to customers. SBDK does not take into account the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of loan interest charged to debtors is not necessarily the same as the SBDK. Non-KPR Consumption loan does not include the provision of funds through credit cards and unsecured credit (KTA).

Table of Basic Loan Interest Rate

Bank Jatim's Basic Loan Interest Rate as of December 2025						
Based on Business Segment						
Non-MSMEs Credit		MSME Credit			KPR/KPA	Non-KPR/ Non-KPA
Corporate	Retail	Medium	Samll	Micro		
6.92%	7.49%	7.84%	9.16%	11.91%	8.64%	8.66%

Information on the applicable Prime Lending Rate (SBDK) at any time can be found in publications available at each Bank office and/ or on the Bank's website, where applicable (included only for publications made through newspapers).t

Quality Analysis of Productive Assets

The 2025 productive assets was IDR107,388,850 million, an increase of 5.33% compared to 2024, which was IDR101,957,287 million. The quality of productive assets in 2025 was in the current category of IDR100,111,073 million, in special mention of Rp4,442,742 million, substandard of IDR173,225 million, doubtful of IDR236,310 million, loss of IDR2,425,500 million.

Table of Productive Asset Quality

No	Items	INDIVIDUAL						
		December 31, 2025						
		Current	Special mention	Sub standard	Doubtful	Loss	Total	
I	RELATED PARTIES							
1	Placement with other banks							
	a. Rupiah	-	-	-	-	-	-	
	b. Foreign exchange	-	-	-	-	-	-	
2	Spot and deritatives/forward receivables							
	a. Rupiah	-	-	-	-	-	-	
	b. Foreign exchange	-	-	-	-	-	-	
3	Securities owned							
	a. Rupiah	-	-	-	-	-	-	
	b. Foreign exchange	-	-	-	-	-	-	
4	Securities sold under repurchased agreement (Repo)							
	a. Rupiah	-	-	-	-	-	-	
	b. Foreign exchange	-	-	-	-	-	-	
5	Claims on securities purchased under agreement to resell (Reserve Repo)							
	a. Rupiah	-	-	-	-	-	-	
	b. Foreign exchange	-	-	-	-	-	-	
6	Acceptance Bill	-	-	-	-	-	-	
7	Loans and financing provided							
	a. Micro, Small, and Medium Enterprises (MSME) Debtors							
	i. Rupiah	14,079	-	-	-	-	14,079	
	ii. Foreign exchange	-	-	-	-	-	-	

(in IDR millions)

	INDIVIDUAL					
	December 31, 2024					
	Current	Special mention	Sub standard	Doubtful	Loss	Total
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	47	-	-	-	-	47
	-	-	-	-	-	-

No	Items		INDIVIDUAL						
			December 31, 2025						
			Current	Special mention	Sub standard	Doubtful	Loss	Total	
	b.	Non-MSME debtor							
		i. Rupiah	617,779	-	-	-	164	617,943	
		ii. Foreign exchange	-	-	-	-	-	-	
	c.	Restrustured loan							
		i. Rupiah	-	-	-	-	-	-	
		ii. Foreign exchange	-	-	-	-	-	-	
8	Equity capital		-	-	-	-	-	-	
9	Other receivables		-	-	-	-	-	-	
10	Commitment and contingencies								
	a.	Rupiah	-	-	-	-	-	-	
	b.	Foreign exchange	-	-	-	-	-	-	
TOTAL			**631,858**	**-**	**-**	**-**	**164**	**632,022**	
II	NON-RELATED PARTIES								
1	Placement with other banks								
	a.	Rupiah	1,322,000	-	-	-	-	1,322,000	
	b.	Foreign exchange	476,790	-	-	-	-	476,790	
2	Spot and deritatives/forward receivables								
	a.	Rupiah	2,165	-	-	-	-	2,165	
	b.	Foreign exchange	-	-	-	-	-	-	
3	Securities owned								
	a.	Rupiah	18,191,476	-	-	-	-	18,191,476	
	b.	Foreign exchange	1,262,00	-	-	-	-	1,262	
4	Securities sold under repurchased agreement (Repo)								
	a.	Rupiah	3,607,076	-	-	-	-	3,607,076	
	b.	Foreign exchange	-	-	-	-	-	-	

INDIVIDUAL						
	December 31, 2024					
	Current	Special mention	Sub standard	Doubtful	Loss	Total
						-
	104,344	-	-	-	233	104,577
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	104,391	**-**	**-**	**-**	**233**	**104,624**

	1,083,325	-	-	-	-	1,083,325
	489,857	-	-	-	-	489,857
	1,144	-	-	-	-	1,144
	-	-	-	-	-	-
	17,787,861	-	-	-	-	17,787,861
						-
	9,149,544	-	-	-	-	9,149,544
	-	-	-	-	-	-

No	Items		INDIVIDUAL						
			December 31, 2025						
			Current	Special mention	Sub standard	Doubtful	Loss	Total	
5	Claims on securities purchased under agreement to resell (Reserve Repo)								
	a.	Rupiah	7,335,786	-	-	-	-	7,335,786	
	b.	Foreign exchange	-	-	-	-	-	-	
6	Acceptation receivables		-	-	-	-	-	-	
7	Loans and financing provided								
	a.	Micro, Small, and Medium Enterprises (MSME) Debtors							
		i. Rupiah	19,538,347	1,759,352	105,449	141,163	1,187,927	22,732,238	
		ii. Foreign exchange	-	-	-	-	-	-	
	b.	Non-MSME debtor							
		i. Rupiah	41,118,849	1,489,289	53,217	81,469	1,042,935	43,785,759	
		ii. Foreign exchange	94,118	-	-	-	-	94,118	
	c.	Restrustured loan							
		i. Rupiah	2,759,887	1,194,101	14,559	13,678	194,474	4,176,699	
		ii. Foreign exchange	-	-	-	-	-	-	
		iii Property loan	-	-	-	-	-	-	
8	Equity instrument		400,745	-	-	-	-	400,745	
9	Other receivables		-	-	-	-	-	-	
10	Commitment and contingencies								
	a.	Rupiah	4,580,689	-	-	-	-	4,580,689	
	b.	Foreign exchange	50,025	-	-	-	-	50,025	
TOTAL			**99,479,215**	**4,442,742**	**173,225**	**236,310**	**2,425,336**	**106,756,828**	
TOTAL AMOUNT			**100,111,073**	**4,442,742**	**173,225**	**236,310**	**2,425,500**	**107,388,850**	
	Exchange								
III	OTHER INFORMATION								
1	Total pledged bank assets								
	a.	At Bank Indonesia	-	-	-	-	-	-	
	b.	On the other hand	-	-	-	-	-	-	

	INDIVIDUAL					
	December 31, 2024					
	Current	Special mention	Sub standard	Doubtful	Loss	Total
	617,860	-	-	-	-	617,860
	-	-	-	-	-	-
	-	-	-	-	-	-
	17,716,737	1,353,814	106,291	137,802	1,005,624	20,320,268
	-	-	-	-	-	-
	41,172,711	1,388,937	64,901	68,182	824,562	43,519,293
	112,448	-	-	-	-	112,448
	2,313,552	1,081,069	30,318	14,171	196,003	3,901,204
	-	-	-	-	-	-
	-	-	-	-	-	-
	100,000	-	-	-	-	100,000
	-	-	-	-	-	-
	4,721,574	-	-	-	-	4,721,574
	48,285	-	-	-	-	48,285
	95,314,898	**3,823,820**	**201,510**	**220,155**	**2,026,189**	**101,852,663**
	95,419,289	**3,823,820**	**201,510**	**220,155**	**2,026,422**	**101,957,287**

	-	-	-	-	-	-
	-	-	-	-	-	-

No	Items	INDIVIDUAL						
		December 31, 2025						
		Current	Special mention	Sub standard	Doubtful	Loss	Total	
2	Total CKPN on financial assets on productive assets	-	-	-	-	-	2,747,514	
3	Total PPA that must be formed for assets	-	-	-	-	-	3,274,960	
4	Percentage of credit to MSMEs to total credit	-	-	-	-	-	33,83%	
5	Percentage of credit to Small Micro Enterprises (UMK) to total credit	-	-	-	-	-	25,94%	
6	Percentage of total MSME debtors to total debtors	-	-	-	-	-	30,99%	
7	Percentage of total debtors of Micro Small Enterprises (UMK) to total debtors	-	-	-	-	-	28,94%	
8	Others							
	a. Channeling loans	-	-	-	-	-	628,678	
	b. Distribution of Mudharabah Muqayyadah funds	-	-	-	-	-	-	
	c. Write-off productive assets	-	-	-	-	-	5,700,564	
	d. Written off productive asset that were recovered/ successfully billed	-	-	-	-	-	1,615,079	
	e. Productive assets that are written off	-	-	-	-	-	-	

Bank Capital Structure

Significant regulatory developments greatly affect the operational and business conditions of Bank Jatim in the future, including the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the OJK Regulation, Bank Jatim becomes a Bank Group Based on Core Capital (KBMI) 2 (Banks with Core Capital of more than IDR6 trillion to IDR14 trillion) which was previously in the category of Commercial Banks based on Business Activities (BUKU) III.

As of the end of December 2025, Bank Jatim's consolidated core capital amounted to IDR21,451,803 million, while its supplementary capital (Tier 2) stood at IDR902,151 million. An effective, sound, and efficient capital strategy has remained a key focus of management, in line with Bank Jatim's continued growth into a larger and stronger financial institution.

The Bank's capital structure is predominantly composed of permanent capital components, with core capital representing the largest portion of the capital structure. As of December 2025, the core capital ratio to Risk-Weighted Assets (RWA/ATMR) stood at 25.38%

INDIVIDUAL						
	December 31, 2024					
	Current	Special mention	Sub standard	Doubtful	Loss	Total
	-	-	-	-	-	2,069,345
	-	-	-	-	-	2,865,430
	-	-	-	-	-	31,72%
	-	-	-	-	-	24,61%
	-	-	-	-	-	42,98%
	-	-	-	-	-	41,03%
	-	-	-	-	-	633,818
	-	-	-	-	-	-
	-	-	-	-	-	4,783,899
	-	-	-	-	-	1,411,825
	-	-	-	-	-	-

on a standalone basis and 29.09% on a consolidated basis, both well above the minimum regulatory requirement of 6% set by the Financial Services Authority (OJK). In addition, the Common Equity Tier 1 (CET 1) ratio to RWA reached 24.24% on a standalone basis and 27.91% on a consolidated basis, also exceeding the OJK minimum requirement of 4.50%.

Management Policy and Basis of Management Policy Selection on Capital Structure

Bank Jatim's capital management policy is implemented to meet the capital adequacy set by the regulator to cover all risks and ensure that Bank Jatim's capital structure is efficient in supporting business growth in normal and crisis conditions, including participation in subsidiaries in order to meet stakeholder, investor and regulator expectations.

Bank Jatim prepares a Capital Plan based on an assessment and review of the required capital adequacy requirements and combines it with a review of the latest economic developments. Bank Jatim will always link financial objectives and capital adequacy to tolerable risks through the capital planning process, as well as businesses that are adjusted to the Bank's capital level and liquidity requirements. Bank Jatim's capital needs are also planned and discussed routinely, supported by analytical data. The capital planning is prepared by the Board of Directors as part of Bank Jatim's Business Plan and is approved by the Board of Commissioners to ensure that the Bank's capital structure is aligned with its strategic objectives and established risk appetite. This planning is expected to ensure the availability of sufficient capital and the creation of a strong capital structure to support future business growth.

The main objective of capital management is to ensure that the Bank can maintain a healthy capital ratio in order to support the business and maximize shareholder value.

Bank Jatim in calculating the adequacy of capital refers to the provisions of the Financial Services Authority (OJK), including the following:

1. Financial Services Authority Regulation No. 11/ POJK.03/2016 concerning the Minimum Capital Provision Obligation of Commercial Banks as amended several times, most recently by Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022.
2. Financial Services Authority Circular Letter No. 26/ SEOJK.03/2016 dated July 14, 2016 concerning the Minimum Capital Provision Obligation according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets.

Bank Jatim calculates the Minimum Capital Provision Requirement (KPMM) to measure the Bank's capital capacity to absorb risk, namely by stages:

1. Calculating the adequacy of minimum capital provision using a standard approach referring to the Basel III Reforms (Standardized Approach) for credit risk, market risk and operational risk.
2. Calculating the adequacy of minimum capital provision according to Bank Jatim's risk profile. Based on Financial Services Authority Regulation No. 11/POJK.03/2016 concerning the Minimum Capital Provision Obligation of Commercial Banks as amended several times, most recently by Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, it states that the minimum capital provision for banks with a risk profile rating 2 (low to moderate) has a minimum CAR ratio of 9% to less than 10%, so that the KPMM ratio according to Bank Jatim's risk profile is 9.77%.
3. Calculating additional capital as a buffer, in the event of a financial and economic crisis that can disrupt the stability of the financial system. The additional capital is in the form of a capital conservation buffer of 2.5% of Risk-Weighted Assets, while the countercyclical buffer and capital surcharge for systemic banks are 0% of Risk-Weighted Assets.

As of 31 December 2025, Bank Jatim recorded a Capital Adequacy Ratio (CAR) or Minimum Capital Requirement (KPMM) of 25.38% on a standalone basis and 29.09% on a consolidated basis, with a minimum total CAR requirement of 12.27%. Throughout 2025, Bank Jatim has consistently complied with the minimum CAR requirements stipulated by the regulator.

Capital Adequacy

As one of the disclosures of Basel II Pillar III, the Financial Services Authority has issued Financial Services Authority Circular Letter Number 26/SEOJK.03/2016 dated July 14, 2016 concerning the Minimum Capital Adequacy Obligation according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets (CEMA). In relation to this, the bank has developed and implemented a methodology for the implementation of the Internal Capital Adequacy Assessment Process (ICAAP) and has taken into account Pillars I and II. ICAAP is a process for determining capital adequacy according to the risk profile and determining strategies to maintain capital levels where the methodology has been approved by management. The report on the minimum capital adequacy ratio according to the Risk Profile is reported periodically to the Financial Services Authority as a form of compliance with the provisions of the Financial Services Authority Circular Letter.

In line with Financial Services Authority Regulation No. 11/ POJK.03/2016 concerning the Minimum Capital Adequacy Obligation of Commercial Banks as amended several times, most recently by Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022, where Banks must provide a minimum capital adequacy ratio according to the bank's risk profile plus the Capital Conservation Buffer, Countercyclical Buffer and Capital Surcharge for D-SIB (Domestic Systemically Important Bank). The Capital Conservation Buffer is needed by banks as a buffer in dealing with losses due to crisis conditions, while the Countercyclical Buffer is needed by banks as additional buffer capital to anticipate losses if there is excessive banking credit growth that has the potential to disrupt the stability of the financial system.

In 2025, in line with the applicable provisions, the required Capital Adequacy Ratio (CAR), taking into account a Low to Moderate (2) risk profile rating and Basel III reforms, was set at 12.27%, comprising a minimum capital requirement based on risk profile of 9.77%, a Capital Conservation Buffer of 2.5%, and a Countercyclical Buffer of 0%. This achievement indicates that Bank Jatim maintains a capital buffer well above the minimum regulatory CAR requirement. The Bank's internal assessment incorporates both Pillar 1 and Pillar 2 requirements, reflecting the minimum capital adequacy ratio in accordance with its risk profile.

Capital Structure Details

In accordance with Financial Service Authority Regulation No. 27 of 2022 concerning the Second Amendment to Financial Service Authority Regulation Number 11/POJK.03/2016 about the Minimum Capital Provision Obligation for Commercial Banks. Bank capital consists of Core Capital (Tier-1) and Supplementary Capital (Tier-2). In terms of capital structure, until December 2025, a detailed description of the capital structure is presented in the following table.

Table of Capital Structure

(in IDR million)

Bank Jatim's Capital Adequacy Position	December 31, 2025		December 31, 2024	
	Individual	Consolidation	Individu	Konsolidasi
Core Capital	12,363,452	21,451,803	11,132,593	13,205,219
Supplementary Capital	582,284	902,151	574,469	661,475
Total Capital	**12,945,736**	**22,353,954**	**11,707,062**	**13,866,694**
ATMR for Credit Risk	46,000,400	71,269,932	45,383,026	52,256,577
ATMR for Market Risk	391,597	358,772	54,460	54,460
ATMR for Operational Risk	4,610,704	5,218,478	4,398,974	4,597,938
Total Risk Weighted Assets	**51,002,701**	**76,847,182**	**49,836,460**	**56,908,975**
Capital Adequacy Ratio (%)				
CAR Ratio	25.38%	29.09%	23.49%	24.36%
CET 1 Ratio	24.24%	27.91%	22.34%	23.20%
Tier 1 Ratio	24.24%	27.91%	22.34%	23.20%
Tier 2 Ratio	1.14%	1.17%	1.15%	1.16%
Minimum CAR According to Risk Profile	9.77%	9.77%	9.88%	9.88%

Information on Capital and Risk Exposure

In accordance with the complexity of its business, the Bank manages 8 (eight) types of risk, namely credit risk, liquidity risk, market risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk. However, this section only explains the risk management practices for credit risk, market risk, liquidity risk, and operational risk. Meanwhile, explanations related to other types of risk are presented in the Risk Profile and Management section on Corporate Governance in this Annual Report.

Based on the Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 and OJK Circular Letter Number 9/SEOJK.03/2020 Concerning Transparency and Publication of Bank Reports and OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management.

Key Metrics/KM1

Key Metric (Individual)

(in IDR million)

No	Description	T	T-1	T-2	T-3	T-4
		31/12/2025 (Audited)	30/09/2025 (Un Audited)	30/06/2025 (Un Audited)	31/03/2025 (Audited)	31/12/2024 (Audited)
	AVAILABLE CAPITAL					
1	Common Equity Tier 1	12,363,452	11,645,039	11,156,824	11,479,810	11,132,593
2	Tier 1 Capital	12,363,452	11,645,039	11,156,824	11,479,810	11,132,593
3	Total Capital	12,945,736	12,255,945	11,739,570	12,064,914	11,707,062
	RISK WEIGHTED ASSETS (RWA)					
4	Total Aset Risk Weighted Assets (RWA)	51,002,701	52,970,150	50,726,287	50,912,836	49,836,460
	RISK-BASED CAPITAL RATIOS AS A PERCENTAGE OF RWA					
5	CET1 Ratio (%)	24.24%	21.98%	21.99%	22.55%	22.34%
6	Tier 1 Ratio (%)	24.24%	21.98%	21.99%	22.55%	22.34%
7	CAR (%)	25.38%	23.14%	23.14%	23.70%	23.49%
	Additional CET1 buffer as a percentage of RWA					
8	Capital Conservation Buffer (2.5% of ATMR) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0%	0%	0%	0%	0%
10	Capital Surcharge for Systemically Important Bank (1% - 2.5%) (%)	0%	0%	0%	0%	0%
11	TTotal CET1 as Buffer (Row 8 + Row 9 + Row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 Component for Capital Buffer	15.61%	13.37%	13.26%	13.82%	13.61%
	Leverage Ratio in accordance with Basel III					
13	Total Exposures	105,745,711	106,391,852	101,674,535	102,306,439	102,603,122
14	Leverage Ratio Value, including the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with GWM requirements (if any) (%)	11.67%	10.95%	11.55%	11.17%	10.74%
14b	Leverage Ratio Value, excluding the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with GWM requirements (if any) (%)	11.67%	10.95%	11.55%	11.17%	10.74%
14c	Leverage Ratio value, including the impact of adjustments to the temporary exception for current account placements with Bank Indonesia in order to comply with GWM requirements (if any), which has included the average value of the gross recorded value of Securities Financing Transactions (SFT) assets (%)	11.67%	10.95%	11.55%	11.17%	10.74%

No	Description	T	T-1	T-2	T-3	T-4
		31/12/2025 (Audited)	30/09/2025 (Un Audited)	30/06/2025 (Un Audited)	31/03/2025 (Audited)	31/12/2024 (Audited)
14d	Leverage Ratio value, excluding the impact of adjustments to the temporary exception for current account placements with Bank Indonesia in order to comply with GWM requirements (if any), which has included the average value of the gross recorded value of Securities Financing Transactions (SFT) assets (%)	-	-	-	-	-
	LIQUIDITY COVERAGE RATIO					
15	High-quality liquid assets (HQLA)	29,729,981	32,415,072	27,092,974	19,620,267	19,921,523
16	Total Net Cash Outflows	14,023,860	17,773,727	19,095,179	12,786,818	11,202,790
17	LCR (%)	212.00%	182.38%	141.88%	153.44%	177.83%
	NET STABLE FUNDING RATIO					
18	Available Stable Funding	73,162,923	80,469,555	74,291,360	73,693,982	73,734,778
19	Required Stable Funding	60,042,746	58,857,107	55,695,077	58,585,581	56,834,563
20	NSFR (%)	121.85%	136.72%	133.39%	125.79%	129.74%

Qualitative Analysis

Bank Jatim's total capital as of December 2025 (T) was IDR12.92 trillion, an increase of 5.63% compared to September 2025 (T-1). The increase was primarily due to an increase in core capital, specifically the additional capital reserves component and the current year's profit component. Compared to the previous period (September 2025), the current year's profit component increased by 45.87% to IDR486,065 million. Overall, the Capital Adequacy Ratio (CAR) increased from 23.14% in September 2025 to 25.38% in December 2025. This increase was due, in part, to a larger increase in total capital compared to total risk-weighted assets, resulting in a higher ratio in this period compared to the previous period.

Bank Jatim's leverage ratio as of December 2025 (T) was 11.67%, an increase of 0.72% from September 2025 (T-1). This increase was due to an increase in core capital compared to a decrease in total exposure components, resulting in a higher ratio compared to the previous period. Meanwhile, the decrease in total exposure was partly due to a 4.73% decrease in Total Asset Exposure in the Statement of Financial Position, amounting to IDR47,707 million. Overall, the Bank's leverage ratio as of December 2025 remained above the regulatory minimum limit of >3%.

The LCR ratio for December 2025 was 212%, an increase of 29.62% from 182.38% in September 2025. The increase was due to a smaller decrease in average HQLA (8.28%) compared to the average decrease in Net Cash Outflow (21.10%). High Quality Liquid Assets (HQLA) in the period of December 2025 was 29.72 T dominated by HQLA Level 1, such as placements with Bank Indonesia and Securities issued by the Central Government and Bank Indonesia. In addition, the NSFR Ratio in the period of December 2025 of 121.85% also decreased by 14.87% from the previous period of September 2025 of 136.72% due to the total available stable funding (ASF) decreased compared to the increase in the total required stable funding (RSF) so that the ratio formed in this period was smaller than the ratio in the previous period. Total Available Stable Funding (ASF) decreased by 9.08% compared to the period of September 2025. The decrease was due to a decrease in capital and funding from corporate customers, micro and small businesses. On the other hand, the Total Required Stable Funding (RSF), when compared to the period of September 2025, experienced an increase of 2.01% compared to the decrease in ASF. This increase was due to an increase in deposits at other financial institutions for operational purposes and loans in the Current category and TPF, which was, in this case, was Credit/Financing.

Key Metric (Consolidated)

(in IDR million)

No	Description	T (Console)	T - 1 (Console)	T - 2 (Console)	T - 3 (Console)	T- 4 (Console)
		31/12/2025 (Audited)	30/09/2025 (Un Audited)	30/06/2025 (Un Audited)	31/03/2025 (Audited)	31/12/2024 (Audited)
	AVAILABLE CAPITAL					
1	Common Equity Tier 1	21,451,803	13,608,924	13,307,057	13,504,101	13,205,219
2	Tier 1 Capital	21,451,803	13,608,924	13,307,057	13,504,101	13,205,219
3	Total Capital	22,353,954	14,299,460	13,969,183	14,173,310	13,866,694
	RISK WEIGHTED ASSETS (RWA)					
4	Total Aset Risk Weighted Assets (RWA)	76,847,182	59,868,746	57,605,087	58,164,904	56,908,975
	RISK-BASED CAPITAL RATIOS AS A PERCENTAGE OF RWA					
5	CET1 Ratio (%)	27.91%	22.73%	23.10%	23.22%	22.47%
6	Tier 1 Ratio (%)	27.91%	22.73%	23.10%	23.22%	22.47%
7	CAR (%)	29.09%	23.88%	24.25%	24.37%	23.63%
	Additional CET1 buffer as a percentage of RWA					
8	Capital Conservation Buffer (2.5% of ATMR) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0%	0%	0%	0%	0%
10	Capital Surcharge for Systemically Important Bank (1% - 2.5%) (%)	0%	0%	0%	0%	0%
11	TTotal CET1 as Buffer (Row 8 + Row 9 + Row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 Component for Capital Buffer	19.32%	14.11%	14.48%	14.49%	14.48%
	Leverage Ratio in accordance with Basel III					
13	Total Exposures	169,413,936	125,042,183	118,171,677	118,213,136	118,649,831
14	Leverage Ratio Value, including the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with GWM requirements (if any) (%)	12.30%	10.88%	11.26%	11.39%	10.85%
14b	Leverage Ratio Value, excluding the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with GWM requirements (if any) (%)	12.30%	10.88%	11.26%	11.39%	10.85%
14c	Leverage Ratio value, including the impact of adjustments to the temporary exception for current account placements with Bank Indonesia in order to comply with GWM requirements (if any), which has included the average value of the gross recorded value of Securities Financing Transactions (SFT) assets (%)	12.30%	10.88%	11.26%	11.39%	10.85%

No	Description	T (Console)	T - 1 (Console)	T - 2 (Console)	T - 3 (Console)	T- 4 (Console)
		31/12/2025 (Audited)	30/09/2025 (Un Audited)	30/06/2025 (Un Audited)	31/03/2025 (Audited)	31/12/2024 (Audited)
14d	Leverage Ratio value, excluding the impact of adjustments to the temporary exception for current account placements with Bank Indonesia in order to comply with GWM requirements (if any), which has included the average value of the gross recorded value of Securities Financing Transactions (SFT) assets (%)	-	-	-	-	-
	LIQUIDITY COVERAGE RATIO					
15	High-quality liquid assets (HQLA)	40,569,083	33,986,485	27,092,974	25,798,729	28,063,689
16	Total Net Cash Outflows	18,240,701	22,185,690	19,095,179	17,700,848	14,452,757
17	LCR (%)	222.41%	153.19%	141.88%	145.75%	194.18%
	NET STABLE FUNDING RATIO					
18	Available Stable Funding	110,697,949	91,566,345	86,504,591	84,614,042	83,853,366
19	Required Stable Funding	96,129,674	68,402,115	66,997,916	64,107,325	66,340,926
20	NSFR (%)	115.15%	133.86%	129.12%	131.99%	126.40%

Qualitative Analysis

Bank Jatim's total capital as of December 2025 (T) was IDR22.35 trillion, an increase of 56.33% from September 2025 (T-1). The increase was primarily due to an increase in the Core Capital factor, such as in the additional capital reserve component, which, in this case, was the current year's Profit component. Compared to the previous period (September 2025), the current year's Profit component increased by 45.75% to IDR485,125 million. Overall, the Capital Adequacy Ratio (CAR) increased from 23.88% in September 2025 to 29.09% in December 2025. The increase was due to an increase in total capital that was greater than the increase in total risk-weighted assets, so that the ratio formed in this period was greater than the ratio in the previous period.

Bank Jatim's leverage ratio as of December 2025 (T) was at 12.30%, the ratio increased by 1.42% from September 2025 (T-1). The increase was due to a smaller increase in the total exposure component compared to the increase in core capital, resulting in a larger ratio compared to the previous period. In addition, the increase in total exposure was partly due to an increase in Total Securities Financing Transaction (SFT) Exposure in the statement of financial position, amounting to 62.96%, or IDR4,341,588 million. In general, the Bank's leverage ratio as of December 2025 remained above the regulatory minimum limit of >3%.

The LCR ratio for December 2025 was 222.41%, an increase of 69.22% from the previous period (September 2025) of 153.19%. The increase was due to a larger increase in average HQLA (19.37%) compared to the decrease in average Net Cash Outflow (17.78%). High-Quality Liquid Assets (HQLA) in the period of December 2025 was 40.56 T dominated by HQLA Level 1, such as placements with Bank Indonesia and Securities issued by the Central Government and Bank Indonesia. In addition, the NSFR Ratio in the period of December 2025 was 115.15%, decreased by 18.71% from the previous period of September 2025 of 133.86% because the total available stable funding (ASF) experienced a smaller increase (20.89%) compared to the increase in the total required stable funding (RSF) of 40.54% so that the ratio formed in this period was smaller than the ratio in the previous period. Total Available Stable Funding (ASF) in the period of December 2025 increased by 20.89% compared to the period of September 2025. This increase was due to an increase in capital, Deposits from individual customers, funding from micro and small business customers, and funding from corporate customers. Contrastingly, the Total Required Stable Funding (RSF) compared to the September 2025 period experienced a greater increase than the ASF, which was 40.54%. This increase was due to an increase in deposits with other financial institutions for operational purposes and administrative accounts for financing.

Credit Risk Exposure

Disclosure of Credit Quality of Assets

Table of Disclosure on Individual Asset Quality of the Bank as of December 31, 2025

Description	Carrying Amount		Allowance for Impairment Losses			Allowance for Impairment Losses on Sharia Exposures	Net value
	Matured Receivables	Receivables Not Yet Matured	Allowance for Impairment Losses	Stage 2 and Stage 3	Stage 1		
	a	b	c	d	e	f	g = a + b - c
Loans	2,623,980.07	64,620,156.86	2,667,729.40	2,111,158.18	479,194.62	77,376,60	64,576,407.53
Securities	-	18,192,737.62	234.51	-	234.51	-	18,192,503.11
Off-Balance Sheet Transactions	36,912.72	3,952,359.91	-	-	-	-	3,989,272.62
Total	**2,660,892.79**	**86,765,254.39**	**2,667,963.91**	**2,111,158.18**	**479,429.13**	**77,376,60**	**86,758,183.26**

Table of Disclosure on Consolidated Asset Quality of the Bank with Subsidiaries as of December 31, 2025

Description	Carrying Amount		Allowance for Impairment Losses			Allowance for Impairment Losses on Sharia Exposures	Net value
	Matured Receivables	Receivables Not Yet Matured	Allowance for Impairment Losses	Stage 2 and Stage 3	Stage 1		
	a	b	c	d	e	f	g = a + b - c
Loans	3,425,757.04	107,076,862.90	3,713,636.96				106,788,982.98
Securities	-	24,564,770.92	253.29				24,564,517.63
Off-Balance Sheet Transactions	187,469.17	4,386,533.45	-				4,574,002.62
Total	**3,613,226.21**	**136,028,167.27**	**3,713,890.25**	-	-	-	**135,927,503.23**

Additional Disclosure on Credit Quality of Assets

Table of Disclosure on Net Receivables by Region (Individual) as of December 31, 2025

No	Portfolio Category	Net Receivables			
		East Java	Outside East Java	Others	Total
		a	b	c	d = a + b + c
1.	Receivables from the Government	-	-	30,324,616.27	30,324,616.27
2.	Receivables from foreign governments	-	-	101,246.21	101,246.21
3.	Receivables from Public Sector Entities	174,947.84	-	-	174,947.84
4.	Receivables from Multilateral Development Banks and International Institutions	-	-	-	-
5.	Receivables from Banks	4,478.93	-	3,115,487.79	3,119,966.72
6.	*Receivables of a Covered Bond*	-	-	-	-
7.	Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-
8.	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-

No	Portfolio Category	Net Receivables			
		East Java	Outside East Java	Others	Total
		a	b	c	d = a + b + c
9.	House-backed Loan	2,035,246.18	240,492.91	-	2,275,739.09
10.	Commercial Property-backed Loan	18,007.78	-	-	18,007.78
11.	Loan for Land Acquisition, Land Management and Construction	47,989.39	-	-	47,989.39
12.	Employee/Retiree Loan	29,794,270.85	41,189.90	-	29,835,460.74
13.	Receivables from MSE and Retail Portfolio	14,515,181.33	251,939.10	-	14,767,120.43
14.	Corporate Receivables	14,272,559.79	1,884,696.49	1,676,964.34	17,834,220.62
15.	Matured Receivables	1,194,698.97	100,708.07	-	1,295,407.05
16.	Other Assets	-	-	3,095,815.03	3,095,815.03
Total		**62,057,381.07**	**2,519,026.46**	**38,314,129.64**	**102,890,537.17**

Table of Disclosure on Net Receivables by Region (Consolidated with Subsidiaries) as of December 31, 2025

No	Portfolio Category	Net Receivables			
		East Java	Outside East Java	Others	Total
		a	b	c	d = a + b + c
1.	Receivables from the Government	-	38,992.45	41,946,863.92	41,985,856.37
2.	Receivables from foreign governments	-	-	101,246.21	101,246.21
3.	Receivables from Public Sector Entities	174,947.84	232,440.04	-	407,387.88
4.	Receivables from Multilateral Development Banks and International Institutions	-	376.35	-	376.35
5.	Receivables from Banks	4,478.93	400,119.94	8,438,759.02	8,843,357.89
6.	*Receivables of a Covered Bond*	-	-	-	-
7.	Receivables from Securities Companies and Other Financial Services Institutions	-	16.98	-	16.98
8.	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-
9.	House-backed Loan	2,035,246.18	1,239,315.35	-	3,274,561.53
10.	Commercial Property-backed Loan	18,007.78	94,043.23	-	112,051.02
11.	Loan for Land Acquisition, Land Management and Construction	47,989.39	-	-	47,989.39
12.	Employee/Retiree Loan	29,794,270.85	36,121,919.91	-	65,916,190.76
13.	Receivables from MSE and Retail Portfolio	14,515,181.33	3,198,595.94	-	17,713,777.27
14.	Corporate Receivables	14,272,559.79	3,060,093.34	1,828,945.56	19,161,598.69
15.	Matured Receivables	1,194,698.97	345,688.38	-	1,540,387.36
16.	Other Assets	-	-	4,094,734.00	4,094,734.00
Total		**62,057,381.07**	**44,731,601.91**	**56,410,548.70**	**163,199,531.69**

Table of Disclosure on Net Receivables by Remaining Contract Period (Individual) as of December 31, 2025

No	Portfolio Category	Net Receivables by Remaining Contract Period					
		< 1 Year	> 1 Year to 3 Years	> 3 Years to 5 Years	> 5 Years	Non-Contractual	Total
		a	b	c	d	e	f = a+b+c+d+e
1.	Receivables from the Government						30,324,616.27
2.	Receivables from foreign governments						101,246.21
3.	Receivables from Public Sector Entities						174,947.84
4.	Receivables from Multilateral Development Banks and International Institutions						-
5.	Receivables from Banks						3,119,966.72
6.	Receivables of a Covered Bond						-
7.	Receivables from Securities Companies and Other Financial Services Institutions						-
8.	Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments						-
9.	House-backed Loan						2,275,739.09
10.	Commercial Property-backed Loan						18,007.78
11.	Loan for Land Acquisition, Land Management and Construction						47,989.39
12.	Employee/Retiree Loan						29,835,460.74
13.	Receivables from MSE and Retail Portfolio						14,767,120.43
14.	Corporate Receivables						17,834,220.62
15.	Matured Receivables						1,295,407.05
16.	Other Assets						3,095,815.03
Total		-	-	-	-	-	**102,890,537.17**

Table of Disclosure on Net Receivables by Remaining Contract Period (Consolidated with Subsidiaries) as of December 31, 2025

No	Portfolio Category	Net Receivables by Remaining Contract Period					
		< 1 Year	> 1 Year to 3 Years	> 3 Years to 5 Years	> 5 Years	Non-Contractual	Total
		a	b	c	d	e	f = a+b+c+d+e
1.	Receivables from the Government						41,985,856.37
2.	Receivables from foreign governments						101,246.21
3.	Receivables from Public Sector Entities						407,387.88
4.	Receivables from Multilateral Development Banks and International Institutions						376.35
5.	Receivables from Banks						8,843,357.89
6.	Receivables of a Covered Bond						
7.	Receivables from Securities Companies and Other Financial Services Institutions						16.98
8.	Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments						
9.	House-backed Loan						3,274,561.53
10.	Commercial Property-backed Loan						112,051.02
11.	Loan for Land Acquisition, Land Management and Construction						47,989.39
12.	Employee/Retiree Loan						65,916,190.76
13.	Receivables from MSE and Retail Portfolio						17,713,777.27
14.	Corporate Receivables						19,161,598.69
15.	Matured Receivables						1,540,387.36
16.	Other Assets						4,094,734.00
Total		-	-	-	-	-	**163,199,531.69**

No	Economic Sector	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	-	
2	Mining and Excavation	-	-	-	-	-	-	-	-	
3	Manufacturing	-	-	823,920,792,173.04	-	-	-	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-	-	
6	Construction	-	-	1,192,644,142,002.01	-	-	-	-	-	
7	Wholesale and Retail Trade; Repair and Maintenance of Car and Motorcycle	-	-	-	-	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	-	-	
9	Accommodation and Food Services	-	-	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	-	-	
11	Financial and Insurance Activities	-	101,246,208,225.00	-	-	3,235,241,908,665.06	-	-	-	
12	Real Estate	-	-	-	-	-	-	-	-	
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	-	-	-	-	-	-	-	-	
15	Government Administration, Defense, and Mandatory Social Security	30,324,616,266,810.00	-	496,349,169,100.50	-	-	-	-	-	
16	Education	-	-	-	-	-	-	-	-	
17	Human Health and Social Activities	-	-	97,725,929,576.50	-	-	-	-	-	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	1,371,355,442,740.04	10,705,240,839.22	-	-	2,398,738,165,165.25	1,003,764,465,159.70	148,464,126,853.34	-
	15,344,367,779.86	-	-	-	8,152,454,419.73	31,203,927,816.41	3,298,647,520.57	-
	704,088,244,289.46	45,757,222,444.29	-	-	381,188,758,779.26	1,874,033,139,812.54	64,438,127,383.77	-
	5,833,933,531.82	-	-	-	4,071,051,171.39	3,779,928,877.99	-	-
	-	-	-	-	3,133,347,085.51	1,642,552,802.81	173,884,454.09	-
	225,100,964,324.75	7,968,835,687.82	26,173,304,258.87	-	51,302,551,319.56	1,102,908,946,948.19	8,102,831,691.45	-
	4,780,861,527,024.71	177,461,818,607.37	-	-	2,837,855,156,448.82	3,138,302,362,240.50	444,363,723,880.02	-
	69,836,129,562.80	1,877,105,027.73	-	-	33,056,483,708.86	162,639,186,032.97	5,982,067,931.74	-
	354,691,877,473.50	2,980,192,521.78	-	-	184,793,920,073.53	129,174,302,239.68	22,132,454,651.11	-
	20,059,938,585.28	1,410,779,993.18	-	-	9,116,769,843.91	17,401,415,330.30	2,022,573,181.74	-
	22,750,624,485.28	-	-	-	228,204,271,105.92	206,317,174,508.20	17,235,871,192.31	-
	8,769,065,420.63	684,819,714.03	24,053,399,613.51	-	13,865,157,652.31	15,946,525,505.69	982,013,477.50	-
	31,570,825,009.24	2,067,001,372.32	-	-	5,189,443,844.35	17,312,373,358.70	2,588,084,902.29	-
	46,641,201,305.22	1,278,071,939.49	-	-	46,285,768,614.90	75,617,010,021.67	5,191,290,774.48	-
	-	-	-	-	124,881,859.94	-	-	-
	21,476,396,360.00	568,944,328.17	-	-	100,619,927,808.42	316,913,764,722.84	4,035,653,227.09	-
	173,249,441,967.28	91,461,063.75	-	-	33,066,409,915.12	139,283,153,061.14	1,281,068,799.95	-

No	Economic Sector	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-	-	-	
19	Other Service Activities	-	-	1,059,037,322,436.01	-	-	-	-	-	
20	Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	-	-	
23	Non-Business Field	-	-	-	-	-	-	-	-	
24	Others	-	-	-	-	-	-	-	-	
	TOTAL	30,324,616,266,810.00	101,246,208,225.00	3,669,677,355,288.06	-	3,235,241,908,665.06	-	-	-	

No	Economic Sector – Conventional	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	-	
2	Mining and Excavation	-	-	-	-	-	-	-	-	
3	Manufacturing	-	-	823,920,792,173.04	-	-	-	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-	-	
6	Construction	-	-	1,019,155,352,779.08	-	-	-	-	-	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	964,273,549.48	-	-	-	3,789,270,539.12	7,814,976,730.40	120,247,811.46	-
	452,782,606,352.61	8,984,759,452.01	-	-	257,266,931,338.93	177,293,287,277.76	27,955,209,273.36	-
	11,893,184,812.67	1,201,036,699.44	-	-	27,280,827,815.67	1,813,592,838.88	851,272,624.99	-
	-	-	-	-	-	-	-	-
	2,335,215,414,124.37	56,717,626,103.18	-	29,343,051,541,477.50	810,982,349,337.89	2,976,225,136,503.02	508,153,736,832.09	-
	-	-	-	5,788,675,154.76	8,961,277,554.70	-	-	-
	143,816,824,947.06	12,679,261,218.23	-	-	1,067,873,670.08	116,218,508,005.37	3,642,599,299.20	3,095,815,032,793.00
	10,796,302,283,646.10	**332,434,177,012.01**	**50,226,703,872.38**	**29,348,840,216,632.30**	**7,448,113,049,073.19**	**11,515,605,729,794.80**	**1,271,015,485,762.57**	**3,095,815,032,793.00**

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	1,371,355,442,740.04	10,705,240,839.22	-	-	2,359,173,754,765.78	1,003,764,465,159.70	148,262,735,060.76	-
	15,344,367,779.86		-	-	2,880,168,862.51	31,203,927,816.41	483,416,997.32	-
	703,999,788,100.20	45,757,222,444.29	-	-	335,669,518,153.97	1,695,971,339,285.28	54,479,576,983.36	-
	5,833,933,531.82	-	-	-	617,789,905.68	3,779,928,877.99	-	-
	-	-	-	-	1,050,137,609.74	1,642,552,802.81	173,884,454.09	-
	225,100,964,324.75	7,968,835,687.82	-	-	51,302,551,319.56	1,006,801,298,401.94	5,642,522,908.40	-

No	Economic Sector - Conventional	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
7	Wholesale and Retail Trade; Repair and Maintenance of Car and Motorcycle	-	-	-	-	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	-	-	
9	Accommodation and Food Services	-	-	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	-	-	
11	Financial and Insurance Activities	-	-	-	-	115,795,463,908.56				
12	Real Estate	-	-	-	-	-	-	-	-	
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	-	-	-	-	-	-	-	-	
15	Government Administration, Defense, and Mandatory Social Security	-	-	496,349,169,100.50	-	-	-	-	-	
16	Education	-	-		-	-	-	-	-	
17	Human Health and Social Activities	-	-	97,725,929,576.50	-	-	-	-	-	
18	Arts, Entertainment, and Recreation	-	-		-	-	-	-	-	
19	Other Service Activities	-	-	1,059,037,322,436.01	-	-	-	-	-	
20	Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-	-	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	4,780,711,014,567.81	177,461,818,607.37	-	-	2,652,797,648,831.28	3,135,594,186,874.97	429,230,570,805.36	-
	69,796,673,580.89	1,877,105,027.73	-	-	26,953,852,717.55	63,639,186,032.97	5,937,967,586.40	-
	354,691,877,473.50	2,422,432,962.29	-	-	147,684,584,648.79	129,174,302,239.68	21,743,127,950.26	-
	20,059,938,585.28	1,410,779,993.18	-	-	8,342,438,838.71	17,401,415,330.30	2,022,573,181.74	-
	22,750,624,485.28		-	-	212,761,065,472.88	185,204,805,049.32	14,703,249,438.03	-
	8,769,065,420.63	684,819,714.03	-	-	5,397,347,989.96	15,946,525,505.69	982,013,477.50	-
	31,570,825,009.24	2,067,001,372.32	-	-	3,548,872,522.98	17,312,373,358.70	2,588,084,902.29	-
	46,641,201,305.22	1,278,071,939.49	-	-	30,416,904,696.81	75,617,010,021.67	5,100,838,831.50	-
			-	-				-
	21,476,396,360.00	93,744,328.17	-	-	5,389,035,634.41	26,463,313,303.31	133,558,547.99	-
	171,340,923,511.48	91,461,063.75	-	-	19,015,132,611.48	56,045,826,886.61	1,281,068,799.95	-
	964,273,549.48		-	-	819,380,150.43	7,814,976,730.40	52,869,089.58	-
	452,782,606,352.61	8,984,759,452.01	-	-	257,223,392,371.43	177,293,287,277.76	27,955,209,273.36	-
	11,466,829,000.63	1,201,036,699.44	-	-	5,168,408,213.54	1,813,592,838.88	62,091,117.76	-

No	Economic Sector - Conventional	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
21	Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	-	-	
23	Non-Business Field	-	-	-	-	-	-	-	-	
24	Others	-	-	-	-	-	-	-	-	
	TOTAL	-	-	3,496,188,566,065.13	-	115,795,463,908.56	-	-	-	

No	ECONOMIC SECTOR - SHARIA	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	-	
2	Mining and Excavation	-	-	-	-	-	-	-	-	
3	Manufacturing	-	-	-	-	-	-	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-	-	
6	Construction	-	-	173,488,789,222.93	-	-				
7	Wholesale and Retail Trade; Repair and Maintenance of Car and Motorcycle	-	-	-	-	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	-	-	
9	Accommodation and Food Services	-	-	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	-	-	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	-	-	-	-	-	-	-	-
	1,554,652,314,812.91	39,677,012,935.12	-	29,283,983,930,358.50	608,934,854,240.21	2,976,225,136,503.02	497,760,752,648.14	-
	-	-	-	-				-
	143,816,824,947.06	12,679,261,218.23	-	-	1,067,873,670.08	116,218,508,005.37	3,642,599,299.20	-
	10,013,125,885,438.70	**314,360,604,284.46**	**-**	**29,283,983,930,358.50**	**6,736,214,713,227.78**	**10,744,927,958,302.80**	**1,222,238,711,352.99**	**-**

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	-	-	-	-	39,564,410,399.48	-	201,391,792.58	-
	-	-	-	-	5,272,285,557.22	-	2,815,230,523.25	-
	88,456,189.26	-	-		45,519,240,625.28	178,061,800,527.26	9,958,550,400.41	-
	-	-	-	-	3,453,261,265.71	-	-	-
	-	-	-	-	2,083,209,475.77	-	-	-
	-	-	26,173,304,258.87	-	-	96,107,648,546.25	2,460,308,783.05	-
	150,512,456.90	-	-		185,057,507,617.54	2,708,175,365.53	15,133,153,074.66	-
	39,455,981.91	-	-	-	6,102,630,991.31	99,000,000,000.00	44,100,345.34	-
	-	557,759,559.49	-	-	37,109,335,424.74	-	389,326,700.85	-
	-	-	-	-	774,331,005.20	-		-

No	ECONOMIC SECTOR - SHARIA	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
11	Financial and Insurance Activities	-	-	-	-	3,958,654,383.50	-	-	-	
12	Real Estate	-	-	-	-	-	-	-	-	
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	-	-	-	-	-	-	-	-	
15	Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	
16	Education	-	-	-	-	-	-	-	-	
17	Human Health and Social Activities	-	-	-	-	-	-	-	-	
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	-	-	-	
20	Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	-	-	
23	Non-Business Field	-	-	-	-	-	-	-	-	
24	Others	-	-	-	-	-	-	-	-	
	TOTAL	**-**	**-**	**173,488,789,222.93**	**-**	**3,958,654,383.50**	**-**	**-**	**-**	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	-	-	-	-	15,443,205,633.04	21,112,369,458.88	2,532,621,754.29	-
	-	-	24,053,399,613.51	-	8,467,809,662.35	-	-	-
	-	-	-	-	1,640,571,321.37	-	-	-
	-	-	-	-	15,868,863,918.09	-	90,451,942.98	-
	-	-	-	-	124,881,859.94	-	-	-
	-	475,200,000.00	-	-	95,230,892,174.01	290,450,451,419.53	3,902,094,679.10	-
	1,908,518,455.80	-	-	-	14,051,277,303.64	83,237,326,174.53		-
	-	-	-	-	2,969,890,388.69	-	67,378,721.88	-
	-	-	-	-	43,538,967.50	-	-	-
	426,355,812.04	-	-	-	22,112,419,602.13	-	789,181,507.23	-
	-	-	-	-	-	-	-	-
	780,563,099,311.47	17,040,613,168.06	-	59,067,611,119.00	202,047,495,097.68	-	10,392,984,183.95	-
	-	-	-	5,788,675,154.76	8,961,277,554.70	-	-	-
	-	-	-	-	-	-	-	-
	783,176,398,207.37	**18,073,572,727.55**	**50,226,703,872.38**	**64,856,286,273.76**	**711,898,335,845.41**	**770,677,771,491.98**	**48,776,774,409.58**	**-**

No	Economic Sectors - Other Than Credit	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
1	Agriculture, Forestry and Fisheries	-	-	-	-	-	-	-	-	
2	Mining and Excavation	-	-	-	-	-	-	-	-	
3	Manufacturing	-	-	-	-	-	-	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	-	-	
6	Construction	-	-	-	-	-	-	-	-	
7	Wholesale and Retail Trade; Repair and Maintenance of Car and Motorcycle	-	-	-	-	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	-	-	
9	Accommodation and Food Services	-	-	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	-	-	
11	Financial and Insurance Activities	-	101,246,208,225.00	-	-	3,115,487,790,373.00	-	-	-	
12	Real Estate	-	-	-	-	-	-	-	-	
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	-	-	-	-	-	-	-	-	
15	Government Administration, Defense, and Mandatory Social Security	30,324,616,266,810.00	-	-	-	-	-	-	-	
16	Education	-	-	-	-	-	-	-	-	
17	Human Health and Social Activities	-	-	-	-	-	-	-	-	

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No	Economic Sectors – Other Than Credit	"Receivables from the Indonesian Government"	Receivables from foreign governments	Receivables from Public Sector Entities	Receivables from Multilateral Development Banks and International Institutions	Receivables from Banks	Receivables of a Covered Bond	Receivables from Securities Companies and Other Financial Services Institutions	Receivables in the form of Securities/ Subordinated Receivables, Equity and Other Capital Instruments	
18	Arts, Entertainment, and Recreation	-	-	-	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	-	-	-	
20	Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra-International Agencies	-	-	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	-	-	
23	Non-Business Field	-	-	-	-	-	-	-	-	
24	Others	-	-	-	-	-	-	-	-	
	TOTAL	**30,324,616,266,810.00**	**101,246,208,225.00**	**-**	**-**	**3,115,487,790,373.00**	**-**	**-**	**-**	

Table of Disclosure on Receivables by Days Past Due – Bank (Individual) as of December 31, 2025

No	Type of Exposure	December 31, 2025				December 31, 2024			
		Receivables by Days Past Due				Receivables by Days Past Due			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
1	Loans Classified as Past Due	165,192.15	224,618.44	2,202,956.53	2,592,767.12	97,412.88	138,102.63	1,128,307.93	1,363,823.44
2	Securities Classified as Past Due	-	-	-	-	-	-	-	-
Total		**165,192.15**	**224,618.44**	**2,202,956.53**	**2,592,767.12**	**97,412.88**	**138,102.63**	**1,128,307.93**	**1,363,823.44**

	House-backed Loan	Commercial Property-backed Loan	Loan for Land Acquisition, Land Management and Construction	Employee/Retiree Loan	Receivables from MSE and Retail Portfolio	Corporate Receivables	Matured Receivables	Other Assets
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Table of Disclosure on Performing and Non-Performing Restructured Assets – Bank (Individual) as of December 31, 2025

Description	Performing (Current and Special Mention)		Non Performing (Substandard, Doubtful, and Loss)		
	Carrying Amount		Carrying Amount		
	Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses	
Securities	18,192,737.62	234.51			
Loans	3,869,513.54	805,638.39	222,566.88	78,417.10	
a. Corporation	3,029,825.74	635,762.22	-	-	
b. Retail	477,672.44	106,997.10	142,345.56	53,178.31	
Administrative Account Transactions	-	-	-	-	

Quantitative Disclosure on Credit Risk Mitigation Techniques

Table of Quantitative Disclosure on Credit Risk Mitigation Techniques – Bank (Individual) as of December 31, 2025

Description	Unsecured Exposures (without Credit Risk Mitigation Techniques)	Secured Exposures (with Credit Risk Mitigation Techniques)	Exposures Secured by Collateral	Exposures Secured by Guarantees and/ or Credit Insurance	Exposures Secured by Credit Derivatives
1. Loans	2,517,204.38	62,059,203.15	62,059,203.15	-	-
2. Securities	18,192,503.11	-	-	-	-
3. Total	20,709,707.49	62,059,203.15	62,059,203.15	-	-
Matured Loans and Securities	**1,293,656.09**	**1,750.96**	**1,750.96**	**-**	**-**

Table of Quantitative Disclosure on Credit Risk Mitigation Techniques – Bank (Consolidated with Subsidiaries) as of December 31, 2025

Description	Unsecured Exposures (without Credit Risk Mitigation Techniques)	Secured Exposures (with Credit Risk Mitigation Techniques)	Exposures Secured by Collateral	Exposures Secured by Guarantees and/ or Credit Insurance	Exposures Secured by Credit Derivatives
1. Loans	109,567,750.81	934,869.13	934,869.13	-	-
2. Securities	24,564,770.92	-		-	-
3. Total	134,132,521.73	934,869.13	934,869.13	-	-
Matured Loans and Securities	**3,423,975.64**	**1,781.40**	**1,781.40**	**-**	**-**

	Stage 1		Stage 2		Stage 3		Allowance for Impairment Losses (CKPN) on Sharia Exposures
	Carrying Amount		Carrying Amount		Carrying Amount		
	Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses	Gross Carrying Amount	Allowance for Impairment Losses	
	990,244.24	11,324.11	13,939.03	1,373.39	2,822,366.36	866,724.49	4,633.49
	959,796.41	10,942.41	-	-	1,872,351.00	622,843.02	1,976.78
	23,387.94	308.30	11,620.46	1,206.09	564,104.33	158,050.04	610.98
	-	-	-	-	-	-	-

Quantitative Disclosure RWA for Credit Risk Mitigation Techniques

Table of Quantitative Disclosure on RWA for Credit Risk Mitigation Techniques – Bank (Individual) as of December 31, 2025

No.	Portfolio Category	Net Exposures Before Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		Net Exposures After Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Average Risk Weight
		a	b	c	d	e	f = (e/(c+d))
1.	Receivables from the Government	30,425,862.00	-	101,246.00	-	101,246.00	100.00%
2.	Receivables from Public Sector Entities	174,948.00	1,395.00	87,474.00	697.50	88,171.50	100.00%
3.	Receivables from Multilateral Development Banks and International Institutions	-	-	-	-		0.00%
4.	Receivables from Banks	3,119,967.00	3,209.00	768,834.90	641.80	769,034.90	99.94%
5.	*Receivables of a Covered Bond*	-	-	-	-		0.00%
6.	Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-		0.00%
7.	Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-		0.00%
8.	House-backed Loan	2,275,739.00	226.00	1,311,864.75	155.70	1,312,020.45	100.00%
	Residential Property-Backed Loans where Repayment Does Not Materially Depend on Property Cash Flows	2,275,739.00	226.00	1,311,864.75	155.70	1,312,020.45	100.00%
	Residential Property-Backed Loans where Repayment Materially Depends on Property Cash Flows	-	-	-	-	-	0.00%

No.	Portfolio Category	Net Exposures Before Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		Net Exposures After Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Average Risk Weight
		a	b	c	d	e	f = (e/(c+d))
9.	Commercial Property-backed Loan	18,008.00	13.00	12,877.45	7.80	12,885.25	100.00%
	Commercial Property-Backed Loans where Repayment Does Not Materially Depend on Property Cash Flows	18,008.00	13.00	12,877.45	7.80	12,885.25	100.00%
	Commercial Property-Backed Loans where Repayment Materially Depends on Property Cash Flows	-	-	-	-	-	0.00%
10.	Loan for Land Acquisition, Land Management and Construction	47,989.00	31,113.00	47,989.00	31,113.00	79,102.00	100.00%
11.	Employee/Retiree Loan	29,835,461.00	1,245.00	14,912,136.00	622.50	14,912,136.00	100.00%
12.	Receivables from MSE and Retail Portfolio	14,767,120.00	398,858.00	6,577,553.70	179,486.10	6,689,389.50	99.00%
13.	Corporate Receivables	17,834,220.00	4,159,368.00	14,858,110.85	3,747,583.95	18,219,625.85	97.92%
14.	Matured Receivables	1,295,407.00	9,631.00	1,293,656.00	9,631.00	1,303,257.00	100.00%
15.	Other Assets	3,095,815.00	-	-	-	3,095,815.00	0.00%
Total		**105,184,283.00**	**4,605,297.00**	**41,296,484.85**	**3,970,102.85**	**47,907,589.15**	**105.83%**

Table of Quantitative Disclosure on RWA for Credit Risk Mitigation Techniques – Bank (Consolidated with Subsidiaries) as of December 31, 2025

No.	Portfolio Category	Net Exposures Before Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		Net Exposures After Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Average Risk Weight
		a	b	c	d	e	f = (e/(c+d))
1.	Receivables from the Government	42,064,016.00	-	101,246.00		101,246.00	100.00%
2.	Receivables from Public Sector Entities	454,354.00	33,261.00	227,177.00	16,630.50	243,807.50	100.00%
3.	Receivables from Multilateral Development Banks and International Institutions	377.00	-	188.50		188.50	100.00%
4.	Receivables from Banks	8,855,847.00	8,548.00	2,787,889.70	1,709.60	2,766,759.41	99.18%
5.	*Receivables of a Covered Bond*	-	-	-	-		0.00%
6.	Receivables from Securities Companies and Other Financial Services Institutions	16.99	-	3.40	-	3.40	100.00%
7.	Receivables in the form of Securities/Subordinated Receivables, Equity and Other Capital Instruments	-	-	-	-		0.00%
8.	House-backed Loan	3,274,684.00	3,948.00	1,781,483.30	900.10	1,782,383.40	100.00%
	Residential Property-Backed Loans where Repayment Does Not Materially Depend on Property Cash Flows	3,274,684.00	3,948.00	1,781,483.30	900.10		0.00%

No.	Portfolio Category	Net Exposures Before Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		Net Exposures After Application of Credit Conversion Factors and Credit Risk Mitigation Techniques		RWA and Average Risk Weight	
		Statement of Financial Position	Administrative Account Transactions	Statement of Financial Position	Administrative Account Transactions	RWA	Average Risk Weight
		a	b	c	d	e	f = (e/(c+d))
	Residential Property-Backed Loans where Repayment Materially Depends on Property Cash Flows						0.00%
9.	Commercial Property-backed Loan	112,051.00	9,658.00	71,017.40	6,298.05	76,715.45	99.22%
	Commercial Property-Backed Loans where Repayment Does Not Materially Depend on Property Cash Flows	112,051.00	9,658.00	70,417.40	6,298.05		0.00%
	Commercial Property-Backed Loans where Repayment Materially Depends on Property Cash Flows						0.00%
10.	Loan for Land Acquisition, Land Management and Construction	47,989.00	31,113.00	47,989.00	31,113.00	79,102.00	100.00%
11.	Employee/Retiree Loan	65,916,190.00	2,187.00	32,958,095.00	1,093.50	32,949,965.50	99.97%
12.	Receivables from MSE and Retail Portfolio	17,747,894.00	623,681.00	7,986,552.30	280,656.45	8,108,419.95	98.08%
13.	Corporate Receivables	19,165,706.00	4,458,207.00	16,551,908.65	4,023,270.30	19,223,266.85	93.43%
14.	Matured Receivables	1,570,700.00	11,325.00	1,570,700.00	11,325.00	1,581,965.00	100.00%
15.	Other Assets	4,094,734.00	-	-	-	4,094,734.00	0.00%
Total		**166,691,293.99**	**5,195,534.00**	**65,936,150.95**	**4,380,194.65**	**71,008,556.96**	**100.98%**

Disclosure of Exposures by Asset Class and Risk Weight

Table of Disclosure on Exposures by Asset Class and Risk Weight – Bank (Individual) as of December 31, 2025

Portfolio Category	0%	20%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from the Government	30,324,616.00	-	-	101,246.00	-	-	101,246.00

Portfolio Category	20%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Public Sector Entities	-	174,948.00	-	-	-	87,474.00

Portfolio Category	0%	20%	30%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-

Portfolio Category	0%	20%	30%	40%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Banks	-	2,087,777.00	614,883.00	417,307.00	-	-	-	-	768,943.10
Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-

Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables of a Covered Bond	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	25%	30%	40%	50%	70%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Commercial Property-backed Loan	339,908.00	11,649.00	125,725.00	124,899.00	90,984.00	1,582,574.00	-	-	-	1,311,864.75
Materially dependent on property cash flows	-	-	-	-	-	-	-	-	-	-
Materially dependent on property cash flows – retail/ individual debtors with currency mismatch exposure	-	-	-	-	-	-	-	-	-	-
Not materially dependent on property cash flows	339,908.00	11,649.00	125,725.00	124,899.00	90,984.00	1,582,574.00				1,311,864.75
Not materially dependent on property cash flows – retail/ individual debtors with currency mismatch exposure	-	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	50%	60%	75%	85%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Commercial Property-backed Loan	-	-	4,507.00	13,026.00	475.00	-	-	-	12,877.45
Materially dependent on property cash flows	-	-	-	-	-	-	-	-	-
Not materially dependent on property cash flows	-	-	4,507.00	13,026.00	475.00	-	-	-	12,877.45
Does not meet the requirements (risk weight applied based on counterparty)	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	50%	75%	85%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Loan for Land Acquisition, Land Management and Construction	-	-	-	-	47,989.00	-	-	47,989.00

Portfolio Category	50%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Employee/Retiree Loan	29,835,461.00	-	14,912,136.00

Portfolio Category	45%	67.5%	75%	85%	100%	112,5%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from MSE and Retail Portfolio	14,767,120.00	-	-	-	-	-	-	-	6,577,553.70

Portfolio Category	20%	50%	75%	85%	100%	130%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Corporate Receivables	1,616,765.03	-	-	8,644,188.00	7,573,267.00	-	-	-	14,858,110.86
Receivables from Corporates – Specialized Lending	-	-	-	-	-	-	-	-	-

Portfolio Category	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Matured Receivables	-	687,634.00	-	-	687,604.00

Portfolio Category	0%	50%	100%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Other Assets	-	-	3,095,815.00	-	3,095,815.00

Table of Disclosure on Exposures by Asset Class and Risk Weight – Bank (Consolidated with Subsidiaries) as of December 31, 2025

Portfolio Category	0%	20%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from the Government	41,962,770.00	-	-	101,246.00	-	-	101,246.00

Portfolio Category	20%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Public Sector Entities	-	454,354.00	-	-	-	227,177.00

Portfolio Category	0%	20%	30%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Multilateral Development Banks and International Institutions	-	-	-	377.00	-	-	-	188.50

Portfolio Category	0%	20%	30%	40%	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from Banks	-	3,464,826.00	614,883.00	4,776,134.00	-	-	-	-	2,765,491.70
Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-

Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables of a Covered Bond	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	25%	30%	40%	50%	70%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Commercial Property-backed Loan	590,089.00	13,818.00	223,605.00	241,431.00	238,308.00	1,967,433.00	-	-	-	1,781,483.30
Materially dependent on property cash flows	-	-	-	-	-	-	-	-	-	-
Materially dependent on property cash flows – retail/ individual debtors with currency mismatch exposure	-	-	-	-	-	-	-	-	-	-
Not materially dependent on property cash flows	590,089.00	13,818.00	223,605.00	241,431.00	238,308.00	1,967,433.00	-	-	-	1,781,483.30
Not materially dependent on property cash flows – retail/ individual debtors with currency mismatch exposure	-	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	50%	60%	75%	85%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Commercial Property-backed Loan	-	-	88,085.00	22,047.00	1,919.00	-	-	-	70,417.40

Portfolio Category	20%	50%	60%	75%	85%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Materially dependent on property cash flows	-	-	-	-	-	-	-	-	-
Not materially dependent on property cash flows	-	-	88,085.00	22,047.00	1,919.00	-	-	-	70,417.40
Does not meet the requirements (risk weight applied based on counterparty)	-	-	-	-	-	-	-	-	-

Portfolio Category	20%	50%	75%	85%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Loan for Land Acquisition, Land Management and Construction	-	-	-	-	47,989.00	-	-	47,989.00

Portfolio Category	50%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Employee/Retiree Loan	65,916,190.00	-	32,949,965.50

Portfolio Category	45%	67.5%	75%	85%	100%	112,5%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Receivables from MSE and Retail Portfolio	17,747,894.00	-	-	-	-	-	-	-	7,908,345.90

Portfolio Category	20%	50%	75%	85%	100%	130%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Corporate Receivables	1,616,765.00	-	-	8,802,569.00	8,746,372.00	-	-	-	15,875,952.60
Receivables from Corporates – Specialized Lending	-	-	-	-	-	-	-	-	-

Portfolio Category	50%	100%	150%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Matured Receivables	-	1,570,700.00	-	-	1,570,670.00

Portfolio Category	0%	50%	100%	Other	Net Exposures After Credit Conversion Factors and Credit Risk Mitigation Techniques
Other Assets	-	-	4,094,734.00	-	4,094,734.00

Market Risk Exposure

Market Risk Disclosure with Standard Method

The Bank periodically calculates its Capital Adequacy Ratio (CAR) using standard methods, which are reported monthly to the Financial Services Authority (OJK). Consolidated positions with subsidiaries are reported quarterly. This reporting is conducted to improve the quality and quantity of the Bank's capital, enabling it to absorb potential losses from financial and economic crises.

Table of Market Risk Disclosure using the Standard Method

(in IDR million)

No	Risk Type	December 31, 2025			
		Bank		Consolidation *)	
		Capital Cost	RWA	Capital Cost	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk	-	-	-	-
	a. Specific Risk	-	-	-	-
	b. General Risk	-	-	-	-
2	Foreign Exchange Risk	31,252.00	391,597.00	28,626.01	358,772.13
3	Equity Risk	-	-	-	-
4	Commodity Risk	-	-	-	-
Total		**31,252.00**	**391,597.00**	**28,626.01**	**358,772.13**

Note:
*) Consolidation: Subsidiary Entity has no trading transactions yet

Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure

Interest Rate Risk in the Banking Book is the risk from interest rate movements in the market that are contrary to the Banking Book position that has the potential to impact the Bank's capital and income both now and in the future.

In accordance with OJK Circular Letter No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement of the Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks, the Bank uses 2 (two) methods in measuring IRRBB Risk as follows:

1. Measurement based on changes in the economic value of equity, which abbreviated as EVE, is a method that measures the impact of changes in interest rates on the economic value of the Bank's equity; and
2. Measurement based on changes in net interest income, abbreviated as NII, a method that measures the impact of changes in interest rates on the bank's net interest income.

Based on the calculation results as of the end of December 2025, the impact of changes in interest rates on the economic value of equity and net interest income is as follows:

Table of Interest Rate Risk Exposure in Banking Book (IRRBB) Disclosure - Bank Individually

(in IDR million)

Period	Δ EVE		Δ NII	
	December 2025	December 2024	December 2025	December 2024
(2)	(3)	(4)	(5)	(6)
Parallel Up	936,888	(1,476,928)	615,245	(398,188)
Parallel Down	(1,646,022)	1,471,415	(767,404)	390,531
Steepener	(1,321,310)	(736,749)	-	-
Flattener	801,353	179,414	-	-
Short rate up	925,823	(406,374)	-	-
Short rate down	(847,073)	480,027	-	-
Negative Maximum Value (absolute)	936,888	1,471,415	767,404	398,188
Tier-1 Capital (for Δ EVE) or Projected Income (for Δ NII)	12,839,837	11,019,791	6,541,593	6,174,579
Maximum Value divided by Tier-1 Capital or Projected Income	7.30%	13.35%	11.73%	6.45%

	Qualitative Analysis
1	IRRBB for measuring and controlling bank risk, is defined as the risk resulting from interest rate movements in the market that are contrary to the Banking Book position, which has the potential to impact capital and profitability.
2	The IRRBB value in the current bank reporting period is still within the OJK threshold. The Risk Management and risk mitigation strategies for IRRBB are: a. The Bank evaluates the composition and structure of portfolios exposed to interest rate risk for both Rate Sensitive Asset (RSA) and Rate Sensitive Liability (RSL) portfolios, and regulates the RSA and RSL to be more proportional. b. Evaluates and applies interest rate patterns to each portfolio, both RSA and RSL, or changes the pricing structure in ALCO.
3	The Bank's IRRBB calculation period is every quarter. The specific measurements used by the Bank in calculating IRRBB using the EVE and NII methods are: a. CASA Non LPS is included in the Over Night time bucket. While CASA LPS multiplied by Core Deposit and Non Core Deposit is classified into time bucket 4; 4.5 and 5 years based on Transactional and Non Transactional. CASA LPS slotting is also adjusted to the behavior of each type of CASA portfolio. b. The Bank disburses cash from the RSA component. c. The Bank adds up the principal and interest cash flow which is then shocked based on the predetermined scenario.
4	PIRRBB calculation uses the EVE and NII methods in accordance with the interest rate shock scenario and stress scenario set by OJK. The shock scenarios carried out are: a. Paralel up b. Paralel down c. Steppener d. Flattener e. Short Up f. Short Down While for NII only 2 (two) shock scenarios are carried out, namely Parallel Up and Parallel Down.
5	The Bank uses the modeling assumptions used in the IRRBB calculation report with a standard approach, namely for CPR, TDRR, NMD Behavior in accordance with the agreed internal model. CPR and TDRR modeling, as attached.
6	Banks have not implemented Hedging in banking activities.

Qualitative Analysis	
7	Comprehensive explanation of the main assumptions of modeling and parametric used in calculating ΔEVE and ΔNII, at least contains: a. The Bank uses Risk Free Rate in the calculation with the EVE method, namely the interest rate of Government Securities per term. During the period 2003 to the applicable reporting period sourced from Bloomberg and IBPA. b. Determining the Behavior of Non Maturity Deposit (NMD) based on the behavior of maturity and interest rates in accordance with the categories determined by the OJK. Where by calculating non-core - core deposits with the behavior of savings stability, which is combined with the movement of realized interest rates and market interest rates. Then estimating the sensitivity level of real deposit rates to the JIBOR interest rate. c. The methodology used to estimate the prepayment rate of loans and/or early withdrawal rates for time deposits and other significant assumptions, is in accordance with the attached documents, namely: TDRR and CPR modeling. d. The Bank has not/did not prepare other assumptions, including instruments with behavioral options that have been removed from the calculation, which have a material impact on Δ EVE and Δ NII in the IRRBB calculation report using the standard approach. e. The Bank has not/did not prepare a methodology for cross-currency aggregation and significant cross-currency interest rate correlations, because there are no foreign currencies that have significant value (more than 5%).

Quantitative Analysis	
1	As of December 2025, there are differences in both Economic Value of Equity (EVE) and Net Interest Income (NII) compared to the previous reporting period (September 2025). In December 2025, the EVE impact stood at 7.30%, reflecting an increase of 2.06% from 5.24% recorded in September 2025. This ratio remains within the applicable threshold, where the regulatory limit set by Bank Indonesia (BI) and the Financial Services Authority (OJK) is a maximum of 15%, while the internal soft limit established by the Bank is 14.5%. A lower ratio indicates a lower potential exposure to interest rate risk. Meanwhile, the NII in December 2025 was recorded at 11.73%, increasing by 8.43% from 3.30% in September 2025. This increase indicates a higher sensitivity of the Bank's economic value to changes in interest rates compared to the previous period; however, it remains within the defined threshold. The internal soft limit set by the Bank for NII is a maximum of 14%.
2	On a quarterly basis, from September 2025 to December 2025, both the EVE ratio and NII ratio increased due to the following factors: a. The R-Current position continued to reflect a downward trend in interest rates for short-term tenors and an upward trend in interest rates for long-term tenors. b. Rate Sensitive Assets (RSA) decreased by 10.92% from September 2025 to December 2025, while Rate Sensitive Liabilities (RSL) declined by 5.66% over the same period. The decrease in RSA was primarily driven by short-term tenor assets amounting to IDR6.76 trillion, whereas the reduction in RSL was mainly attributable to short-term tenor liabilities amounting to IDR6 trillion.
3	The average repricing maturity applied to Non-Maturity Deposits (NMDs) ranges from short-term tenors, starting from overnight, up to five (5) years, in accordance with the respective categories established by the Financial Services Authority (OJK).

Table of Interest Rate Risk Exposure in Banking Book (IRRBB) Disclosure - Bank on a Consolidated Basis with Subsidiaries

(in IDR millions)

Period	Δ EVE		Δ NII	
	December 2025	December 2024	December 2025	December 2024
(2)	(3)	(4)	(5)	(6)
Parallel Up	2,185,298	1,971,561	582,031	(626,764)
Parallel Down	(3,212,646)	(2,923,594)	(779,260)	597,466
Steepener	(883,371)	483,030	-	-
Flattener	646,360	(263,267)	-	-
Short rate up	1,422,445	891,580	-	-
Short rate down	(1,354,481)	(889,022)	-	-
Negative Maximum Value (absolute)	2,185,298	1,971,561	779,260	626,764
Tier-1 Capital (for Δ EVE) or Projected Income (for Δ NII)	14,785,182	13,878,204	7,380,988	6,383,943
Maximum Value divided by Tier-1 Capital or Projected Income	14.78%	14.21%	10.56%	9.82%

Qualitative Analysis	
1	IRRBB, for the measurement and control of Bank Risk, is defined as the risk resulting from movements in market interest rates that are contrary to the Banking Book position, potentially impacting capital and profitability.
2	The IRRBB value in the Bank's current reporting period remains within the OJK threshold. Risk management and mitigation strategies for IRRBB include: a. The Bank evaluates the composition and structure of portfolios exposed to interest rate risk for both Rate Sensitive Asset (RSA) and Rate Sensitive Liability (RSL) portfolios, and adjusts RSA and RSL to be more proportionate. b. The Bank evaluates and applies interest rate patterns to each of the existing RSA and RSL portfolios or adjusts the pricing structure through ALCO.
3	The Bank's IRRBB calculation period is conducted on a quarterly basis. The specific measurement methods used by the Bank to calculate IRRBB—using both the EVE and NII approaches—are as follows: a. CASA Non-LPS is classified in the overnight time bucket. Meanwhile, CASA LPS, multiplied by Core Deposit and Non-Core Deposit ratios, is categroized into the 4, 4.5, and 5-year time buckets based on Transactional and Non-Transactional classifications. CASA LPS slotting is also adjusted based on the behavioral characteristics of each CASA portfolio type. b. The Bank releases cash from the RSA component. c. The Bank aggregates the principal and interest cash flows on which the shock is applied based on predetermined scenarios.
4	The calculation of IRRBB uses the EVE and NII methods in accordance with the interest rate shock and stress scenarios determined by OJK. The shock scenarios applied are as follows: a. Paralel up b. Paralel down c. Steppener d. Flattener e. Short Up f. Short Down For NII, however, only two (2) shock scenarios are applied—namely, Parallel Up and Parallel Down.
5	The Bank uses modeling assumptions in the IRRBB calculation report based on the standard approach, specifically for CPR, TDRR, and NMD Behavior, in accordance with the internally approved model. The modeling of CPR and TDRR is provided in the attachments.
6	The Bank has not yet implemented hedging in its activities.
7	A comprehensive explanation of the main modeling and parametric assumptions used in calculating ΔEVE and ΔNII includes at least the following: a. The Bank uses the Risk-Free Rate in EVE calculations, which refers to the government securities interest rate for each time period. Data from 2003 to the current reporting period is sourced from Bloomberg and IBPA. b. The behavior of Non-Maturity Deposits (NMDs) is determined based on maturity patterns and interest rate behavior, in accordance with the categories set by OJK. This involves calculating core and non-core deposits using deposit stability behavior, combined with observed and market interest rate movements. The Bank then estimates the sensitivity of real deposit rates to JIBOR interest rate movements. c. The methodology used to estimate loan prepayment rates and/or early withdrawal rates for time deposits, along with other significant assumptions, is detailed in the attached documents, which are specifically the TDRR and CPR models. d. The Bank has not prepared additional assumptions, including instruments with behavioral options that have been excluded from the calculation, which have a material impact on ΔEVE and ΔNII in the IRRBB calculation report under the standardized approach. e. The Bank has not prepared a methodology for aggregating across currencies or correlating interest rates between significant currencies, as there are no foreign currencies with a significant value (exceeding 5%).

Quantitative Analysis	
1	As of December 2025, there are differences in both the Economic Value of Equity (EVE) and Net Interest Income (NII) compared to the previous reporting period in September 2025, where the EVE impact increased to 14.78%, up by 7.09% from 7.69% in September 2025, while remaining within the regulatory threshold set by Bank Indonesia (BI) and the Financial Services Authority (OJK) at a maximum of 15%, with a lower ratio indicating lower interest rate risk exposure; meanwhile, the NII for December 2025 increased to 10.56%, up by 6.61% from 3.95% in September 2025, reflecting an increase in the sensitivity of the Bank's net interest income to interest rate movements compared to the previous period, although it remains within the applicable threshold.
2	On a consolidated basis, the EVE and NII ratios changed during the September–December 2025 quarter. These changes were influenced by R-Current conditions, which continued to reflect a downward trend in short-term interest rates and an upward trend in long-term interest rates. The current consolidated calculation indicates a slightly higher estimation of interest rate risk exposure compared to the standalone calculation of the parent bank, reflecting the collaborative structure within the banking group. Nevertheless, both the consolidated EVE and NII ratios of the banking group remain within the established risk tolerance limits.
3	The average repricing maturity applied to Non-Maturity Deposits (NMDs) ranges from short-term tenors starting at overnight up to five (5) years, in accordance with the respective categories established by the Financial Services Authority (OJK).

Liquidity Risk Exposure

In order to improve liquidity resilience, the Bank periodically carries out risk management by measuring short-term liquidity adequacy using the Liquidity Coverage Ratio (LCR) and long-term liquidity adequacy using the Net Stable Funding Ratio (NSFR). The Bank manages both the LCR and NSFR ratios above the 100% minimum on both individual and consolidated levels in accordance with regulatory requirements.

Table of Liquidity Coverage Ratio Disclosure

No	Components	Consolidated				
		Fourth Quarter 2025		Third Quarter 2025		
		Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	
1	Number of Data Points Used in LCR Calculation		3 Months		3 Months	
HIGH-QUALITY LIQUID ASSETS						
2	Total high-quality liquid assets (HQLA)		40,569,083		33,986,485	
ARUS KAS KELUAR (*CASH OUTFLOWS*)						
3	Individual customer deposits and funding from Micro and Small Enterprise customers, consisting of:	46,981,210	2,688,027	50,442,232	3,087,957	
	a. Stable deposits/ funding	39,353,422	1,967,671	39,125,331	1,956,267	
	b. Less stable deposits/ funding	7,627,788	720,355	11,316,901	1,131,690	
4	Funding derived from corporate customers, consisting of:	44,181,742	17,447,537	40,492,720	17,153,626	
	a. Operational deposits	23,560,468	5,607,239	19,261,767	4,486,790	
	b. Non-operational deposits and/or other non- operational liabilities	20,621,273	11,840,298	21,230,952	12,666,835	
5	Secured funding		-		-	
6	Additional requirements, consisting of:	5,961,225	1,190,853	7,322,578	3,360,674	
	a. Cash outflows from derivative transactions	-	-	-	-	
	b. Cash outflows due to increased liquidity requirements	-	-	-	-	
	c. Cash outflows resulting from loss of funding	-	-	-	-	

(in IDR millions)

	Individual			
	Fourth Quarter 2025		Third Quarter 2025	
	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate
		3 Months		3 Months
		29,729,981		32,415,072
	40,502,169	2,364,449	34,880,790	1,838,640
	33,715,363	1,685,768	32,988,773	1,649,439
	6,786,806	678,681	1,892,017	189,202
	28,624,419	11,042,143	40,190,222	16,834,652
	17,829,031	4,266,781	17,119,424	4,140,141
	10,795,388	6,775,362	23,070,798	12,694,511
		-		-
	6,935,828	2,067,133	4,820,296	140,288
	-	-	-	-
	-	-	-	-
	-	-	-	-

No	Components	Consolidated				
		Fourth Quarter 2025		Third Quarter 2025		
		Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	
	d. Cash outflows from the withdrawal of committed credit and liquidity facilities	534,783	211,789	147,115	38,326	
	e. Cash outflows related to other contractual obligations in fund distribution	54,586	54,586	3,269,692	3,269,692	
	f. Cash outflows from other contingent funding liabilities	4,478,050	30,672	3,861,821	8,706	
	g. Other contractual cash outflows	893,806	893,806	43,951	43,951	
7	TOTAL CASH OUTFLOWS		21,326,417		23,602,257	
CASH INFLOWS						
8	*Secured lending*	6,491,042	-	6,186,576	-	
9	Inflows from fully performing exposures	4,363,954	3,071,480	3,057,630	1,411,790	
10	Other cash inflows	28,471	14,236	9,553	4,776	
11	TOTAL CASH INFLOWS	10,883,467	3,085,715	9,253,759	1,416,566	
12	TOTAL HQLA		40,569,083		33,986,485	
13	**TOTAL NET CASH OUTFLOWS**		18,240,701		22,185,690	
14	***LIQUIDITY COVERAGE RATIO (%)***		222,41%		153,19%	

CALCULATION ANALYSIS

The Quarterly LCR as of December 2025 was recorded at 222.41%, representing an increase of 69.22% compared to 153.19% as of the Quarterly LCR position in September 2025. The increase was primarily driven by a 19.37% (qtq) rise in the average HQLA, which was higher than the 17.78% (qtq) decline in the average Net Cash Outflows.

The Individual Bank Quarterly LCR as of December 2025 was recorded at 212%, representing an increase of 29.62% compared to 182.38% as of the Quarterly LCR position in September 2025. The increase was primarily driven by a 21.10% decline in the average Total Net Cash Outflows, which was greater than the 8.28% (qtq) decline in the average Total HQLA.

	Individual			
	Fourth Quarter 2025		Third Quarter 2025	
	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate	Outstanding liabilities and commitments / Contractual invoice value	HQLA value after haircut, or Outstanding liabilities and commitments multiplied by run-off rate, or Contractual invoice value multiplied by inflow rate
	539,039	271,220	436,113	114,715
	163,759	163,759	-	-
	4,633,030	32,154	4,384,183	25,572
	1,600,000	1,600,000	-	-
		15,473,725		18,813,580
	7,143,003	-	4,727,622	0
	2,433,462	1,449,865	1,949,395	1,039,853
	-	-	-	-
	9,576,465	1,449,865	6,677,018	1,039,853
		29,729,981		32,415,072
		14,023,860		17,773,727
		212,00%		182,38%

Table of Net Stable Funding Ratio (NSFR) Exposure Disclosure – Individual Basis

No	ASF Components	Position as of December 2025				
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
1	Capital:	13,658,917	-	-	-	13,658,917
2	Capital in accordance with OJK CAR Regulation	13,658,917	-	-	-	13,658,917
3	Other capital instruments	-	-	-	-	-
4	Deposits from individual customers and funding from micro and small business customers.	35,287,165	8,762,749	342,522	56,255	41,715,033
5	Stable deposits and funding	33,906,389	128,033	77,309	20,680	32,426,825
6	Less stable deposits and funding	1,380,776	8,634,715	265,213	35,575	9,288,208
7	Funding from corporate customers	17,479,387	18,857,327	31,492	1,994,800	14,852,963
8	Operational deposits	17,479,387	-	-	-	8,739,693
9	Other funding from corporate customers	-	18,857,327	31,492	1,994,800	6,113,269
10	Liabilities with matching interdependent assets	-	3,518,805	-	-	-
11	Other liabilities and equity	-	3,177,730	-	2,936,010	2,936,010
12	NSFR derivative liabilities		-			-
13	Other liabilities and equity not included in the above categories	-	3,177,730	-	2,936,010	2,936,010
14	**Total ASF**					**73,162,923**

No	ASF Components	Position as of December 2025				
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
15	Total HQLA in NSFR calculation					812,928
16	Deposits with other financial institutions for operational purposes	645,360	-	-	-	322,680

(in IDR Millions)

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
	13,032,886	-	-	-	13,032,886
	13,032,886	-	-	-	13,032,886
	-	-	-	-	-
	31,110,735	18,944,447	86,048	26,114	47,115,093
	31,103,727	8,048,835	84,881	26,114	37,301,685
	7,008	10,895,612	1,167	-	9,813,408
	22,661,280	13,321,264	15,639	2,219	16,592,481
	22,661,280	320	-	-	11,330,800
	-	13,320,944	15,639	2,219	5,261,680
	-	1,707,012	-	-	-
	328,904	13,028	3,159,911	2,149,141	3,729,096
	328,904	13,028	3,159,911	2,149,141	3,729,096
					80,469,555

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
					1,028,251
	529,639	-	-	-	264,820

No	ASF Components	Position as of December 2025					
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value	
		Without Maturity[1]	< 6 months	"≥ 6 months - < 1 year"	≥ 1 year		
17	Loans classified as Current and Special Mention (performing).	-	15,010,118	4,512,299	56,132,010	53,985,977	
18	Loans to financial institutions secured by Level 1 HQLA	-	7,335,786	-	-	733,579	
19	Loans to financial institutions not secured by Level 1 HQLA or unsecured	-	1,145,812	22,351	48,094	231,141	
20	Loans to corporates, retail, MSMEs, government institutions, BI, foreign governments & PSEs	-	4,772,288	4,198,425	54,625,600	50,917,117	
21	Qualifying for 35% risk weight per OJK Risk-Weighted Asset regulation	-	526	-	-	263	
22	Mortgage-backed loans not currently pledged	-	-	-	-	-	
23	Qualifying for a risk weight of 35% or lower, in accordance with OJK Circular Letter on Risk-Weighted Assets (ATMR) for Credit Risk.	-	426	1,332	796,528	518,622	
24	Securities categorized as Performing and Underperforming that are not pledged, not in default, and not classified as HQLA, including publicly traded stocks.	-	1,755,280	290,192	661,789	1,585,256	
25	Assets with matching interdependent liabilities	-	-	-	-	-	
26	Other assets	13,086	77,163	148,135	4,682,578	4,920,963	
27	Traded physical commodities including gold	-				-	

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
	-	13,344,091	4,760,959	56,684,351	53,674,723
	-	6,896,172	-	-	689,617
	-	626,982	3,635	125,992	221,857
	-	4,805,503	4,374,506	52,885,299	49,542,508
	-	-	-	-	-
	-	-	-	-	-
	-	11,331	17,406	3,002,438	1,965,953
	-	1,004,103	365,412	670,623	1,254,787
	-	-	-	-	-
	13,642	17,228	10,646	3,822,488	3,864,004
	-				-

No	ASF Components	Position as of December 2025				
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
28	Cash, securities, and other assets recorded as initial margin for derivative contracts, and cash or other assets pledged as default fund to the central counterparty (CCP).		-	-	-	-
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before variation margin		-	-	-	-
31	All other assets not included in the categories above	13,086	77,163	148,135	4,682,578	4,920,963
32	Administrative Account		152,556	199		4,220,264
33	Total RSF					60,042,746
34	**Net Stable Funding Ratio (%)**					**121,85%**

Table of Net Stable Funding Ratio (NSFR) Exposure Disclosure – Consolidated

No	ASF Components	Position as of December 2025				
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
1	Capital:	22,252,321	-	-	-	22,252,321
2	Capital in accordance with OJK CAR Regulation	22,252,321	-	-	-	22,252,321
3	Other capital instruments	-	-	-	-	-
4	Deposits from individual customers and funding from micro and small business customers.	49,073,321	11,350,564	883,156	106,182	57,722,267
5	Stable deposits and funding	47,158,750	1,291,492	344,698	34,701	46,389,894
6	Less stable deposits and funding	1,914,571	10,059,072	538,458	71,481	11,332,373
7	Funding from corporate customers	20,905,297	37,080,339	9,061,332	2,318,521	27,787,352
8	Operational deposits	20,791,156	-	-	-	10,395,578

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
		-	-		
		-	-		
		-	-		
	13,642	17,228	10,646	3,822,488	3,864,004
	25,309				
					58,857,107
					136,72%

(In IDR Millions)

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
	15,135,100	-	-	-	15,135,100
	15,135,100	-	-	-	15,135,100
	-	-	-	-	-
	34,506,139	19,398,733	156,608	62,695	50,848,599
	34,477,710	8,048,835	84,881	26,114	40,506,970
	28,429	11,349,897	71,728	36,581	10,341,629
	26,521,429	18,258,586	3,253,037	193,740	21,853,550
	26,512,782	320	-	-	13,256,551

No	ASF Components	Position as of December 2025					
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value	
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year		
9	Other funding from corporate customers	114,141	37,080,339	9,061,332	2,318,521	17,391,774	
10	Liabilities with matching interdependent assets	-	3,518,805	-	-	-	
11	Other liabilities and equity	330,761	3,374,621	-	2,936,010	2,936,010	
12	NSFR derivative liabilities		-			-	
13	Other liabilities and equity not included in the above categories	330,761	3,374,621	-	2,936,010	2,936,010	
14	**Total ASF**					**110,697,949**	

No	RSF Components	Position as of December 2025					
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value	
		Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year		
15	Total HQLA in NSFR calculation					1,009,335	
16	Deposits with other financial institutions for operational purposes	661,847	355,000	-	-	508,424	
17	**Loans classified as Current and Special Mention (performing).**	8,927	17,656,574	5,638,853	96,222,505	87,975,171	
18	Loans to financial institutions secured by Level 1 HQLA	-	7,335,786	-	-	733,579	
19	Loans to financial institutions not secured by Level 1 HQLA or unsecured	-	2,446,292	26,762	352,059	732,384	
20	Loans to corporates, retail, MSMEs, government institutions, BI, foreign governments & PSEs	8,912	6,100,914	5,259,337	88,764,596	80,665,066	

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
	8,647	18,258,266	3,253,037	193,740	8,596,999
	-	1,707,012	-	-	-
	328,904	396,788	3,159,911	2,149,141	3,729,096
	328,904	396,788	3,159,911	2,149,141	3,729,096
					91,566,345

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
					1,066,392
	529,639	-	-	-	264,820
	-	13,623,993	4,873,566	67,318,597	62,905,586
	-	6,896,172	-	-	689,617
	-	626,982	3,635	125,992	221,857
	-	5,085,381	4,486,587	63,497,045	58,758,472

No	RSF Components	Position as of December 2025					
		Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value	
		Without Maturity[1]	< 6 months	"≥ 6 months - < 1 year"	≥ 1 year		
21	Qualifying for 35% risk weight per OJK Risk-Weighted Asset regulation	15	14,925	60,621	5,409,226	3,553,770	
22	Mortgage-backed loans not currently pledged	-	2,659	299	114,261	98,601	
23	Qualifying for a risk weight of 35% or lower, in accordance with OJK Circular Letter on Risk-Weighted Assets (ATMR) for Credit Risk.	-	717	1,642	885,766	576,928	
24	Securities categorized as Performing and Underperforming that are not pledged, not in	-	1,755,280	290,192	696,598	1,614,844	
25	Assets with matching interdependent liabilities	-	-	-	-	-	
26	Other assets	1,069,798	832,156	155,474	5,191,582	6,622,647	
27	Traded physical commodities including gold	-				-	
28	Cash, securities, and other assets recorded as initial margin for derivative contracts, and cash or other assets pledged as default fund to the central counterparty (CCP).		-	-		-	
29	NSFR derivative assets		-	-		-	
30	NSFR derivative liabilities before variation margin		-	-		-	
31	All other assets not included in the categories above	1,069,798	832,156	155,474	5,191,582	6,622,647	
32	Administrative Account		703,634	14,097		4,452,969	
33	Total RSF					96,129,674	
34	**Net Stable Funding Ratio (%)**					**115.15%**	

	Position as of September 2025				
	Carrying Value by Remaining Maturity (in IDR Millions)				Total Carrying Value
	Without Maturity[1]	< 6 months	"≥ 6 months – < 1 year"	≥ 1 year	
	-	-	-	-	-
	-	-	-	-	-
	-	11,355	17,931	3,024,937	1,980,852
	-	1,004,103	365,412	670,623	1,254,787
	-	-	-	-	-
	42,435	225,535	12,777	3,859,083	4,139,829
	-				-
	-				
	-				
	-				
	42,435	225,535	12,777	3,859,083	4,139,829
	25,489				
					68,402,115
					133.86%

Operational Risk

In order to calculate the capital charge and Risk-Weighted Assets (RWA) for operational risk, the Bank currently applied the standardized method in accordance with OJK Circular Letter Number 06/SEOJK.03/2020 concerning the Calculation of RWA for Operational Risk Using the Basic Approach for Commercial Banks. The following table presents the capital charge and RWA for operational risk using the Standardized Approach (SA):

Table of Operational Risk Exposure Disclosure

(in IDR Millions)

	Description	December 31, 2025		December 31, 2024	
		Capital Charge	RWA	Capital Charge	RWA
1	Standardized Approach (Individual)	389,445	4,868,062	351,917	4,398,973
2	Standardized Approach (Consolidated)	417,478	5,218,478	367,835	4,597,938

Table of Historical Loss Data Report – Bank (Individual)

Business Indicators (BI) and BI components	T Column Validation	T-1 Column Validation	T-2 Column Validation	T-3 Column Validation	
The minimum threshold for an operational loss event is IDR300,000,000.00 (three hundred million rupiah) or more.					
The number of net operational loss after calculating the recovery value (without exceptions).	600	1.684	119.666	3.377	
The number of operational risk losses	3	3	6	2	
The number of excluded operational risk losses	-	-	-	-	
The number of occurring excluded operational risk losses	-	-	-	-	
The number of net operational losses after calculating the recovery value and excluded operational risk losses	600	1.684	119.666	3.377	
The minimum threshold for an operational loss event is IDR1,500,000,000.00 (one billion five hundred million rupiah) or more.					
The number of net operational loss after calculating the recovery value (without exceptions).	-	-	-	-	
The number of operational risk losses	-	-	-	-	
The number of excluded operational risk losses	-	-	-	-	
The number of occurring excluded operational risk losses	-	-	-	-	
The number of net operational losses after calculating the recovery value and excluded operational risk losses	-	-	-	-	
Details of capital calculations for operational risk					
Are losses used in the FPKI calculation? (Yes/No)	T		-		
If line 11 is filled with "No," is the omission of internal loss data due to a discrepancy in the minimum standards for loss data? (Yes/No)	Y		-		
Threshold used in the capital calculation for operational risk (in full rupiah units)	300,000,000		-		
Additional Information (if any)	Optional		-		

(in IDR Millions)

	T-4 Column Validation	T-5 Column Validation	T-6 Column Validation	T-7 Column Validation	T-8 Column Validation	T-9 Column Validation	10-Year Average Column Validation
	25,352	-	5,798	8,714	1,237	-	16,643
	2	-	2	4	1	-	2
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	25,352	-	5,798	8,714	1,237	-	16,643
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Table of Historical Loss Data Report – Bank (Consolidated)

Business Indicators (BI) and BI components	T Column Validation	T-1 Column Validation	T-2 Column Validation	T-3 Column Validation	
The minimum threshold for an operational loss event is IDR300,000,000.00 (three hundred million rupiah) or more.					
The number of net operational loss after calculating the recovery value (without exceptions).	119,666	9,377	27,876	-	
The number of operational risk losses	6	4	4	-	
The number of excluded operational risk losses	-	-	-	-	
The number of occurring excluded operational risk losses	-	-	-	-	
The number of net operational losses after calculating the recovery value and excluded operational risk losses	119,666	9,377	27,876	-	
The minimum threshold for an operational loss event is IDR1,500,000,000.00 (one billion five hundred million rupiah) or more.					
The number of net operational loss after calculating the recovery value (without exceptions).	-	-	-	-	
The number of operational risk losses	-	-	-	-	
The number of excluded operational risk losses	-	-	-	-	
The number of occurring excluded operational risk losses	-	-	-	-	
The number of net operational losses after calculating the recovery value and excluded operational risk losses	-	-	-	-	
Details of capital calculations for operational risk					
Are losses used in the FPKI calculation? (Yes/No)	T				
If line 11 is filled with "No," is the omission of internal loss data due to a discrepancy in the minimum standards for loss data? (Yes/No)	Y				
Threshold used in the capital calculation for operational risk (in full rupiah units)	300,000,000				
Additional Information (if any)	Optional				

(in IDR Millions)

	T-4 Column Validation	T-5 Column Validation	T-6 Column Validation	T-7 Column Validation	T-8 Column Validation	T-9 Column Validation	10-Year Average Column Validation
	5,798	8,714	1,237	-	-	-	17,267
	2	4	1	-	-	-	2
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	5,798	8,714	1,237	-	-	-	17,267
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Table of Business Indicator Detail Report – Bank (Individual)

(in IDR Millions)

Business Indicators (BI) and Business Indicator Components	T Column Validation	T-1 Column Validation	T-2 Column Validation
Interest, Rent, and Dividend Components (KBSD)	2,327,310		
Interest Income	8,616,937	8,090,919	7,315,217
Interest Expense	2,877,080	3,136,839	2,671,373
Earning Assets	106,336,521	101,637,780	102,200,216
Dividend Revenue	3,003	-	-
Service Component (KJ)	906,773		
Service Income and Commission	549,271	546,621	500,477
Service and Commission Expenses	2,828	802	993
Other operating income	512,361	367,034	244,554
Other operating expense	247,916	372,607	210,435
Financial Component (KK)	11,292		
Trading Book Net Profit and Loss	17,262	9,156	107
Trading Book Net Profit and Loss	4,267	695	2,390
Business Indicators	3,245,375		
Business Indicator Components (KIB)	389,445		
Disclosure of Business Indicators			
Total IB includes divested activities	1		
IB deduction due to exclusion of divested activities	3,245,374		
Additional information	Optional		

Table of Business Indicator Detail Report – Bank (consolidated)

(in IDR Millions)

Business Indicators (BI) and Business Indicator Components	T Column Validation	T-1 Column Validation	T-2 Column Validation
Interest, Rent, and Dividend Components (KBSD)	2,590,257		
Interest Income	9,365,767	8,454,914	7,990,788
Interest Expense	4,320,041	3,750,859	3,377,839
Earning Assets	116,672,615	115,663,288	113,031,750
Dividend Revenue	-	-	-
Service Component (KJ)	883,715		
Service Income and Commission	651,495	595,306	607,944
Service and Commission Expenses	801	992	784
Other operating income	367,034	244,553	132,601
Other operating expense	372,607	210,615	213,176

Business Indicators (BI) and Business Indicator Components	T Column Validation	T-1 Column Validation	T-2 Column Validation
Financial Component (KK)	5,012		
Trading Book Net Profit and Loss	9,155	106	(2,199)
Trading Book Net Profit and Loss	695	2,389	(492)
Business Indicators	3,478,985		
Business Indicator Components (KIB)	417,478		
Disclosure of Business Indicators			
Total IB includes divested activities	1		
IB deduction due to exclusion of divested activities	3,478,984		
Additional information	Optional		

Operational Risk Risk-Weighted Asset (ATMR) Calculation Report using the Standardized Approach - Bank (Individual)
(in IDR Millions)

Details	T Column Validation
Business Indicator Components (KIB)	389,445
Internal Loss Multiplier (FPKI)	1
Minimum Operational Risk Capital (MMRO)	389,445
Risk-Weighted Assets (RWA) for Operational Risk	4,868,063

Operational Risk Risk-Weighted Asset (ATMR) Calculation Report using the Standardized Approach - Bank (consolidated)
(in IDR Millions)

Details	T Column Validation
Business Indicator Components (KIB)	417,478
Internal Loss Multiplier (FPKI)	1
Minimum Operational Risk Capital (MMRO)	417,478
Risk-Weighted Assets (RWA) for Operational Risk	5,218,478

Material Commitments Related to Capital Goods Investment

During 2025 and 2024, Bank Jatim will have no material commitments for investment in capital goods. Therefore, there is no information regarding the name of the contracting party, the purpose of the bond, the source of funds expected to fulfill the bonds, the currency denominated and the steps the company plans to take to hedge the risk of the relevant foreign currency position.

Capital Expenditure Investment

Investment in the form of capital expenditure is an activity of spending funds used to buy a number of permanent assets or add fixed assets that are expected to provide future benefits.

Types and Value of Investment Capital Goods

Types and Investment of Capital Goods are presented in the following table.

Table of Types and Value of Investment Capital Goods

(in IDR million)

Type	Value in 2025	Value in 2024
Land, buildings, and complementary facilities	674	726
Inventory	39,221	61,912
Vehicle	-	615
Total	**39,895**	**63,235**

Capital Goods Investment Purpose

Bank Jatim's capital goods spending, among others, aims to develop service office networks and supporting bank operations. All capital goods expenditure transactions are carried out in the IDR currency so that the bank does not have a risk of foreign exchange rates in capital goods expenditure transactions.

Commitment and Contingent

The bank has receivables and liabilities involving commitments and contigencies as follows.

Table of commitment and contigent

(in IDR million)

Description	2025	2024
KOMITMEN		
Commitments receivables		
IDR:		
Purchase of spot and derivative	335,742	162,245
Others	854,042	854,042
Total	**1,189,784**	**1,016,287**
Commitments Liabilities		
IDR		
Unused loan commitments granted to debtors	4,574,003	4,262,009
Foreign Currency:		
Spot and derivative sales	335,709	160,950
Total Commitment Liabilities - Net	**3,719,928**	**3,406,672**
CONTINGENTCIES		
Contingent receivable		
IDR:		
Interest income on past due account	190,703	152,253
Others	610	7,578
Total contingent receivable	**191,313**	**159,831**

Description	2025	2024
Contingent Liabilities		
IDR:		
Bank guarantee issued	759,812	644,012
Foreign Exchange:		
Bank guarantee issued	50,025	48,285
Total Contingent Liabilities	**809,837**	**692,297**
Total Contingent liabilities - net	**618,524**	**532,466**

Material Information and Facts After the Accountant's Report Date

As of the completion of this Annual Report, no significant events have occurred after the accountant's report date that would impact future business performance and risk.

Business Prospects and Future Strategy 2026

The outlook for global economic growth in 2026, based on the *World Economic Outlook* January 2026 report published by the International Monetary Fund, indicates relatively stable conditions with projected growth of 3.3%, the same level as in 2025. This reflects that the global economic recovery remains ongoing but has yet to show significant acceleration. Growth in advanced economies is expected to remain limited at 1.8%, although slightly higher than in the previous year. The United States is projected to improve to 2.4%, while Europe, Japan, and the United Kingdom are expected to experience slower growth due to inflationary pressures, tight monetary policies, and weak domestic demand. These conditions indicate that the contribution of advanced economies to global growth remains relatively limited.

On the other hand, emerging economies are expected to remain the primary drivers of global growth, with projections reaching 5.0%, an increase from 4.4% in 2025. This growth is supported by strong domestic demand, investment expansion, and favorable demographic factors. India is expected to continue recording robust growth, while China is projected to experience a slight slowdown amid ongoing structural economic adjustments. In addition, the Middle East and Central Asia regions are also expected to strengthen, supported by stable energy prices and increased commodity production. Overall, the outlook for 2026 confirms a continued shift in the sources of global growth toward emerging economies, although it remains subject to various external risks, including geopolitical uncertainty and global financial conditions.

Table of Global Economic Growth Projections

Region	WEO January 2026	
	2026	2025
Global Economy	**3.3**	**3.3**
Developed countries	**1.8**	**1.7**
Amerika	2.4	2.1
Eropa (Euro Area)	1.3	1.4
Jepang	0.7	1.1
Inggris	1.3	1.4
Developing country	**5.0**	**4.4**
China	4.5	5.0
India	6.4	7.3
Middle East and Central Asia	**3.9**	**3.7**

Source: World Economic Outlook (WEO), International Monetary Fund (IMF), January 2025 and 2026

The national economy of Indonesia demonstrated strong resilience amid ongoing global dynamics. This was reflected in the solid economic performance recorded in 2025, with cumulative growth reaching 5.11% (YoY), increasing from 5.03% (YoY) in the previous year. The growth was supported by strengthening household consumption in line with the continued recovery in public mobility, as well as solid export performance in goods and services, particularly in the jewelry and gemstones commodity segment, which benefited from strong global gold demand. Macroeconomic stability also remained well maintained, as reflected in controlled inflation at 2.92%, despite pressures from the food, beverages, and tobacco category due to commodity price fluctuations and weather-related factors.

In line with these achievements, the outlook for the national economy in 2026 remains positive, albeit with a more prudent approach. Economic growth is projected to range between 5.2% and 5.8%, with a target of 5.4% set in the State Budget (RAPBN), reflecting continued optimism regarding the sustainability of the domestic recovery momentum. Inflation is expected to remain under control at around 2.5%, although the target range has been widened as a precautionary measure against global uncertainties. On the external front, the rupiah exchange rate is projected to experience moderate pressure, while interest rates are expected to show a downward trend in line with the potential easing of monetary policy. From the commodity perspective, more conservative oil price assumptions, along with increased oil and gas lifting, reflect a strategy aimed at maintaining fiscal stability while supporting the performance of the energy sector.

Table of National Economic Growth Projections

Indicator	2026		2025	
	KEM-PPKF	RAPBN	APBN	Outlook
Economic Growth (% YoY)	5.2-5.8	5.4	5.2	4.7-5.0
Inflation (% YoY)	1.5-3.5	2.5	2.5	2.2-2.6
Exchange Rate (IDR/USD, average)	16,500-16,900	16,500	16,000	16,300-16,800
10-Year SBN Interest Rate (%, average)	6.6-7.2	6.9	7.0	6.8-7.3
Indonesian Crude Oil Price/ICP (USD/Barrel, average)	60-80	70	82	68-82
Oil Lifting (rbph)	605-620	610	605	593-597
Lifting Gas (rbsmph)	953-1,017	984	1.005	976-980

Source:
- Macroeconomic Framework and Fiscal Policy Principles (KEM-PPKF), Ministry of Finance, 2026
- State Budget Plan (RAPBN) 2, Ministry of Finance, 2026

Optimism regarding the national economic outlook is further supported by a measured and strategic fiscal policy direction as formulated by the Ministry of Finance of the Republic of Indonesia in the Draft State Budget (RAPBN) 2026. This policy is focused on the implementation of the Asta Cita Program, which encompasses strengthening national ideology, enhancing national resilience, promoting food and energy self-sufficiency, creating employment opportunities, and advancing human capital development and industrialization. In the short term, the strategy is directed toward strengthening economic resilience through market expansion, safeguarding purchasing power, and maintaining the sustainability of the State Budget (APBN). Meanwhile, in the medium term, the Government is implementing eight key strategies, including strengthening food and energy security, social programs such as the Free Nutritious Meals Program, improving the quality of education and healthcare, promoting village and MSME development, and accelerating investment and global trade.

In line with these economic growth prospects, the banking industry in 2026 is projected to continue expanding positively, albeit at a more moderate pace. Projections by the Financial Services Authority indicate that credit disbursement is expected to grow within the range of 10%–12%, while third-party funds (DPK) are projected to increase by approximately 7%–9%. This reflects that the banking sector's intermediation function is expected to remain well maintained, although potential liquidity pressures may arise as credit growth is projected to outpace the growth of third-party funds.

Table of Banking Industry Projections

Institution	2026	
	Loan Distribution	Fundraising
Financial Services Authority	10%-12%	7%-9%
Infobank Institute	9%-11%	10%-12%

Source:
- 2026 Financial Services Industry Annual Meeting (PTIJK) "A Stable and Contributing Financial Services Sector Supports Market Deepening and the National Economy," Financial Services Authority, February 2026.
- Infobank Magazine December 2025 Edition.

Meanwhile, projections by the Infobank Institute indicate a slightly different outlook, with credit growth expected to range between 9%–11% and higher growth in third-party funds (DPK), estimated at 10%–12%. This difference reflects varying perspectives regarding future liquidity conditions and banking sector funding strategies. Overall, both projections reaffirm that the banking sector continues to have strong expansion potential, supported by sustained growth in financing demand. Nevertheless, prudent liquidity management and risk management remain essential to maintaining financial system stability amid ongoing global economic dynamics.

Despite the positive growth outlook for the banking industry, developments in the sector in 2026 will continue to face various opportunities and challenges that need to be managed carefully, as follows:

Table of Opportunities and Challenges in the Banking Industry

Opportunities	Challenges
• Low interest rate environment • Ample liquidity supported by government fund placement policies • Advancement of digital transformation • Opportunities in green and sustainable financing	• Lemahnya daya beli masyarakat • Lemahnya permintaan kredit bank • Risiko pemburukan kualitas kredit • Potensi tekanan margin bank. • Turbulensi fiskal daerah

Source: Infobank Magazine - October 2025

Considering the projected global and national economic growth conditions and the ever-evolving dynamics of the banking industry, Bank Jatim recognizes the importance of having the right strategy to maintain and strengthen its market position. Therefore, Bank Jatim conducted a competitive analysis using the Strengths, Weaknesses, Opportunities, and Challenges (SWOC) analysis approach. Through this analysis, Bank Jatim was able to better understand its internal strengths and identify areas for improvement. The factors that contribute to Bank Jatim's internal strengths are as follows:

1. Bank Jatim's reputation as a bank owned by the Regional Government and its shareholders, who play a key role in economic development in East Java.
2. The Bank's network of offices spread throughout East Java Province, including the islands, as well as the Special Capital Region of Jakarta and Batam, to encourage market expansion and inclusiveness.
3. The Bank's Net Interest Margin (NIM) was maintained amidst the downward trend in interest rates, driven by deposit management.
4. The Bank's intermediation performance was maintained and improving.
5. Good relationships and synergy with various parties, particularly the provincial government and district/city governments in East Java Province.
6. The Bank is the parent company of a Bank Business Group (KUB).
7. The Bank's health level is good, at Composite Rank 2 (PK2).

Meanwhile, several areas require further strengthening and optimization by Bank Jatim to support sustainable growth and enhance its competitiveness in an increasingly competitive banking industry, as follows:

1. Further optimization of credit quality.
2. Enhancement of credit portfolio growth in the medium and corporate segments.
3. Improvement in the structure and performance of third-party funds (DPK) mobilization.

By leveraging its various internal strengths, Bank Jatim is optimistic that it can maintain and even strengthen its position in the Indonesian banking market. Bank Jatim can continue to grow and adapt to changes in the banking sector. Therefore, Bank Jatim is very optimistic that its prospects will continue to be bright in the future, with various opportunities that can be utilized to achieve its long-term goals. Opportunities that Bank Jatim can capitalize on in 2026 include:

1. Opportunities to reduce the cost of funds as a result of the downward trend in bank interest rates.
2. Opportunities to increase CASA (Cash Assets) through ecosystem development with local governments and other potential parties.
3. Opportunities to increase credit distribution through national priority programs (food and energy security, public housing, free nutritious meals, and green financing).
4. Opportunities to increase third-party funds (DPK) through the synchronization of national priority programs and the Nawa Bhakti Satya program in the education and social protection sectors through the distribution of Social Assistance (School Operational Assistance, the Smart Indonesia Program, the Smart Indonesia Card, Wage Subsidy Assistance, and others) to the community.
5. Plans to allocate government funds to the regional banking industry.
6. Developments in the transformation and dynamics of the digital financial business.
7. Sustainability of National Strategic Projects (PSN), particularly in East Java Province.
8. A positive climate of sustainable economic growth in East Java, as well as business opportunities arising from the implementation of strategies and policy directions synchronized with regional government programs.

The vast opportunities available to Bank Jatim in 2025 certainly provides a strong basis for optimism; however, they also present challenges that must be addressed to fully maximize these potentials. These challenges are related not only to internal factors but also to external factors that may affect the stability and sustainability of the Bank's operations. Therefore, Bank Jatim needs to prepare appropriate strategic measures to address these challenges in order to maintain its competitiveness and deliver optimal performance. Several challenges that Bank Jatim is expected to face in 2025 include the following:

1. The declining trend in credit quality across the banking industry.
2. Relatively weak purchasing power, as reflected in the Consumer Confidence Index (CCI), which shows a downward trend despite remaining at an optimistic level.
3. The risk of cybercrime arising from the acceleration of digital transformation and artificial intelligence adoption.
4. The low interest rate environment that is not accompanied by an improvement in public purchasing power.
5. The dynamics of government fiscal policy that may affect regional economic conditions.
6. Increasing business competition within the banking industry.

Considering the above, the Bank's business development strategy for 2026 is formulated as follows:

1. Strengthening governance and risk management, as well as refining internal business processes based on customer-centricity.
2. Improving asset and revenue quality by strengthening the early warning system.
3. Disbursing quality credit and financing, and strengthening a sustainable financial ecosystem with the active participation of MSMEs.
4. Optimizing CASA collection.
5. Accelerating the performance of Sharia Business Units through innovation, ecosystem development, and strengthening the Digital Business and Lending Model (DBLM).
6. Sustainable human capital transformation as the foundation of organizational performance.
7. Optimizing digital transformation and a sustainable integrated business ecosystem.
8. Strengthening the IT security system by utilizing big data and artificial intelligence (AI).
9. Accelerating the implementation of PIV and optimizing the office network through evaluation, supervision, and relocation.
10. Optimizing business synergies and developing the Bank Business Group (KUB) ecosystem.

Achievement of Targets and Future Targets

Achievement of Targets

The comparison between targets and actual financial performance, capital structure, marketing, and human resource development is presented as follows.

Comparison of Financial Targets and Realization

The comparison between financial targets and realization in 2025 is as follows.

Table of Comparison of Bank Business Plan and Financial Realization in 2025

(Bank Only, in IDR Millions)

Description	Realization in 2025	Target in 2025	Achievement (%)
1	2	3	4=2/3
Financial Position			
Assets	105,852,744	105,030,937	100.78%
Loans	67,244,137	73,138,194	91.94%
Third-party funds	78,605,373	85,776,675	91.64%
Current Account	21,406,953	22,243,252	96.24%
Savings	30,857,540	35,037,996	88.07%
Time Deposits	26,340,880	28,495,427	92.44%
Profit and Loss and other Comprehensive Income			
Interest income	8,566,570	8,673,889	98.76%
Other operating income	1,255,316	1,440,399	87.15%
Net Income	1,545,687	1,537,879	100.51%
Financial Ratios (%)			
Capital Adequacy Ratio (CAR)	25.38%	23.16%	109.59%
Non Performing Loan (NPL) Gross	3.88%	2.95%	76.03%
Return on Assets (ROA)	1.90%	2.08%	91.35%
Return on Equity (ROE)	13.35%	13.01%	102.61%
Net Interest Margin (NIM)	6.15%	6.12%	100.49%
Operating Costs Operating Income (BOPO)	79.92%	79.54%	99.52%
Loan to Deposit Ratio (LDR)	85.39%	85.27%	100.14%

The Bank's total assets in 2025 reached IDR105.85 trillion, or 100.78% of the target, reflecting sustained financial performance growth. However, new loan disbursement was realized at IDR67.24 trillion, or 91.94% of the target, in line with the achievement of Third-Party Funds (DPK), which reached IDR78.60 trillion, or 91.64% of the target. This condition was influenced by a decline in savings and time deposits, although demand deposits recorded growth of 12.54% year-on-year (YoY) as part of the Bank's efforts to increase low-cost funds.

In terms of income performance, interest income realization in 2025 reached IDR8.57 trillion, or 98.76% of the target. Although slightly below the target, this performance was supported by continued loan expansion, a Net Interest Margin (NIM) ratio maintained at a sound level of 6.15%, as well as optimization of fee-based income growth. As a result, overall interest income increased by 6.7% compared to the previous year (YoY).

Profit for the year in 2025 reached 101.51% of the target, with a realization of IDR1.55 trillion. This achievement was driven by an increase in net interest income, higher other non-operating income, and improved net non-operating income, despite an increase in operating expenses. In addition, profit performance was further strengthened by higher non-interest income, growth in low-cost funds (CASA) through increased demand deposits, as well as asset recovery from written-off accounts.

In line with this performance, the Bank's capital and liquidity conditions remained well maintained. The Capital Adequacy Ratio (CAR) in 2025 stood at 25.38%, representing 109.59% of the target. Meanwhile, the Loan-to-Deposit Ratio (LDR) increased significantly from the established target, reaching 85.39% in 2025. This reflects Bank Jatim's commitment to continuously enhancing its productive assets.

Going forward, Bank Jatim will consistently implement the strategies that have been established and remains committed to playing an active role in contributing to a resilient and competitive regional economy, while continuing to serve as an agent of development in the region through inclusive and sustainable growth.

Comparison of Targets and Actual Capital Structure Performance

Bank Jatim's capital is resilient in facing various changes in the business environment in 2025, as indicated by the achievement of the total core capital and supplementary capital target of 104.16% with a realization of Rp12.94 trillion in 2025. In order to maintain and strengthen capital, the bank's capital management strategy carried out in 2025 includes increasing the Bank's capital through Bank profits, increasing capital through general reserves from undistributed profits, increasing capital through asset revaluation and optimizing RWA.

Table of Target and Actual Capital Structure Comparison in 2025

(Bank Only, in IDR Millions)

Description	Realization in 2025	Target in 2025	Pencapaian
1	2	3	4=2/3
Main core capital (CET 1)	12,363,452	11,817,740	104.62%
Complementary capital (Tier 2)	582,284	610,799	95.33%
Total Core and Supplementary Capital	**12,945,736**	**12,428,539**	**104.16%**

Comparison of Marketing Target and Realization

The comparison of marketing targets and actual performance is presented as follow.

Table of Comparison of Marketing Targets and Realization in 2025

No.	Target Description	Realization in 2025
1.	Exploring potential individual customers	Collaboration with Medical Associations, Contractor Associations, Notary Associations, HIPMI, and entrepreneurs in the East Java region.
2.	Implementation of Financial Literacy and Inclusion activities	Implementation of Financial Literacy and Inclusion activities to foster a culture of saving and provide literacy related to banking products and services.
3.	Implementation of Promotion and Branding of Fund Products and Services through Sponsorship Events	Bank Jatim's Sponsorship Participation in music, millennial, and community events in East Java
4.	QRIS business optimization	Bank Jatim's QRIS merchant transaction racing promo program during the Ramadan-Eid al-Fitr and year-end period, the Grebeg Merchant QRIS Program is a visit by Bank Jatim to merchants to provide appreciation/rewards for QRIS transactions and merchant balances at Bank Jatim.
5.	Radio promotion	Collaboration with radio stations to promote Bank Jatim products along with ongoing promotional programs.
6.	Jatim Prioritas bundling	Implementation of promotional and bundling programs for fund placement through collaborative events between Jatim Prioritas and the Tiket.com brand (online ticketing agent).

No.	Target Description	Realization in 2025
7.	Investment product sales	Collaboration and participation in the proceed (placement) marketable securities (SBN) with Trimegah Sekuritas for ORI 027, ST014, SR022, SBR014, SR023, ORI028, and ST015 products.
8.	Enhancement of Jatim Prioritas service benefits	Addition of merchant partnerships to provide alternative benefits for Jatim Prioritas customers, including Tiket.com, Apollo Gadget Store, Araya Golf, Taman Dayu Golf, Layar Seafood, Pagi Sore Resto, Atlas Sport Center, and Joumpa Handling Services.
9.	Launching of Jatim Syariah Prioritas	Jatim Syariah Prioritas services were launched on August 28, 2025.
10.	Financial service cooperation with Ministries and State Institutions	Financial service cooperation agreements were established with Ministries and State Institutions, totaling 2 (two) agreements with the Ministry of Home Affairs.
11.	Financial service cooperation with Provincial, Regency/City Governments, and OPD in East Java	Financial service cooperation agreements were established with Provincial, Regency/City Governments, and OPD in East Java, totaling 105 agreements.
12.	Financial service cooperation with institutions, agencies, and private companies within Bank Jatim's working area	Financial service cooperation agreements were established with institutions, agencies, and private companies within Bank Jatim's working area, totaling 34 agreements.
13.	Increase in customer internet banking limits based on transaction history, business potential, and usage of e-channels and Bank Jatim products	Customer internet banking limits were increased based on transaction history, business potential, and the usage of e-channels and Bank Jatim products to support customer business development.
14.	Optimization of business synergy and enhancement of engagement with Provincial, Regency/City Governments, OPD, and BLUD	- Electronification of regional financial management. - High-Level Meeting with TP2DD of Madiun Regency. - Inauguration of Transjatim Bus Corridor VII operations in Lamongan. - Implementation of digital ecosystem for government-owned hospitals in East Java. - Implementation of digital ecosystem for schools owned by the Provincial Government of East Java (e.g., SMA Nala Malang).
15.	Optimization of marketing of Bank Jatim products and services, particularly to increase CASA Third Party Funds in the non-individual customer segment, through data dissemination to branches for follow-up actions.	Joint marketing activities were conducted, including: - Joint marketing between the Kepanjen Branch and Al Rifaie 2 Islamic Boarding School and RSI Gondanglegi. - Joint marketing between the Malang Branch and Amtsilati Islamic Boarding School Jabung. - Joint marketing between the Malang Branch and UMM. - Joint marketing between the Malang Branch and RS Universitas Brawijaya (RS UB). - Joint marketing with CIMB Niaga related to EDC discussions. - Joint marketing with RS Graha Sehat Kraksaan. - Management of budget accounts for the East Java Regional Police work units (Polda Jatim). - Integration of regional retribution receipt and reporting applications. - Joint marketing between the Banyuwangi Branch and RS Al Huda.

Comparison of Targets and Realization in Human Resources Development

The realization of the education and training budget in 2025 decreased from IDR54.401 billion in 2024 to IDR42.368 billion in 2025. This was achieved through efficiency measures while continuing to optimize the implementation of education and training programs, which were prioritized for more senior employees, with the objective that the knowledge acquired could be disseminated to employees in subordinate units. This condition was also reflected in the budget absorption rate, which reached 49.89% in 2025. This was partly driven by the effective implementation of education and training activities conducted both online and offline in supporting the Bank's business activities.

Table of Comparison of Human Resource Development Targets and Realization in 2025

(in IDR Billions)

Description	Realization in 2025	Target in 2025	Achievement
1	2	3	4=2/3
Education and Training Expenses (Diklat)	42,368,873,216	84,916,640,000	49.89%

Future Target (Projection)

Bank Jatim's management has prepared the Bank Business Plan for 2026 by considering the current economic conditions and economic projections for 2026, both at the macro and micro levels.

Table of Assumptions in Preparing Projections

Indicator	2026	
	RAPBN	APBN
Economic Growth (%)	5.4	5.2
Inflation (%)	2.5	2.5
Exchange Rate (IDR/USD)	16.500	16.000
SBN interest rates - 10 years (%)	6.9	7.0
Indonesian crude oil prices (USD/Barrel)	70	82
Crude Oil Lifting (thousand barrels/day)	610	605
Natural Gas Lifting (million standard cubic feet/day)	984	1,005

Source: State Budget Draft (RAPBN) of the Ministry of Finance for 2026

Financial Projections

Description of financial projections in 2026 is presented as follows:

Table of Financial Projection for 2026

(Bank Only, in IDR Millions)

Description	Projection for 2026
1	2
Financial Position	
Assets	114,142,729
Loans	75,793,987
Third-party funds	
Current Account	23,760,402
Savings	35,547,447
Time Deposits	28,961,957
Profit and Loss and other Comprehensive Income	
Interest income	8,928,517
Other operating income	1,517,295
Net Income	1,735,050
Financial Ratios (%)	
Capital Adequacy Ratio (CAR)	25.31
Non Performing Loan (NPL) Gross	3.20
Return on Assets (ROA)	2.13
Return on Equity (ROE)	13.87
Net Interest Margin (NIM)	6.25
Operating Costs Operating Income (BOPO)	78.38
Loan to Deposit Ratio (LDR)	85.87

Capital Structure Projection

The projected capital structure for 2026 is presented as follows:

Table of Capital Structure Projection 2026

(Bank Only, in IDR Millions)

Description	Projection for 2026
1	2
Core Capital (CET 1)	13,203,416
Supplementary Capital (Tier 2)	617,885
Total Core and Supplementary Capital	**13,821,301**

Dividend Policy Projection

The projected dividend policy for the 2025 fiscal year, to be distributed in 2026, is presented as follows:

Table of Dividend Policy Projection

(in IDR Millions)

Description	Projection
1	2
Estimated Net Profit 2024	1,545,687,883,978,00
Estimated Total Distributed Dividends	831,408,128,800,34
Estimated Dividends for East Java Provincial Government	425,070,708,689,76
Dividend Payout Ratio (%)	53.79%

***Note:**
For the estimated dividend distribution for the 2025 fiscal year, which will be distributed in 2026, after obtaining approval from the 2025 GMS.

Marketing Projection

For 2026, the Bank has prepared the following marketing projections:

1. Merchant transaction racing promotion program for Bank Jatim QRIS during the Ramadan–Eid al-Fitr and year-end periods, with criteria based on minimum account balance and transaction value. Other QRIS promotional programs may also be implemented, such as cashier promotions and others.
2. Implementation of Financial Literacy and Inclusion activities to foster a culture of saving and provide literacy related to banking products and services.
3. The QRIS Merchant Grebeg Program, which involves Bank Jatim visiting merchants to provide appreciation/rewards based on QRIS transactions and merchant balances held at Bank Jatim. This program is expected to increase merchant balances at Bank Jatim.
4. Sponsorship participation in music, millennial, and community events in East Java.
5. Taxpayer acquisition has been carried out through the installation of tax recording devices for account opening, QRIS registration, and EDC installation.
6. Optimizing the increase in DPK from the Business Model Ecosystem, for example the Indonesian Migrant Worker Ecosystem, Market Ecosystem, and others.
7. In commemoration of Bank Jatim's anniversary and Indonesia's Independence Day, the Bank provides various promotional programs as part of loyalty programs and to increase fee-based income, such as promotions for KAI ticket purchases, mobile credit purchases, e-wallet top-ups, and others.
8. Branding program in culinary centers and collaboration with the Surabaya City government through branding on Surabaya City public transportation facilities and bus stops.
9. Merchant partnerships for priority customers and branding in golf areas and exclusive waiting areas (lounges).
10. Optimization of ASN and TNI POLRI pension business in collaboration with PT Taspen (Persero) and PT ASABRI (Persero).

11. Development of financial service cooperation with the Provincial Government, Regency/City Governments, and Regional Work Units in East Java, including through:
    a. Increasing Third-Party Funds through the ETPD program;
    b. Collaborations with Public Universities; and
    c. Partnerships with Regional Public Hospitals.
12. Development of financial service cooperation with foundations, universities, and private hospitals within Bank Jatim's operational areas, including through:
    a. Collaborations with Private Universities;
    b. Partnerships with Private Hospitals;
    c. Cooperation with Foundations; and
    d. Partnerships with InstitutionsSponsorship.
13. Organization of gatherings with government institutions, foundations, universities, as well as regional public hospitals and private hospitals to strengthen institutional relationships.
14. Development of Integrated Government Digital Services, whereby Bank Jatim collaborates with Ministries, State Institutions, and Provincial and Regency/City Governments in East Java through various digital programs, including:
    a. Core Tax Administration System (CTAS) of the Ministry of Finance
    b. Village Financial System (SISKEUDES LINK)
    c. Regional Government Information System (SIPD) RI
    d. State Treasury and Budget System (SPAN)
    e. E-Catalogue Versi 6
    f. Digital Healthcare Ecosystem
    g. Digital Ecosystem Campus
    h. e-BLUD.

HR Development Projections

An HR development strategy is a plan regarding how the quality of human resources can develop in a better direction and increase their work capabilities. An HR development strategy can run well if it is accompanied by a carefully planned HR development program. So it is hoped that it will be able to help achieve the goal of producing quality human resources. One of the HR development programs is holding training programs for employees.

Bank Jatim develops quality human resources in 2026 through education and training programs. There are several types of HR training that can be carried out, including skills training , retraining or retraining, team training , creativity training and others. In 2026, the projected human resource development for all employees is 5,518 peoples.

Table of HR Development Projection for 2025

(in peoples)

Description	Projection for 2026
1	2
Training for organic employees	5,518

Long-Term Plan Evaluation

The long-term plan set out in the Corporate Plan 2024–2028 needs to be reviewed to assess whether the Bank's business activities are progressing in line with the established plan. The evaluation is carried out periodically by taking into account the Bank's business conditions and developments. The evaluation of the Corporate Plan 2024–2028 is conducted through both quantitative and qualitative approaches. The results of the evaluation are as follows:

Table of Comparison of Corporate Plan and Financial Realization 2025

(in IDR Millions)

Uraian	Realization in 2025	Corporate Plan Target in 2025	Achievement (%)
1	2	3	4=2/3
Financial Position			
Assets	105,852,744	125,444,847	84.38%
Loans	67,244,137	72,891,067	92.25%

Uraian	Realization in 2025	Corporate Plan Target in 2025	Achievement (%)
1	2	3	4=2/3
Third-party funds	78,605,373	105,561,131	74.46%
Current Accounts	21,406,953	27,513,984	77.80%
Savings	30,857,540	37,531,257	82.22%
Time Deposits	26,340,880	40,515,890	65.01%
Profit and Loss and other Comprehensive Income			
Interest income	8,566,570	8,892,976	96.33%
Other operating income	1,255,316	1,994,501	62.94%
Current year profit	1,545,687	1,999,179	77.32%
Financial Ratios (%)			
Capital Adequacy Ratio (CAR)	25.38%	23.70%	107.09%
Non Performing Loan (NPL) Gross	3.88%	2.61%	67.27%
Return on Assets (ROA)	1.90%	2.20%	86.36%
Return on Equity (ROE)	13.35%	13.89%	96.11%
Net Interest Margin (NIM)	6.15%	6.26%	98.24%
Operating Costs Operating Income (BOPO)	79.92%	75.41%	94.36%
Loan to Deposit Ratio (LDR)	85.39%	69.05%	123.66%

Based on the evaluation, Bank Jatim needs to make adjustments to the Corporate Plan 2024–2028, which will be implemented in 2026. These adjustments include the following:

1. Five-year financial performance projections by taking into account the Bank's performance achievements.
2. A measurable plan to achieve the Bank's vision of becoming the number one Regional Development Bank (BPD) in Indonesia.
3. Business synergy in the establishment of a Bank Business Group (KUB) with subsidiary banks.
4. Alignment of strategies and work programs among the Business Plan, Corporate Plan, Information Technology Strategic Plan, and the Regional Development Bank (BPD) Strengthening Roadmap.

Policies, Announcements and Payment of Dividend

Dividend Policy

Bank Jatim's dividend policy is stipulated in the Board of Directors Decree No. 063/03/01/DIR/CSE/KEP dated January 9, 2024, regarding the Standard Operating Procedure (SOP) of the Corporate Secretary, specifically in Chapter IV on the Corporate Action Policy of the Bank. The dividend policy is designed to ensure that all shareholders receive their rights and are treated equally concerning the dividends distributed by the Bank, in accordance with good corporate governance principles and applicable regulations, while also considering the Bank's interests. Based on the distribution mechanism, dividends are categorized into two types: final dividends and interim dividends. The amount of dividends distributed is linked to the Bank's profits for the respective fiscal year, without disregarding the Bank's profitability level and without limiting the authority of the General Meeting of Shareholders to decide otherwise, in accordance with the Bank's Articles of Association. The dividend distribution plan must be included in the Bank's Business Plan, which is submitted to the Financial Services Authority.

It is possible for banks to distribute dividends of at least 50% (fifty percent) of the current year's net profit which can be distributed in the form of cash dividends taking into account:

a. The achievement of Bank financial performance..
b. The Bank's Capital Adequacy Ratio (KPMM) level after distribution of dividends and other investment projects that require significant capital, is not less than the ratio provisions determined by the Bank and/or regulatory provisions from time to time.

c. Bank Health Level.
d. Bank financial condition.
e. Profit growth expectations;
f. Considering the Bank's capital needs in the future.
g. Bank development/growth plans and strategies.
h. Bank business sustainability.
i. Market conditions.
j. Shareholder Interests.
k. Compliance with relevant and applicable regulations
l. Banks can only distribute dividends if the Bank has a positive profit balance, after taking into account the reserves that must be established as required by the Incorporated Company (Perseroan Terbatas) Law.

In the event that the Bank experiences problems as explained in the points above and/or experiences financial performance conditions that require special treatment, the Bank may:
a. Proposing to the RUPS to postpone dividend payment;
b. Stopping the payment of approved dividends;
c. Stopping the payment of dividends in installments or stopping the payment of dividends gradually; and/or
d. Withdrawing dividend payments to Controlling Shareholders, in the event that the Bank experiences financial performance problems.

Announcement and Payment of Dividend

Based on the AGMS Decision, PT Bank Pembangunan Daerah Jawa Timur Tbk carried out the announcement and payment of dividends as in the following table.

Table of Dividend Announcement and Payment

Description	Fiscal Year 2024	Fiscal Year 2023	Fiscal Year 2022	Fiscal Year 2021	Fiscal Year 2020
Net Profit (IDR)	1,281,116,202,418	1,470,104,932,979	1,542,824,394,640	1,523,069,838,418	1,488,961,630,120
Dividends (IDR)	821,497,900,066,22	816,692,940,679,98	797,172,793,173,38	782,457,605,053,02	733,507,081,305,70
Non-Cash Dividends *)	-	-	-	-	-
Dividend Per Share (IDR)	54.71	54.39	53.09	52.11	48.85
Description Non-Cash Dividend Per Share *)	-	-	-	-	-
Total Shares	15,015,498,082	15,015,498,082	15,015,498,082	15,015,498,082	15,015,498,082
Dividend Payout Ratio (%)	64.12%	55.55%	51.67%	51.37%	49.26%
Announcement Date	May 26, 2025	February 13, 2024	March 3, 2023	March 29, 2022	May 5, 2021
Payment date	June 19, 2025	March 7, 2024	May 12, 2023	April 14, 2022	Mei 28, 2021
Non-Cash Dividend Payment Date *)	-	-	-	-	-

*) Bank Jatim does not have non-cash dividends

Announcement and Dividend Payment for the 2024 Financial Year

On May 22, 2025, Bank Jatim held the Annual General Meeting of Shareholders (AGMS), which approved and determined the appropriation of the Bank's net profit for the fiscal year ended December 31, 2024, amounting to IDR1,281,116,202,418, as follows:
1. An amount of IDR821,497,900,066.22 or 64.12% of the Bank's net profit for the 2024 fiscal year was distributed as cash dividends to shareholders recorded in the Company's Shareholders Register as of June 5, 2025, and was paid on June 19, 2025.
2. An amount of IDR459,618,302,352 or 35.88% of the net profit for the 2024 fiscal year was allocated as General Reserves.

Announcement and Dividend Payment for the 2023 Financial Year

On February 7, 2024, Bank Jatim held its Annual General Meeting of Shareholders (AGMS), which approved and determined the use of Bank Jatim's net profit for the financial year ending December 31, 2023, amounting to IDR1.470.104.932.979 as follows:
1. IDR816.692.940.679,98 or 55,55% of Bank Jatim's net profit for the 2023 financial year will be distributed as cash dividends to shareholders registered in the Company's Shareholder Register as of February 22, 2024, and will be paid on March 7, 2024.
2. IDR653.411.922.299,02 or 44,45% of Bank Jatim's net profit for the 2023 financial year is designated as General Reserves.

Realization of Use of Public Offering Proceeds

Bank Jatim Shelf Registration Bond I Phase I Year 2025 was issued with a principal amount of IDR2,000,000,000,000. This shelf registration bond consists of 2 (two) series, namely Series A and Series B, each offered at 100% (one hundred percent) of the total principal amount of the bonds. These bonds were issued in scriptless form, except for the Jumbo Bond Certificate issued by the Company in the name of PT Kustodian Sentral Efek Indonesia (KSEI). These bonds provide options for investors to select the desired series, as follows:

a. Series A
   The amount of Shelf Registration Bond I Bank Jatim Phase I Year 2025 Series A offered is IDR1,000,000,000,000 (one trillion rupiah), with a fixed interest rate of 6.40% (six point four zero percent) per annum, with a tenor of 3 (three) years from the issuance date. The bonds will be fully repaid (bullet payment) at maturity.

b. Series B
   The amount of Shelf Registration Bond I Bank Jatim Phase I Year 2025 Series B offered is IDR1,000,000,000,000 (one trillion rupiah), with a fixed interest rate of 6.70% (six point seven zero percent) per annum, with a tenor of 5 (five) years from the issuance date. The bonds will be fully repaid (bullet payment) at maturity.

The proceeds from the Public Offering of Shelf Registration Bond I Bank Jatim Phase I Year 2025, which were received on October 1, 2025, after deducting issuance costs, were entirely used by the Company for working capital to support business development, particularly for loan disbursement.

In accordance with OJK Regulation Number 30/POJK.04/2015 concerning Reports on the Realization of the Use of Proceeds from Public Offerings, Bank Jatim has reported the realization of the use of proceeds as follows.

Table of Realization of the Use of Proceeds from Public Offering

No.	Description	Effective Date	Realization Value of Public Offering Proceeds			Planned Use of Proceeds	Realization of Use of Proceeds	Remaining Proceeds
			Total Proceeds (in IDR)	Public Offering Costs (in IDR)	Net Proceeds (in IDR)	Loan Disbursement (in IDR)	Loan Disbursement (in IDR)	(in IDR)
1	2	3	4	5	6	7	8	9
1	Public Offering of Shelf Registration Bond I Bank Jatim Phase I Year 2025	October 1, 2025	2,000,000,000,000	11,952,055,797	1,988,047,944,203	1,988,047,944,203	1,988,047,944,203	-

Material Information Regarding Investment, Expansion, Divestment, Merger/ Consolation Businesses, Acquisitions, Debt / Capital Restructuring

Investment

Bank Jatim conducted investments through corporate actions in the form of capital participation for the establishment of a Banking Business Group (KUB). This corporate action was carried out in reference to Financial Services Authority Regulation Number 22 of 2022 concerning Capital Participation Activities by Commercial Banks and aims to strengthen the capital structure, enhance business synergy, and expand business capacity in supporting sustainable growth. In relation to the implementation of such corporate action, matters related to the establishment of the KUB throughout 2025 are presented as follows:

Table of Investment 2025

No.	Name of Investee	OJK Approval Letter for Capital Participation	Amount	Transaction Date
1.	PT BPD Nusa Tenggara Timur ("Bank NTT")	S-141/KO.14/2025 Dated July 28, 2025	IDR100,000,000,000	September 30, 2025
2.	PT BPD Banten (Perseroda) Tbk ("Bank Banten")	S-165/KO.14/2025 Dated August 26, 2025	IDR10,000,000,000	November 05, 2025
3.	PT BPD Sulawesi Tenggara ("Bank Sultra")	S-147/KO.14/2025 Dated August 3, 2025	IDR100,000,000,000	November 10, 2025
4.	PT BPD Lampung ("Bank Lampung")	S-106/KO.14/2025 Dated May 26, 2025	IDR100,000,000,000	November 11, 2025

Expansion

In 2025, Bank Jatim expanded its network by adding 1 (one) Conventional Branch Office, 1 (one) Conventional Sub-Branch Office, and 9 (nine) Sharia Service Offices as part of its efforts to broaden service coverage and enhance banking accessibility for the public. This initiative was undertaken to bring banking services closer to a wider customer base, particularly in regions with significant growth potential that have not yet been optimally served.

Table of Branch Network Expansion

Branch Network	2025	2024	Expansion	Tanggal Beroperasi
Conventional Branch Offices	42	41	1	- Caruban Branch Office operated on 10 June 2026.
Conventional Sub-Branch Offices (KCP)	165	165	1	- Jetis Sub-Branch Office under the Mojokerto Branch operated on 11 August 2025.
Sharia Service Offices (KLS)	207	198	9	- Batam Branch Sharia Service Office operated on 12 March 2025. - Jakarta Branch Sharia Service Office operated on 12 March 2025. - Wolter Monginsidi Sub-Branch Sharia Service Office operated on 12 March 2025. - Mangga Dua Sub-Branch Sharia Service Office operated on 12 March 2025. - Bekasi Sub-Branch Sharia Service Office operated on 12 March 2025. - Depok Sub-Branch Sharia Service Office operated on 12 March 2025. - Kelapa Gading Sub-Branch Sharia Service Office operated on 12 March 2025. - Tangerang Sub-Branch Sharia Service Office operated on 12 March 2025. - Jetis Sub-Branch Sharia Service Office operated on 11 August 2025.

Divestment

Throughout 2025, Bank Jatim did not carry out any investment activities.

Merger/Consolidation

Throughout 2025, Bank Jatim did not conduct any merger/ consolidation activities.

Acquisition

Throughout 2025, Bank Jatim did not undertake any acquisition activities.

Debt/Capital Restructuring

Throughout 2025, Bank Jatim did not engage in any debt/ capital restructuring activities.

Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated Parties

A Material Transaction is any transaction conducted by a publicly listed company or a controlled company that meets a transaction value limit of 20% (twenty percent) or more of the equity of a publicly listed company (Financial Services Authority Regulation Number 17/POJK.04/2020 concerning Material Transactions and Business Activity Changes).

Conflict of Interest Transactions

In accordance with the provisions in the Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, a Conflict of Interest is the difference between the economic interests of a public company and the personal economic interests of members of the board of directors, members of the board of commissioners, major shareholders, or controllers who can be detrimental to the listed company in question.

The forms of Conflict of Interest include:
1. Gratification.
2. Misuse of Assets.
3. Misuse of confidential/critical information.
4. Concurrent Position.
5. Granting special access in violation of procedures.
6. Unprofessional supervision.
7. Subjective and non-independent assessments.
8. Decisions on licensing, allocation/budgeting, and investment.
9. Determination of partners (procurement).
10. Employee recruitment, appointment, and performance assessment.
11. Use of information.
12. Commercialization of public services

An activity is considered to trigger a conflict of interest when:
1. There is a transaction for the provision of funds and procurement of goods/services between the Company and Related Parties including the Board of Directors, Board of Commissioners, Executive Officers, Decision Making Officers.
2. There are Company officials/employees having family ties to the first degree in 1 (one) line of management.
3. There is a transaction between the company and officials or employees, whether still active or retired/resigned but not yet past 6 (six) months, and their families and/or with companies where the Company's officials or employees and their families, either directly or indirectly, own shares may not exceed 25% (twenty five percent) of the total shares of the company.
4. Transactions as in point 3 above, are worth at least 50% (fifty percent) of the Company's capital based on the latest audited financial report.
5. Transactions with other affiliated parties.

Transactions and activities that potentially trigger conflicts of interest include:
1. Credit transactions are categorized as containing a conflict of interest if the Bank or the decision-making official is the same party or has a family relationship, ownership, management, financial, or interest with the credit recipient.
2. Fund and service transactions are categorized as containing a conflict of interest if the Bank or the decision-making official is the same party or has a family relationship, ownership, management, financial, or interest with the depositing customer or user of the Bank's services so that the customer in question is given special conditions different from the treatment given to customers in general.
3. Transactions of goods and services are categorized as containing a conflict of interest if the Bank or the decision-making official is the same party or has a family relationship, ownership, management, financial, or interest with the goods/services provider so that the determination of the appointment or winner has unreasonable conditions that could potentially harm the bank or reduce the Bank's profits.
4. Human capital management has the potential for a conflict of interest if there are several people having family relations up to the second degree in the same bank.
5. The prohibited conflict of interest category includes the practice of giving and/or receiving gifts, bribes and the like which are reasonably suspected of being detrimental to the Company interests, contrary to sound business ethics, and/or contrary to applicable law.

To avoid conflicts of interest, both employees and company leaders must adhere to the code of ethics. If employees or company leaders become aware of practices that could lead to a conflict of interest, they must immediately report it to their superiors.

The fundamental components in managing conflicts of interest for the company, employees, and company leaders are as follows:
1. Complying with and adhere to applicable laws and regulations, including company culture.
2. Avoiding activities that could lead to conflicts of interest.
3. Keeping the confidentiality of company information and its business associates. Compliance with the company's code of conduct is crucial to maintaining and advancing the company's reputation.

Conflict of Interest Disclosure:

1. Should a conflict of interest arise, the official and/or employee who has the conflict of interest must not use their rights/authority in decision-making and must disclose the matter.
2. Should a conflict of interest arise in the credit and/or operational fields at a branch office, the officials and/or employees who have a conflict of interest shall not use their rights/authority in making decisions.
3. Should a conflict of interest arise between employees/officials making decisions in their respective fields, the employees/officials do not use their authority in making decisions and the decision-making process is then handed over to their superiors in a hierarchical manner.
4. If a decision has to be made, the officials or employees involved in the decision-making process are obliged to prioritize the Bank's economic interests and prevent the Bank from losses or the possibility of reducing the Bank's profits.
5. Disclosing the conditions of the conflict of interest attached to the Minutes of the Meeting along with documentation containing considerations for making the decision.

One effort to avoid conflicts of interest is that all parties, both employees and company leaders, must comply with the established code of ethics and avoid activities that could lead to conflicts of interest. Bank Jatim has regulations regarding Conflicts of Interest, which are detailed in Board of Directors Decree Number: 063/03/68/DIR/KPT/KEP dated April 29, 2024, regarding the Standard Operating Procedure (SOP) for Conflicts of Interest. This SOP is designed to ensure that all actions and decisions taken by Bank Jatim employees and management are not influenced by personal interests that may conflict with the interests of Bank Jatim. Additionally, this SOP aims to maintain integrity, transparency, and accountability in all operational aspects of Bank Jatim and to prevent potential conflicts of interest that could harm Bank Jatim and other stakeholders. With this clear guideline, it is expected that all involved parties will carry out their duties responsibly and prioritize Bank Jatim's interests over personal interests.

In 2025, there were no transactions containing conflicts of interest.

Affiliate Transactions

Based on the provisions of Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions, Affiliates are:

a. Family relationships due to marriage and descent up to the second degree, both horizontally and vertically;
b. The relationship between the party and the employee, director or commissioner of that party;
c. Relationship between 2 (two) Companies where there are 1 (one) or more members of the same Board of Directors or Board of Commissioners;
d. Relationship between the Company and the Party, whether directly or indirectly, controlling or controlled by the company;
e. Relationship between 2 (two) companies controlled, either directly or indirectly, by the same party; or
f. Relationship between the Company and Major Shareholders.

Furthermore, Affiliate transactions are any activity and/ or transaction carried out by a public company or controlled company with an Affiliate of a public company or an Affiliate of a Member of the Board of Directors, Member of the Board of Commissioners, Major Shareholder or Controller, including any activity and/or transaction carried out by Public Company or Controlled Company for the benefit of Affiliates of Public Companies or Affiliates of members of the Board of Directors, Members of the Board of Commissioners, Major Shareholders, or Controllers.

Transactions with affiliated parties have potential risks, namely the risk of misuse by parties which may be detrimental to the Bank. Therefore, Bank Affiliated Parties are prohibited from using the Bank for personal, family and/or other party interests which may harm or reduce the Bank's profits.

Based on the provisions of Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions, throughout the 2025 financial year, Bank Jatim did not conduct any material transactions that meet the criteria for Affiliated Transactions as stipulated in the regulation.

All activities and/or transactions conducted by Bank Jatim during the period have been carried out in line with the principles of prudence, good corporate governance, and do not contain any elements of abuse that could harm or reduce the Bank's profits.

Related Party Transactions

In conducting its business, the Bank engages in transactions with related parties as defined in PSAK 224 on "Related Party Disclosures." A related party is an individual or entity related to the reporting entity as follows:

i. A person or a close member of that person's family is related to a reporting entity if that person:
   a) Has control or joint control over the reporting entity;
   b) Has significant influence over the reporting entity; or
   c) A member of the key management personnel of the reporting entity or of a parent of the reporting entity.

ii. An entity is related to the reporting entity if any of the following conditions applies:
   a) The entity and the reporting entity are members of the same Bank and its subsidiaries (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   b) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a Bank and its subsidiaries of which the other entity is a member);
   c) Both entities are joint ventures of the same third party;
   d) One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   e) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity;
   f) The entity is controlled or jointly controlled by a person identified in (i);
   g) A person identified in (i). (a) has a significant influence over the entity or is a member of the key management personnel of the entity (or a prent of the entity); or
   h) The entity or any members of a Bank and its subsidiaries of which it is a part, provides key management personnerl service to the reporting entity or to the parent of the reporting entity.

Name of the Transacting Party and Nature of the Relationship

Description of the name of the transacting party and the nature of the relationship is presented as follows:

Table of Names of Parties and Nature of Related Transaction Relationships

Related Parties	Nature of Relationship	Nature of the Transaction
East Java Provincial Government	Shareholder	Fund Placement
West Nusa Tenggara Provincial Government	Shareholders of subsidiaries	Fund Placement
East Nusa Tenggara Provincial Government	Shareholders of subsidiaries	Fund Placement
Southeast Sulawesi Provincial Government	Shareholders of subsidiaries	Fund Placement
Lampung Provincial Government	Shareholders of subsidiaries	Fund Placement
PT Banten Global Development	Shareholders of Associated Entities	Fund Placement
Sidoarjo Regency Government	Shareholder	Fund Placement
Bojonegoro Regency Government	Shareholder	Fund Placement
Banyuwangi Regency Government	Shareholder	Loans, Fund Placement
Malang Regency Government	Shareholder	Fund Placement
Gresik Regency Government	Shareholder	Fund Placement
Tuban Regency Government	Shareholder	Fund Placement
Ngawi Regency Government	Shareholder	Fund Placement
Kediri Regency Government	Shareholder	Fund Placement
Sumenep Regency Government	Shareholder	Fund Placement
Kraksaan Regency Government	Shareholder	Fund Placement
Jember Regency Government	Shareholder	Fund Placement
Lamongan Regency Government	Shareholder	Loans, Fund Placement

Related Parties	Nature of Relationship	Nature of the Transaction
Sampang Regency Government	Shareholder	Fund Placement
Bondowoso Regency Government	Shareholder	Fund Placement
Trenggalek Regency Government	Shareholder	Fund Placement
Mojokerto Regency Government	Shareholder	Fund Placement
Nganjuk Regency Government	Shareholder	Fund Placement
Situbondo Regency Government	Shareholder	Fund Placement
Tulungagung Regency Government	Shareholder	Fund Placement
Lumajang Regency Government	Shareholder	Fund Placement
Pacitan Regency Government	Shareholder	Fund Placement
Pasuruan Regency Government	Shareholder	Fund Placement
Pamekasan Regency Government	Shareholder	Fund Placement
Blitar Regency Government	Shareholder	Fund Placement
Bangkalan Regency Government	Shareholder	Fund Placement
Madiun Regency Government	Shareholder	Fund Placement
Jombang Regency Government	Shareholder	Fund Placement
Ponorogo Regency Government	Shareholder	Fund Placement
Magetan Regency Government	Shareholder	Fund Placement
Surabaya City Government	Shareholder	Loans, Fund Placement
Madiun City Government	Shareholder	Fund Placement
Malang City Government	Shareholder	Fund Placement
Pasuruan City Government	Shareholder	Fund Placement
Mojokerto City Government	Shareholder	Fund Placement
Batu City Government	Shareholder	Fund Placement
Probolinggo City Government	Shareholder	Fund Placement
Blitar City Government	Shareholder	Fund Placement
Kediri City Government	Shareholder	Fund Placement
PT Bank Pembangunan Daerah Nusa Tenggara Barat	Subsidiary	Fund Placement
PT Bank Pembangunan Daerah Nusa Tenggara Timur	Subsidiary	Fund Placement
PT Bank Pembangunan Daerah Sulawesi Tenggara	Subsidiary	Fund Placement
PT Bank Pembangunan Daerah Lampung	Subsidiary	Fund Placement
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	Subsidiary	Fund Placement, Current accounts in other banks
PT Bank Perkreditan Rakyat Jawa Timur (Perseroda)	Owned by the same ultimate shareholders	Loans
Board of Commissioners, Directors and Executive Officers	Key employees Management	Fund Placement, customer deposits

Realization of Related Party Transactions

The balance of productive assets, deposits, loans received, and commitments and contingencies as of December 31, 2025, and December 31, 2024, from related parties is as follows:

Table of Related Party Transactions Realization

(in IDR millions)

Description	2025	2024
ASSETS		
Loans and Sharia Financing (Note 13)		
Loans to key management	100,973	102,306
Banyuwangi Regency Government	253,926	-
Lamongan Regency Government	44,689	-
Surabaya Regency Government	208,366	-
Others	95,799	10,138
Total	703,753	112,444
Percentage to total assets	0.42%	0.10%
LIABILITIES		
Deposits from customers (Note 19)	14,058,003	12,268,842
Percentage to total liabilities	9.61%	11.85%
Deposits from other banks (Note 21)		
PT BPR Jawa Timur (Perseroda)	49,848,00	44,323
Percentage to total liabilities	0.03%	0.04%
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
Interest income (Note 32)	11,492	6,515
Percentage to total interest and sharia income	0.11%	0.08%
Interest and sharia expenses (Note 33)	427,369	477,325
Percentage to total interest and sharia expenses	13.90%	17.97%
COMPENSATION OF KEY MANAGEMENT PERSONNEL		
Compensation of key management personnel of the Group (excluding Commissioners and Directors)		
Short-term employee benefits	43,108	41,507
Other long-term employee benefits	1,860	2,221
Post-employment benefits	12,741	9,882
Total Compensation of Key Management Personnel	57,709	53,610
Percentage to total personnel expenses	2.64%	3.07%

Reference to Disclosure in the Financial Statements

Details of the names of related parties and realization (value) of related party transactions are presented in Note 45 to the Financial Statements attached to this Annual Report. These related transactions are business activities carried out to generate operating income and are conducted routinely, repeatedly, and/or continuously.

Fairness and Reasons for the Transaction

In normal business activities, Bank Jatim carries out transactions with related parties due to ownership and/or management relationships. All transactions with related parties have been carried out with mutually agreed policies and conditions and comply with the arm's length principle . Related party transactions occur because of Bank Jatim's business needs.

Compliance with Related Regulations and Provisions

Transactions with affiliated and/or related parties are conducted under the same terms and conditions as transactions with third parties. The transactions conducted by the Bank comply with the Financial Services Authority Regulation (POJK) No. 42/POJK.04/2020 on "Affiliated Transactions and Conflict of Interest Transactions."

All transactions have undergone a review mechanism according to the type of transaction and feasibility analysis. Throughout 2025, there were no violations of laws and regulations related to transactions with affiliated and/or related parties, and there were no affiliated and/or related party transactions requiring General Meeting of Shareholders (GMS) approval. If transactions with affiliated and/or related parties require shareholder approval, the approval is granted by shareholders who have no interest in the transaction.

Statement of the Board of Directors Regarding Related Party Transactions

The Board of Directors states that affiliated and/or related party transactions have undergone adequate procedures to ensure that affiliated and/or related party transactions are conducted in accordance with generally accepted business practices, including compliance with the arm's length principle.

Review Mechanism and Role of The Board of Commissioners and Committees Regarding Related Party Transactions

Bank Jatim establishes a policy for reviewing transactions with affiliates and/or related parties through a comprehensive mechanism, including the identification and verification of related party relationships, materiality assessment, as well as feasibility and risk analysis.

In its implementation, all material or significant transactions are subject to prior review by the Risk Monitoring Committee and must obtain approval from the Board of Commissioners to ensure alignment with the best interests of Bank Jatim and its shareholders.

The entire process is conducted under appropriate procedures in accordance with the nature of the transactions to ensure compliance with generally accepted business practices and adherence to the arm's length principle.

Policy on Loan Granting for the Board of Commissioners/Directors

The provision of credit to the Board of Directors and Commissioners is included in the provision of credit to Related Parties, where granting credit to the Board of Directors and Commissioners must obtain approval from the Board of Commissioners. Funding to Related Parties is regulated by the Financial Services Authority (OJK) and the Company's regulations, namely the Minimum Credit Provision Policy of Bank Jatim.

The terms and procedures for granting credit to the Board of Directors and Board of Commissioners are the same as those for prospective debtors of Bank Jatim in general, provided fairly and at market interest rates (at arm's length basis and at market rates), while still adhering to the principle of prudence.

This policy is outlined in the Board of Directors' Decree Number 062/03/62/DIR/PGP/KEP dated November 3, 2023, concerning the First Amendment to the Standard Operating Procedure (SOP) for Multipurpose Credit. Additional requirements in this policy include a Recommendation Letter or Special Certificate that must be provided by the Board of Commissioners and Directors under the following conditions:

1. The Board of Commissioners must obtain a recommendation from the President Commissioner.
2. The President Commissioner must obtain a recommendation from other Commissioners or an Independent Commissioner.
3. The President Director must obtain a recommendation from the Commissioner.
4. The Field Director must obtain a recommendation from the President Director.

Additionally, there are additional requirements, including:

a. A Power of Attorney to debit all future benefits to be received for loan repayment and/or loan installments if the debtor resigns voluntarily or is terminated due to disciplinary actions, fraud, or other reasons.
b. A Statement Letter from the Credit Administration and Installment Manager (PAAK) or treasurer to deposit all future benefits to be received by the debtor, including disbursement of other income such as severance pay, pension funds, Old Age Savings (THT), and others.

Changes In Laws and Regulations and Their Impact on the Bank

Changes in several laws and regulations throughout 2025 and their impact on Bank Jatim are outlined in the following table.

Table of Regulatory Changes

No	Regulation	Key Provisions	Information Adjustment	Impact on Financial Statements
1.	Bank Indonesia Regulation Number 10 of 2025 concerning Regulation of the Payment System Industry (PBI PISP)	The material regulated in this PBI includes: 1. Regulated parties include Bank Indonesia, Payment System Providers (PSP), Payment Service Providers (PJP), Payment System Infrastructure Providers (PIP), Commercial Banks, Supporting Providers, Payment System Infrastructure Participants, Connected Parties, and other parties, including SROs, parties collaborating with PSPs and Participants, and parties affiliated with PSPs; 2. Scope of PISP regulation; 3. Payment system service delivery activities include fund source administration, transaction forwarding, clearing, and settlement; 4. Payment system products consist of fund sources and access to fund sources; 5. Determination of pricing scheme policies; 6. Payment System Technology Innovation; 7. TIKMI; 8. Strategic Business Plan (SBP) and Payment System Business Plan (RBSP); 9. Payment System Industry Players; 10. PSP Classification (Main or PSP other than Main PSP); 11. Payment System Provider Activity Bundling (bundling activity 1, bundling activity 2, bundling activity 3); 12. Licensing as a Payment System Provider or Designation as a Payment System Provider; 13. Participants in the Payment System Infrastructure; 14. Activity Development, Product Development, and/or Cooperation; 15. Cooperation and Supporting Providers; 16. Payment System Infrastructure and Payment System Data Infrastructure; 17. Governance and Risk Management; 18. Market Practices; 19. Payment System Data and/or Information; 20. Supervision; 21. Termination of Payment System Operation; 22. Coordination and Cooperation; 23. Transition.	1. The Bank updates its internal policies and provisions; 2. The Bank will conduct SBP and RBSP reporting.	Does not have a significant quantitative impact on Bank Jatim's Financial Report
2.	Financial Services Authority Regulation Number 18 of 2025 concerning Transparency and Publication of Bank Reports	1. The Bank is required to prepare, publish, and/or submit Public Disclosure Reports, which consist of: a. Financial disclosure reports and financial performance information; b. Risk exposure and capital adequacy disclosure reports; c. Material information or fact disclosure reports; d. Disclosure of benchmark lending rates in accordance with Financial Services Authority (OJK) regulations regarding transparency and publication of benchmark lending rates for conventional commercial banks; e. Sustainability reports in accordance with OJK regulations on the implementation of sustainable finance for financial service institutions, issuers, and public companies; f. Annual report on the implementation of integrated governance for banks acting as holding companies within a financial conglomerate, in accordance with OJK regulations on integrated governance for financial conglomerates; g. Annual financial statements for banks classified as issuers or public companies in accordance with OJK regulations on the submission of periodic financial reports for issuers or public companies; and h. Other reports as required under prevailing laws and regulations.	1. The Bank updates its internal provisions; 2. Publishes Public Disclosure Reports as required under the relevant OJK regulations; 3. Ensures that executive officers responsible for financial reporting possess adequate knowledge and/or experience in accounting, and meet the competency requirement of having passed the Chartered Accountant certification examination.	More comprehensive reporting coverage, including risk exposure and capital reports, sustainability reports, integrated governance reports for financial conglomerates, and more detailed material facts.
3.	Financial Services Authority Regulation Number 24 of 2025 concerning Account Management at Commercial Banks	1. Classification of current and savings account management into active, inactive, and dormant accounts; 2. Policies and procedures for managing current and savings accounts; 3. Obligations of customers holding current and savings accounts; 4. Customer obligations; 5. Management of current and savings accounts based on classification (inactive and dormant accounts); 6. Supervision of inactive and dormant accounts.	1. The Bank updates internal regulations; 2. Monitors inactive and dormant accounts in the implementation of AML CFT CPFWM, and Anti-Fraud.	Does not have a significant quantitative impact on Bank Jatim's Financial Report

No	Regulation	Key Provisions	Information Adjustment	Impact on Financial Statements
4.	Financial Services Authority Regulation Number 9 of 2025 concerning Dematerialization of Equity Securities and Management of Unclaimed Assets in the Capital Market	1. The preparation of this Financial Services Authority Regulation is carried out in connection with the follow-up to the Financial Services Authority's authority to regulate the obligation to issue and convert equity securities (EBE) into scripless EBE, as stipulated in Chapter V, Article 22, and Article 5, letter a, number 5 of Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (UUP2SK). 2. Furthermore, to anticipate the occurrence of EBE that are not converted into scripless EBE due to the Securities holder being uncontactable, unknown, not managing or claiming the Securities, deceased, or legally lacking the authority to convert the Securities, regulations are needed to accommodate the management of EBE, which then become unclaimed assets in the Capital Market. Regulation of unclaimed assets in the Capital Market will also cover investment management assets that are unclaimed upon liquidation of investment products and other unclaimed assets in the Capital Market sector. 3. The legal basis for this Financial Services Authority Regulation (POJK) is: Law No. 8 of 1995 as amended by Law No. 4 of 2023; and Law No. 21 of 2011 as amended by Law No. 4 of 2023. 4. This Financial Services Authority Regulation regulates, among other things, the obligation to issue scripless securities, the implementation and recording of securities that have undergone EBE dematerialization, the prohibition on transacting EBE with scrip, the management of unclaimed assets in the Capital Market (including EBE with scrip, securities and/or funds in custodians, and other assets in the Capital Market), the follow-up of unclaimed assets in the Capital Market, and the protection of the rights of shareholders and asset owners.	1. The Bank updates internal regulations. 2. The Bank submits a progress report on the implementation of EBE Dematerialization. 3. The Bank announces the implementation of EBE Dematerialization through announcement media, including the stock exchange website, the Public Company website, and by sending registered mail to the addresses of equity holders. 4. The Bank identifies securities accounts that have not recorded any securities and/or fund transactions within a period of 5 (five) years.	Does not have a significant quantitative impact on Bank Jatim's Financial Report

Accounting Policy Changes

Reasons for Changes in Accounting Policies

The changes of Accounting policy is required to meet the Indonesian Financial Accounting Standards applied to the current year.

Information on Changes in Accounting Policies and Their Impact on Financial Reports

The following are new financial accounting standards, changes, and interpretations of financial accounting standards that are effective from January 1, 2025.

Table of Accounting Policy Changes

No	Accounting Policy Changes	Explanation of Consequences and Adjustments	Impact of Accounting Policy Changes on Financial Statements
1.	Amendment to PSAK 221: "The Effects of Changes in Foreign Exchange Rates" concerning the lack of exchangeability.	The amendment requires the disclosure of information that enables users of financial statements to understand the impact of exchangeable currencies. The amendment is effective for annual reporting periods beginning on or after 1 January 2025. Early adoption is permitted, in which case entities are required to disclose this fact. The date of initial application is the beginning of the annual period in which the entity first applies the amendment.	The implementation of these standards does not result in any substantive changes to the Group's accounting policies and does not have a material impact on the consolidated financial statements for the current period or prior years.
2.	Amendment to PSAK 117: "Insurance Contracts" concerning insurance contracts	A comprehensive new accounting standard for insurance contracts covering recognition and measurement, presentation, and disclosure. Upon its effective date, PSAK 117 will supersede PSAK 104: Insurance Contracts. PSAK 117 applies to all types of insurance contracts, including life, non-life, direct insurance, and reinsurance, regardless of the issuing entity, as well as to certain guarantees and financial instruments with discretionary participation features, subject to specific scope exclusions. The overall objective of PSAK 117 is to provide a more useful and consistent accounting model for insurance contracts for insurers.	The implementation of these standards does not result in any substantive changes to the Group's accounting policies and does not have a material impact on the consolidated financial statements for the current period or prior years.

Bank Soundness Level

The Bank Soundness Level (TKB) is an assessment of the Bank's condition based on a risk-based bank rating and overall performance. It serves as a tool for Bank Jatim to identify issues early, develop and implement corrective actions, and establish future business strategies.

Bank Jatim conducts a self-assessment of its Bank Soundness Level, evaluating both risk and performance under regulations set by the Financial Services Authority (OJK), including:

1. Financial Services Authority Regulation No. 4/POJK.03/2016 on Commercial Bank Soundness Assessment, dated January 27, 2016.
2. Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 on Commercial Bank Soundness Assessment, dated March 17, 2017.

Bank Jatim has conducted a self-assessment of its Bank Soundness Level, which is reported to the regulator (OJK) semi-annually in June and December. The assessment is based on the following four factors:

1. **Risk Profile**
   Evaluates inherent risks and the quality of risk management implementation across eight types of risks.
2. **Good Corporate Governance**
   Assesses the quality of Bank Jatim's management in implementing corporate governance principles.
3. **Earnings**
   Evaluates profitability performance, sources supporting profitability, profitability sustainability, and profitability management.
4. **Capital**
   Assesses capital adequacy and the effectiveness of capital management.

The final result of the Bank Soundness Level assessment is reflected in the Composite Rating (PK). The Composite Rating is determined based on a comprehensive and structured analysis, considering the materiality and significance of each assessment factor. The Bank Soundness Level Composite Ratings are categorized as follo:

1. Composite Rating 1 (CR-1) indicates that the Bank is in general extremely sound.
2. Composite Rating 2 (PK-2) indicates that the Bank is in general sound.
3. Composite Rating 3 (PK-3) indicates that the Bank is in general adequately sound.
4. Composite Rating 4 (PK-4) indicates that the Bank is in general less sound.
5. Composite Rating 5 (PK-5) indicates that the Bank is in general unsound.

The self-assessment results for Bank Jatim's Soundness Level Composite Rating as of December 31, 2025, and December 31, 2024, are as follows:

Table of Bank Soundness Level

Assessment Factor	Assessment as of December 31, 2025	Assessment as of December 31, 2024
Risk Profile	Rating 2	Rating 2
Good Corporate Governance	Rating 2	Rating 3
Earnings	Rating 2	Rating 2
Capital	Rating 2	Rating 2
Composite Rating	**Rating 2 (Sound)**	**Rating 2 (Sound)**

The Bank Soundness Level assessment for Bank Jatim as of December 31, 2025, resulted in a Composite Rating of 2 (Sound), which indicates that

1. The Bank is generally in a sound condition, demonstrating the ability to withstand significant negative impacts from changes in business conditions and other external factors.
2. The ratings for key assessment factors, including Risk Profile, Corporate Governance, Earnings, and Capital, are generally good. Any weaknesses identified are not significant and do not materially affect the Bank's overall soundness.

Business Continuity Information

Details of Issues Arising During the Financial Year that Affect Business Activities

Throughout 2025, Bank Jatim was able to adequately maintain its business continuity. This condition was supported by a strong capital structure, well-maintained liquidity levels, and consistently positive business performance throughout the 2025 financial year.

In the course of its business activities, Bank Jatim faced several challenges, particularly related to pressure on asset quality, issues in certain credit disbursements, and temporary disruptions in operational and digital services. These conditions had the potential to affect the Bank's business performance, service quality, and reputation if not properly managed. However, all such issues were addressed through measured mitigation actions, including strengthening provisions, handling matters internally and through legal processes in accordance with applicable regulations, enhancing internal controls, and improving the reliability of digital systems and services. Overall, Management is confident that Bank Jatim has sufficient capacity to sustain business continuity and to continue its operations on a going concern basis.

Potentially Influential Significant to Business Continuity

The going concern of Bank Jatim is influenced by various internal and external factors that need to be managed carefully and on an ongoing basis. From an internal perspective, key factors include asset quality and credit risk management, the effectiveness of governance and internal control, operational and information technology reliability, as well as capital adequacy and liquidity. These factors have a direct impact on the stability of business performance, the Bank's ability to meet its obligations, and Bank Jatim's capacity to sustain healthy and sustainable business growth.

From an external perspective, the Bank's going concern is influenced by macroeconomic conditions, interest rate dynamics, changes in regulatory requirements, and developments in technology and cybersecurity risks within the banking industry. These external factors may affect borrower resilience, funding costs, levels of competition, as well as compliance requirements and the strengthening of the Bank's control systems.

In response to these factors, Bank Jatim continues to implement mitigation measures through strengthening risk management, enhancing governance, maintaining adequate capital and liquidity levels, and reinforcing the reliability of operational systems and services. These efforts reflect the Bank's commitment to safeguarding business continuity, enhancing organizational resilience, and ensuring that business activities are conducted in a sound, prudent, and sustainable manner.

Assessment Management of Items that Have a Significant Influence on Business Continuity

Management has conducted an assessment of various internal and external factors that have a significant impact on the Bank's going concern. The assessment covers the evaluation of financial conditions, asset quality, capital adequacy, liquidity, the effectiveness of governance and internal control, operational and information technology reliability, as well as developments in economic conditions, regulatory requirements, and dynamics within the banking industry.

Based on the results of this assessment, Management considers that Bank Jatim has sufficient capacity to maintain its business continuity. Although there are several challenges that require close attention, Bank Jatim continues to be supported by adequate capital and liquidity positions, the implementation of prudent risk management practices, and a sustained commitment to strengthening governance, internal controls, and operational resilience. Accordingly, Management is confident that Bank Jatim is able to continue its business activities in a sound, appropriate, and sustainable manner.

Assumptions Used by Management in Conducting the Assessment

In performing the going concern assessment, Management assumes that Bank Jatim has sufficient capacity to continue its business operations on a sustainable basis. This assumption is based on adequate capital and liquidity positions, manageable asset quality, effective implementation of risk management and internal control systems, as well as the Bank's ability to comply with regulatory requirements and maintain normal business operations.

In addition, Management assumes that various risks and challenges that may affect business activities can still be adequately mitigated through prudent management actions, strengthened governance practices, and readiness to respond to potential business pressures. Based on these assumptions, Management believes that there are no material uncertainties that would raise significant doubt regarding Bank Jatim's ability to maintain its going concern.

Governance Framework, Management, and Control of Taxation Aspects

Bank Jatim's approach to taxation is based on full compliance with all applicable tax regulations. The Bank has established tax policies and strategies that are approved and reviewed by the Director of Finance, Treasury, and Global Services as part of the Annual Corporate Income Tax Return (SPT Tahunan PPh Badan) reporting process. This tax strategy is reviewed annually by the Director of Finance, Treasury, and Global Services.

To ensure effective tax governance and control, Bank Jatim has implemented a structured and comprehensive tax management process, including:

1. The executive body responsible for implementing tax strategies is the Director of Finance, Treasury, and Global Services.
2. The Bank embeds its tax approach within the organization through the implementation of Standard Operating Procedures (SOP) for Taxation, Tax-accommodating application systems, and awareness initiatives through training and socialization programs.
3. Identification, management, and monitoring of tax risks are carried out through continuous monitoring and reconciliation by the Tax Group and relevant work units.
4. Corporate Income Tax calculations are carried out by Tax Consultants and audited by KAP.

As a domestic corporate taxpayer, Bank Jatim is entitled to government incentives in the form of tax relief. This is in line with the Regulation of the Minister of Finance Number 40 of 2023 concerning the Form and Procedures for Submitting Reports and the List of Taxpayers to Fulfill the Requirements for Income Tax Rate Reduction for Domestic Corporate Taxpayers in the Form of Public Companies. Domestic corporate taxpayers can receive a 3% rate reduction with the requirements as stated in Article 3:

1. In the form of a Public Company;
2. With the total number of shares traded on the stock exchange in Indonesia being at least 40%; and
3. Meeting certain requirements:
   a. Shares must be owned by at least 300 Parties;
      - Three hundred parties who own shares of less than 5% do not include:
        - Public Company Taxpayers who buy back their shares; and/or
        - Those who have a special relationship as regulated in the Income Tax Law with Public Company Taxpayers.
      - Special relationships for Public Company Taxpayers include:
        - Controlling shareholder; and/or
        - Major shareholders, as regulated in the provisions of laws and regulations in the capital market sector.
   b. Each Party may only own shares of less than 5% of the total shares issued and fully paid up;
   c. These provisions must be fulfilled within a minimum period of 183 calendar days within a period of 1 Tax Year; and
   d. Fulfillment of the requirements is carried out by Public Company Taxpayers by submitting reports to the Directorate General of Taxes.

In line with the provisions above, Bank Jatim can obtain a rate of 3% lower than the general Corporate Income Tax rate of 22%, so that the tax rate used in calculating the Bank's Corporate Income Tax is 19%.

The most important stakeholder in taxation is the government, through the tax office. Therefore, Bank Jatim consistently maintains good relations with the tax authorities. Bank Jatim complies with all laws and regulations issued by the tax authorities. In its operational activities, Bank Jatim has implemented Good Corporate Governance (GCG) in a transparent and accountable manner, particularly in managing its tax rights and obligations. These rights and obligations are carried out in line with applicable regulations.

However, in its engagement with tax authorities, Bank Jatim does not employ an advocacy approach to taxation. On the other hand, regarding its approach to external stakeholders, particularly suppliers, Bank Jatim's process for gathering and considering suppliers' views and concerns involves holding discussions with them to address each party's tax rights and obligations.

Bank Jatim operates solely in Indonesia, therefore, its tax reporting is only for Indonesia, and there is no income from intra-group transactions with other tax jurisdictions. Every year, Bank Jatim consistently fulfills its obligations to the state by paying taxes. In 2025, Bank Jatim paid IDR775,625 million in taxes, an increase compared to IDR747,026 million in 2024. Furthermore, there is no difference between the corporate income tax payable on profit/loss and the tax payable. The tax payments are as follows:

Table of Tax Payment

(in IDR millions)

Tax Description	2025	2024
Income Tax Article 21	196,139	228,546
Income Tax Article 23	7,854	8,234
Corporate Income Tax Article 25	381,448	317,125
Income Tax Article 26	4,282	8,909
Final Income Tax Article 4 (2)	175,108	176,482
Value-Added Tax (VAT)	5,879	3,005
Stamp Duty Tax	4,916	4,725
Total	**775,625**	**747,026**

Response to Changes in Monetary Policy Direction

Throughout 2025, global economic growth generally weakened compared to previous years, although it did not enter a full-blown global recession. Overall global economic activity continued to grow, but not as strongly as in the post-pandemic or pre-pandemic periods, due to global demand constraints and policy uncertainty. Global inflation trended downward but remained a concern in some advanced economies. The OECD reported a downward trend in inflation from post-pandemic peaks, partly due to previously tight monetary policies. However, inflationary pressures persisted in some countries, holding back some central banks from immediately cutting interest rates despite slowing growth. These differences across countries reflect the complex dynamics between inflation and economic growth. Overall, while the world economy did not experience a full-blown recession, it remained in a slower growth phase and vulnerable to external shocks—making 2025 a challenging year for policymakers, market participants, and global investors.

Nevertheless, throughout 2025, the Indonesian economy demonstrated resilience despite increasing global economic pressures due to slowing international trade, uncertainty over global economic policies, and geopolitical conflicts affecting capital flows. The government and monetary authorities emphasized that economic fundamentals remain strong. The World Bank stated that the Indonesian economy continued to show moderate growth of around 5.0% amid global uncertainty, supported by domestic consumption, private credit, and solid investment. Accommodative fiscal and monetary policies helped maintain fiscal discipline and control inflation. The Central Statistics Agency (BPS) recorded that the Indonesian economy grew 5.11% throughout 2025, with strong growth in the fourth quarter indicating the economy remains solid despite slowing capital flows and global demand.

In 2026, Indonesia's economy is projected to maintain growth of around 5% or more, supported by strong domestic consumption, rising investment, and maintained macroeconomic stability. Projections from various international institutions indicate that this performance is relatively better than many other countries still facing a global slowdown. Key opportunities come from increased investment in infrastructure and downstream natural resource industries, strengthening the energy and commodities sectors, and accelerating digital transformation, which will boost productivity and economic inclusion. The demographic bonus, with a predominance of productive-age individuals, is also a key factor supporting domestic demand and medium-term growth.

However, this positive outlook remains clouded by global economic uncertainty, including financial market volatility, the direction of global interest rate policy, and a potential slowdown in international trade. Therefore, Indonesia's success in capitalizing on the opportunities in 2026 depends heavily on consistent fiscal and monetary policies, accelerated structural reforms, and the ability to attract high-quality investment. By maintaining stability and strengthening economic competitiveness, Indonesia has the opportunity to maintain solid growth while increasing resilience to external shocks.

Meanwhile, amidst global economic conditions still overshadowed by slowing growth, geopolitical uncertainty, and financial market volatility, Indonesia still has relatively strong economic opportunities. This resilience is supported by substantial domestic consumption, stable inflation and the financial system, and the role of investment—particularly in infrastructure, natural resource downstreaming, and the digital sector—as key drivers of growth. An economic structure that relies more on domestic demand makes Indonesia

less vulnerable to weakening global trade than many other countries, so economic growth still has the potential to remain in the range of around 5% in 2026.

However, these opportunities remain dependent on the ability of the government and monetary authorities to maintain macroeconomic stability while accelerating structural reforms. Challenges such as fluctuating global capital flows, changes in interest rate policies in developed countries, and pressure on exchange rates can impact investment performance and domestic financial markets. Therefore, strengthening fiscal-monetary policy coordination, enhancing industrial competitiveness, and expanding the digital economy and financial inclusion are key to Indonesia not only surviving global uncertainty but also capitalizing on the momentum for higher-quality long-term growth.

In 2026, the Federal Reserve's (The Fed) policy, the United States' central bank, is expected to remain highly data-dependent and focused on maintaining a balance between price stability and economic growth. At its early 2026 meeting, the Fed decided to hold its benchmark interest rate at around 3.5%–3.75%, reflecting that inflation remains low but remains above target, while the labor market is relatively stable, prompting the central bank to adopt a wait-and-see approach to assessing subsequent economic data.

Looking at policy projections throughout the year, some analysts and market data predict the potential for one or two gradual rate cuts in 2026, with the final range for the federal funds rate around 3.125%–3.375%, if inflation continues to decline and economic growth moderates. However, this view is not absolute: some Fed officials are inclined to hold the current rate for longer until there is clearer evidence that inflation is moving toward the 2% target, while changes in leadership and the dynamics of the US economy could influence the direction of decisions throughout the year.

On the other hand, the main challenges facing the banking sector in 2026 are expected to stem from a combination of global economic uncertainty, interest rate volatility, and pressure on credit quality amidst moderate growth. Changes in the direction of global monetary policy—including the cautious stance of major central banks—could trigger fluctuations in capital flows and exchange rates, impacting liquidity, and the cost of funds in banks. Domestically, banks also face the risk of increased non-performing loans in sectors sensitive to the economic slowdown, demands for accelerated service digitalization and cybersecurity, and the need to maintain capital and operational efficiency to remain competitive. Therefore, strengthening risk management, diversifying revenue sources, and technological innovation are key to maintaining banking stability and supporting economic growth in 2026.

In 2026, Bank Indonesia's (BI) policy direction generally remains focused on a balance between maintaining macroeconomic stability and promoting economic growth (pro-stability and pro-growth). BI collaborates with the government and relevant authorities to maintain inflation within the 2.5±1% target range, stabilize the rupiah exchange rate through market intervention and foreign exchange operations, and maintain adequate foreign exchange reserves amidst global uncertainty. Furthermore, the central bank is considering room to lower the BI Rate if inflation prospects remain manageable, while expanding pro-market liquidity and encouraging credit growth, as well as accelerating the digitalization of the payment system and deepening of the money and foreign exchange markets as part of its support for the medium-term national economic transformation.

Currently, Bank Jatim is actively responding to the movements in Bank Indonesia's benchmark interest rate by adjusting deposit and lending rates selectively, as determined in ALCO meetings. These adjustments are made while ensuring alignment with Bank Jatim's 2025 performance targets. Additionally, the bank is reinforcing its strategy through optimizing loan volume growth, maintaining a balanced fund composition and cost of funds (COF), increasing revenue from fee-based income transactions, and improving overall cost-efficiency in overhead expenses.

Prohibitions, Limitations, and/ or Significant Constraints on Fund Provision Between the Bank and Other Entities Within a Business Group

Bank Jatim as a financial intermediation institution has guidance in running its business, one of which is related to providing funds to related parties. Bank Jatim in providing funds to related parties is subject to the Regulation of the Financial Services Authority of the Republic of Indonesia Number 32/ POJK.03/2018 concerning the Maximum Credit Limit (BMPK) and Provision of Large Funds for Commercial Banks as amended by POJK Number 38/POJK.03/2019. The Maximum Limit for Providing Credit, hereinafter abbreviated to BMPK, is the maximum percentage of funds provided against the Bank's capital for providing funds to related parties as well as against the core capital (tier 1) of the Bank for providing funds to other than related parties.

Provision of Funds to Related Parties

The portion of the Portfolio Providing Funds to Related Parties with the Bank as a whole, according to OJK regulations, is set at a maximum of 10% (ten percent) of Bank Capital, where what is meant by related parties is:

1. Individuals or companies who control the Bank;
2. Legal Entity in the case where the Bank acts as controller;
3. The Company, in the case of an individual or company as intended in letter a, acts as the controller;
4. Members of the Board of Directors, members of the Board of Commissioners, and Bank Executive Officers;
5. Parties who have horizontal or vertical family relationships:
   a. From individuals who control the Bank as intended in letter a; And
   b. From members of the Board of Directors and/or members of the Board of Commissioners at the Bank as referred to in letter d;
6. Members of the Board of Directors and/or members of the Board of Commissioners in the company referred to in point 1, point 2, and/or point 3;
7. Companies whose members of the Board of Directors and/or members of the Board of Commissioners are members of the Board of Commissioners of the Bank;
8. Companies where 50% (fifty percent) or more of the members of the board of directors and/or members of the board of commissioners are directors and/or commissioners of the company as referred to in point 1, point 2 and point 3;
9. Companies that:
   a. Members of the Board of Directors, members of the Board of Commissioners, and/or Bank Executive Officers as referred to in letter d act as controllers; And
   b. Members of the Board of Directors and/or members of the Board of Commissioners from the parties as referred to in point 1, point 2, and/or point 3 act as controllers;
10. Collective Investment Contract where the Bank and/or parties as referred to in letters a to letter I own 10% (ten percent) or more shares in the investment manager of the collective investment contract;
11. Companies that have financial relationships with Banks and/or parties as referred to in points 1 to 10;
12. The borrower is an individual or non-bank company that has a financial relationship through providing guarantees to parties as intended in points 1 to 11;
13. Borrowers who have financial relationships through guarantees provided by parties as referred to in points 1 to 11;
14. Other banks that have financial relationships through providing guarantees to parties as intended in points 1 to 11 in the event that there is a counter guarantee from the Bank and/or parties as intended in points 1 to 11 to the other Bank; and
15. Other companies in which there is an interest in the form of share ownership of 10% (ten percent) or more, independently or jointly, of the parties as intended in point 5.

In accordance with the explanation regarding related parties above, the provision of credit to Directors and Commissioners is also included in provision to Related Parties where the provision of credit to Directors and Commissioners must obtain approval from the Board of Commissioners. Funding to Related Parties has been regulated by the Financial Services Authority (OJK) and Company regulations, namely the Bank Jatim Minimum Credit Limit Policy. The provisions and procedures for granting credit to the Board of Directors and Board of Commissioners apply the same as granting credit to prospective Bank Jatim debtors in general and are given fairly and in accordance with market interest (at arm's length basis and at market rates) while still paying attention to the principle of prudence. Apart from that, there are also provisions regarding other parties that are regulated, namely:

1. Bank Banks are prohibited from providing Funds to Related Parties which are contrary to general Fund Provision procedures.
2. Banks are prohibited from providing Funds to Related Parties without the approval of the Bank's Board of Commissioners.
3. Banks are prohibited from purchasing low quality assets from Related Parties.
4. In the event that the quality of Fund Provisions to Related Parties declines to become substandard, doubtful or Loss, the Bank is obliged to take remedial steps to improve it by:
   a. Credit repayment no later than 60 (sixty) days after the decline in the quality of Fund Provisions; and/or
   b. Carry out Credit restructuring since the quality of Fund Provisions has decreased.
5. In the event that the Bank provides Funds in the form of Capital Participation which results in the party in which the Bank makes the Capital Participation becoming a Related Party, the Bank is obliged to ensure:
   a. The Fund Provision Plan is set at a maximum of 10% (ten percent) of Bank Capital;
   b. Provision of Funds that will be and have been provided to parties in which the Bank makes Capital Investments after adding the entire portfolio of Provision of Funds to related parties is set at a maximum of 10% (ten percent) of the Bank's Capital; And
   c. Fulfill the provisions as intended in points 1,2 and 3.

Provision of Funds to Other Than Related Parties

1. Provision of Funds to 1 (one) Borrower other than a Related Party or 1 (one) Group of Borrowers other than a Related Party.
2. Banks are obliged to determine the classification of Borrowers in a group of Borrowers in the event that the Borrower has a controlling relationship with other Borrowers through ownership, management and/or f inancial relationships,
3. Ownership, management and/or financial relationships as referred to in paragraph (1) include the following criteria:
   a. The Borrower is the controller of other Borrowers;
   b. 1 (one) same party is the controller of several Borrowers;
   c. 50% (fifty percent) of members of the Board of Directors and/or members of the Board of Commissioners of the Borrower become members of the Board of Directors and/or members of the Board of Commissioners of other Borrowers;
   d. The Borrower has a financial relationship with another Borrower; and/or
   e. The Borrower has a financial relationship in the form of issuing a guarantee to take over and/or pay off part or all of the other Borrower's obligations in the event that the other Borrower fails to fulfill its obligations to the Bank.
4. Borrower group classification does not apply to:
   a. Fund Provision Facilities provided by the Bank to debtors in general Bank business activities; And
   b. Provision of guarantees by insurance companies, guarantee companies, the Government of the Republic of Indonesia, and/or governments of other countries.
   c. Providing credit to debtors through companies using the forwarding method;
   d. Providing Credit using a core-plasma partnership pattern with a core company scheme guaranteeing Credit to the plasma;
   e. Provincial Government and Regency/City Government as well as between each Regency/City Government.

The Fund Provisions that are taken into account in the LLL calculation and Large Fund Provisions are all Fund Provisions in the banking book and trading book positions. The carrying value used to calculate Provision of Funds is the carrying value of assets plus interest claims that have not been received, if any, before deducting the allowance for losses, decreasing the value of assets according to accounting standards. The provision of funds is the investment of Bank funds in the form of:

a. Placement;
b. Derivative transactions;
c. Securities;
d. Securities sold with an agreement to repurchase (repo);
e. Receivables for securities purchased with an agreement to resell (reverse repo);
f. Acceptance bill;
g. Credit;
h. Equity capital;
i. Temporary capital investment;
j. Administrative account transactions ; and
k. Other forms of providing funds that can be equated with letters a to j.

Provision of Bank Funds to BUMN for development purposes is set at a maximum of 30% (thirty percent) of Bank Capital.

Credit Risk Mitigation Techniques

Bank Jatim is obliged to apply the MRK (Credit Risk Mitigation) technique which meets certain requirements in calculating LLL in the event that Bank Jatim recognizes the existence of collateral, guarantees, guarantees or credit insurance as a MRK technique in calculating weighted assets according to standard approach credit risk. The application of the MRK Technique as referred to applies in the event that the Borrower and Guarantor or collateral issuer are other than Related Parties.

Certain LLL Treatment

Sometimes LLL calculations can be done, including:

1. Provision of Funds to the Central Government;
2. Placement with Bank Indonesia; And
3. Purchase of Securities issued by the Government of the Republic of Indonesia and/or Bank Indonesia;
4. Provision of funds that obtain guarantees from the Government of the Republic of Indonesia;
5. Provision of export-oriented funds to financial institutions that meet certain requirements;
6. Provision of funds that obtain guarantees from financial institutions that meet certain requirements;
7. Part of the Provision of Funds which is guaranteed by certain collateral and meets certain requirements;
8. Part of Providing Funds to Borrowers who obtain guarantees from Prime Bank as long as the guarantees provided meet the requirements;
9. Provision of funds which have become a capital reduction factor as intended in the Financial Services Authority Regulation which regulates the obligation to fulfill minimum capital.

Legal Lending Limit (LLL) Exceeding

Provision of Funds by Banks is categorized as Exceeding LLL caused by:

1. Decrease Capital or Core Capital (tier 1) of the Bank;
2. Changes in exchange rates;
3. Changes in fair value;
4. Business mergers, changes in ownership structure and/or changes in management structure which cause changes in Related Parties and/or Borrower groups; and/or
5. Changes to the provisions for Determining Borrowers in the LLL Exceeding calculation are carried out in accordance with the provisions for calculating the Provision of Funds and are calculated based on the value recorded on the report date.

Table of Total Provision of Funds to Related Parties and Large Debtors

No	Provision of Funds	Total 2025		Total 2024	
		Number of Account (NoA)	Nominal (in IDR million)	Number of Account (NoA)	Nominal (in IDR million)
1	To Related Parties	217	633,865	168	94,501
2	To 50 Core Debtors				
	Individual	50	10,417,085	50	7,681,122
	Group	-	-	-	-
	Total Core Debtors	50	10,417,085	50	7,681,122

Table of Total Provision of Bank Funds to Related Parties

Description	2025	2024
	Nominal (in IDR million)	Nominal (in IDR million)
Capital at Report Date	12,924,882	11,600,811
LLL (10% of Capital) on Report Date	1,292,488	1,160,081
Outstanding Related Parties	633,865	94,501
LLL concessions	0	0
LLL exceedance	0	0

Transaction Spot and Derivative Transactions

Derivative instruments are financial contracts whose value is derived from changes in the value of underlying assets such as foreign currencies, interest rates, commodities, or price indices. Derivative receivables are classified as financial assets at fair value through profit or loss, while derivative liabilities are classified as financial liabilities at fair value through profit or loss. Derivative instruments are presented at fair value, which is determined based on market prices using the Revised exchange rate at the reporting date or the discounted cash flow method and recorded in the consolidated statement of financial position. Derivative receivables are presented at the amount of unrealized gains from derivative contracts, net of allowance for impairment losses. Derivative liabilities are presented at the amount of unrealized losses from derivative contracts.

Table of Spot Transaction and Derivative Transaction Report

(in IDR million)

No	Transaction	Derivative Receivables	Derivative Liabilities
A.	**Related To Exchange Rates**		
1.	Spot	-	-
2.	Forward	-	-
3.	Option a. Sell b. Buy	- - -	- - -
4.	Future	-	-
5.	Swap	2,164.50	
6.	Others	-	-
B.	**Related To Interest Rate**		
1.	Forward	-	-
2.	Option a. Sell b. Buy	- - -	- - -
3.	Future	-	-
4.	Swap	-	-
5.	Others	-	-
C.	**Others**		
	Total	**2,164.50**	**-**

2025
Annual Report

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Human Capital

bankjatim



Human Capital
Management Strategy

Bank Jatim has a Human Capital development strategy by transforming Human Capital into superior, independent, competitive and professional Human Capital. Building a supporting process for Governance, Risk & Compliance (GRC), and strong capital, accompanied by quality resources with a good work culture and a reliable information system in managing competency-based Human Capital management, Bank Jatim carries out Human Capital development which includes:

1. Workforce fulfillment in accordance with organizational needs based on the organizational structure and aligned with the Bank's business plan, through employee recruitment programs, including regular hiring, ODP, Pro Hire, as well as internship programs.
2. Career Development Program based on performance, competence, experience and other criteria, to ensure that all employees get the same opportunity (fair opportunity) to develop their careers.
3. Conducting periodic competency assessments every two (2) years for all officials from echelon 1 to echelon 4, to measure the alignment between the competencies possessed by each official and the competency requirements established by the Company.
4. Enhancing employee competencies by taking into account the results of the assessments through training programs, where competency gaps are identified among officials from echelon 1 to echelon 4.
5. Improving the education and training system for all members of management and employees in order to support the achievement of the Bank's performance targets.
6. Developing and optimizing learning facilities and infrastructure to support the improvement of quality and competencies, as well as ensuring equitable access to education and training for all employees.
7. Enhancing competencies, optimizing, and evaluating the role of internal lecturers in driving the achievement of the Bank's vision and mission through education and training activities.
8. Menyempurnakan sistem remunerasi Pekerja yang kompetitif dan berdasar kinerja yang diberikan sesuai dengan kemampuan Bank.
9. Centralizing the payment of fixed monthly compensation.
10. Refining policies on the utilization of outsourced personnel through a contracting system.
11. Digitalizing user administration processes, including requests, deactivation, and handover of user access for employees undergoing transfers or retirement.
12. Implementing a Self-Service Employee Leave Allowance system, aimed at providing leave allowances to employees taking a block leave of at least three (3) working days. Employees may submit leave allowance requests after recording their block leave in the EHC application.
13. Developing the Jatimers Communities Dashboard, aimed at providing visibility over budget allocation, realization, and remaining budget, as well as information on Jatimers Communities (including membership size, leadership, and annual work programs), tax reports on benefits in kind, and a homepage displaying employees' activities, all of which are currently managed manually.
14. Establishing a Workforce Discipline Monitoring Dashboard to enable real-time monitoring of employee discipline levels.
15. Implementing a fairer and more objective Employee Performance Management System across all work units.
16. Enforcing strict Reward and Punishment mechanisms for all employees in accordance with applicable regulations and laws, in order to create a deterrent effect for both violators and the workforce as a whole.
17. Conducting employee engagement surveys to measure employees' level of engagement with the Company by considering various satisfaction factors received from the Company, as well as the dedication contributed by employees. The survey is conducted via the e-Human Capital mobile application and distributed to all employees.
18. Enhancing employees' understanding of the use of the feedback feature within the e-Human Capital mobile application, enabling them to actively express opinions, share insights, and engage in discussions with the Human Capital Division.

Human Capital Management Strategy Policy **and Implementation**

Recruitment

Recruitment and selection of prospective employees are series of activities to seek and find out potential candidate to occupy the vacancy on the organizational structure in the present and in the future. The philosophy adopted by Bank Jatim in implementing the recruitment and selection is equality to the necessity fulfillment. As for the principles used in conducting the recruitment is preceded by the Human Capital planning process. This is stated in the formation determination with employee planning that elaborates the numbers of employees needed, including the level of competencies and skills needed to fill available positions, as well as the timing and implementation of such recruitment activities.

The types of recruitment implemented by Bank Jatim include:

1. Regular Employee Recruitment.
2. Experienced Hire Recruitment (Pro Hire/ Multilevel Entry).
3. Career Transition Program (Crash Program).
4. Officer Development Program (ODP).
5. Recruitment of Employees with Disabilities.

The recruitment sources utilized by Bank Jatim are derived from both internal and external channels. Internal sources include individuals already employed by the Bank, either as permanent employees or as outsourced personnel from service providers collaborating with Bank Jatim, as well as participants from the Jatimers Internship Program (JIP) and fixed-term contract employees (PKWT). External sources refer to candidates from outside the Bank who are not yet employed by the Bank, recruited particularly for their outstanding achievements to support and enhance the Bank's corporate image.

Generally, the criteria in the selection process include:

1. Undergraduate/Graduate criteria for structural position with specific expertise. Undergraduate (S1) is for administrative staff with career prospects and Senior High School/ Vocational School is for non-administrative staff.
2. Work experience supporting value added in the selection process.
3. Health condition with following criteria, such as physically and mentally health and free of drugs.
4. Personality including personal characteristics, such as age, sex, and marital status depending on the available vacancy formation.
5. Competency assessed through assessment process in accordance with the Bank's competency dictionary.

The recruitment process can be independently performed by the Bank or in collaboration with consulting services agencies/ institutions in the human capital sector or Head Hunters services, both online and offline or using employee provider media platforms. Accordingly, an open recruitment is conducted to screen incoming applications and select applicants who satisfy the required qualifications in order to be included in the selection process. Applications included in the verification process can be consulted with consulting services agencies/ institutions in the human capital sector or Head Hunters service and matched with previously determined qualifications. After verification, applicants who satisfy the qualifications are invited for selection.

The selection process of prospective employees follows the following standard consisting of several stages, as follows:

1. Clearance test.
2. Product knowledge Bank test.
3. Psycho-test assessment and/or competency-based interview.
4. User interview.
5. Medical test

The mechanism of admission decision making is implemented by using multiple hardless model approach or knockout system. Moreover, the admission can also be carried out with other systems according to the needs and it is the authority of the chief of Human Capital Division by considering the status of applicants' individual loan collectability.

After performing a series of selection and acceptance processes, employment is executed with an employment contract as a probation period so that the status is a specific work agreement (TKIK). The employment contract contains the rights and obligations of the Bank and the concerned employee and binding on each party until the employment contract ends or a decision on a permanent employee appointment is issued.

The authority of employment contract signatory is regulated as follows:

Entry Level Position	Signatory Officials of Employment Contract
SEVP	Director subordinating function of Human Capital/Director of Employment Division.
ESELON 1,2, and 3	SEVP subordinating Human Capital
ECHELON 4, IMPLEMENTERS and INTERNS	Vice President Human Capital

The term of the employment contract is adjusted to needs and can be extended as long as it does not violate with statutory. Any employee who has signed an employment contract is required to participate in and pass all education and training programs prepared by the Bank. Also, any employee who does not satisfy the requirements of passing the education and training program, the employment contract will be terminated. Mainly for the recruitment of experienced employees, they can be assigned directly in work units as required, while education and training programs are conducted in parallel between working hours.

For the mechanism of regular employees appointment, employees who have signed and had the TKIK status will be subsequently evaluated for performance evaluation during 6 (six) months as a condition for appointment of prospective employees. Prospective employees will also perform a performance evaluation for 6 (six) months before appointed as permanent employees. The appointment mechanism for non-regular employees is separately regulated and adjusted to the occupied position.

Implementation of Recruitment

In 2025, Bank Jatim conducted recruitment activities, hiring a total of 36 (thirty-six) new employees with competencies in the Information Technology Directorate and through the Officer Development Program (ODP).

Competency Development

Policy

Bank Jatim is committed to improving the capabilities and competencies of human resources (HR) through sustainable competency development. The competency development policy at Bank Jatim is focused on improving technical, managerial, and leadership capabilities. The implementation of competency development is carried out through various programs, such as training, workshops, and career development. Bank Jatim also collaborates with leading HR training and development institutions to ensure that the competency development programs offered are relevant and effective. Thus, Bank Jatim can ensure that its human resources have the abilities and competencies needed to achieve organizational goals and improve company performance. Bank Jatim is committed to providing competency development to all employees by giving them equal opportunities regardless their position level, education, or gender.

Competency Development Implementation

The implementation of competency development can be referred to in the Company Profile chapter.

Career Development

Policy

Bank Jatim realizes that Human Resources (HR) is one of the bank's 'assets' that plays a role in the progress and development of Bank Jatim itself. In the increasingly tight business competition between banks, professional HR is needed. To obtain professional HR, a systematic, consistent and quality education, training and development program for employee competencies is needed. Bank Jatim develops an education, training, development and maturation program for prospective leaders who have an impact on positions

(civil effect) where participants must have high motivation, dedication and integrity, be creative and innovative and have in-depth knowledge and understanding of their field of duty to achieve a position as senior management.

The career development program at Bank Jatim is divided into 5 programs that follow the existing echelon levels, these programs are:

A. Jatimers Leadership Development Program Executive (JLDP Executive) – is a tiered career path development program to fill the SEVP position for potential Echelon 1 employee.
B. Jatimers Leadership Development Program 1 (JLDP 1) – is a tiered career path development program to fill echelon 1 positions for potential echelon 2 employee.
C. Jatimers Leadership Development Program 2 (JLDP 2) – is a multi-level career development program to fill echelon 2 positions for potential echelon 3 employee.
D. Jatimers Leadership Development Program 3 (JLDP 3) – is a multi-level career development program to fill echelon 3 positions for potential echelon 4 employee.
E. Jatimers Leadership Development Program 4 (JLDP 4) – is a multi-level career development program to fill echelon 4 positions for potential implementing employee.

The requirements that must be met to participate in the Career Management Program are:

1. General administrative requirements.
2. Get a positive recommendation from the Business Unit Leader and take the assessment and get a positive recommendation from the assessor.
3. For the promotion of officials to echelon 1 and 2, it is mandatory to obtain a positive recommendation from the Personnel Management Committee.

Career programs are opened according to projected needs for a vacant position with the determination of formations that have been issued by the responsible unit regarding the Organizational Structure and Network.

Career Development Implementation

The implementation of career development at Bank Jatim is as follows:

a. Jatimers Leadership Development Program (JLDP) 1
Throughout 2025, the Jatimers Leadership Development Program (JLDP) 1 was conducted in the first and third quarters as part of the Bank's strategy to strengthen talent succession and accelerate leadership development. Through this program, promotions were carried out for employees from Echelon 2 to Echelon 1.
b. Jatimers Leadership Development Program (JLDP) 2
Throughout 2025, JLDP 2 was implemented in the first and third quarters to fulfill staffing needs at the Echelon 2 level through promotion mechanisms and participant evaluations.
c. Jatimers Leadership Development Program (JLDP) 3
In the third quarter of 2025, the Human Capital Division organized a Job Opening for the Jatimers Leadership Development Program (JLDP) 3, which was open to Echelon 4 employees who met the criteria and requirements stipulated in the Career Development SOP.

Subsequently, in the fourth quarter, a series of General Knowledge Tests, Assessments, and Internal Interviews were conducted for eligible participants, followed by Capacity Building training for those who successfully passed the selection process, as part of strengthening leadership competencies.
d. Jatimers Leadership Development Program (JLDP) 4
In the fourth quarter, a Job Opening for the Jatimers Leadership Development Program (JLDP) 4 was conducted, aimed at staff-level employees who met the criteria and requirements set forth in the Career Development SOP, as part of early-stage leadership talent development.

Performance Assessment

As an effort to ensure employee performance achievement that can support the achievement of company targets, Bank Jatim has implemented a performance management system in the form of the Balance Scorecard method. This application is created to facilitate the process of monitoring and reporting employee Key Performance Indicator (KPI) achievements. The goal is to evaluate employee performance at Bank Jatim. The KPI Scorecard application is used as supporting data for performance assessments which are one of the important factors in determining the calculation of production services. In addition to calculating production services, KPI is also used for employee career ladder programs.

There are 4 (four) perspectives in the KPI Scorecard, namely:

1. *Financial*
2. *Internal Bussines Proces*
3. *Customer*
4. *Learning and Growth*

The performance system assessment is based on 2 (two) components, namely the main performance targets (KPI) and Soft Competencies with a percentage value weight for each component of 100%. From the percentage value weight, the final results of the performance assessment are obtained with the following assessment categories:

Scoring Category	Score
Outstanding	4.26 – 5.00
Exceed Expectation	3.51 – 4.25
Meet expectation	3.00 – 3.50
Below Expectation	1.50 – 2.99
Poor	0.00 - 1.49

Remuneration

Policy

The Competency-Based Remuneration System used by Bank Jatim is the Grading System, where remuneration will be divided according to the grade of each position. The grading of each position is carried out according to the demands of the workload and responsibilities of each position. Determination of the grading level of each position is carried out by job evaluation based on the job profile consisting of job requirements and job descriptions. The grading of each position is also followed by the determination of its remuneration.

The Human Capital Division collaborates with external parties in determining the grade of each position, namely GML Performance Consulting, to be more independent in conducting assessments. Competency-based remuneration must consider a balance between the rewards given and the output, namely the performance produced by employees. Competency-based remuneration must consider 3 (three) factors, namely individuals, positions and performance. The grading system adopted by Bank Jatim has adopted 2 (two) factors, namely individual competencies known as personal grades and positions known as job grades. The grading and remuneration system is expected to be able to improve employee performance so that the Bank's performance can ultimately be achieved. The grading system currently in effect at Bank Jatim consists of:

a. Echelon Level
b. *Personal Grade*
c. *Job Grade*

The following is the grading system structure at Bank Jatim:

Corporate Title	Echelon	Personal Grade	Position	Job Grade
Senior Executive Vice President (SEVP)		18	SEVP	G2
				G1
Vice President (VP)	Eselon 1	17	• Vice President • Main Branch Leader	F3
		16		F2
		15		F1

Corporate Title	Echelon	Personal Grade	Position	Job Grade
Assistance Vice President (AVP)	Eselon 2	14	• Class 1, 2, 3 Covennat Branch Leader • Main Branch Leader • Sharia Leader • Unit Leader • Assistance Vice President	E3
		13		E2
		12		E1
Manager (MGR)	Eselon 3	11	• Operations Leader • Business Leader • Credit Leader • Sub Branch Manager • Senior Auditor • Senior Officer	D3
		10		D2
		9		D1
Assistant Manager (AMGR)	Eselon 4	8	• Supervisor • Functional Office Leader • Auditor • Officer	C3
		7		C2
		6		C1
Corporate Title	Non-Echelon	Personal Grade	Position	Job Grade
Assistant (ASST)	Executor	5	• Staff • Junior Officer • Junior Auditor • Funding Officer • Account Officer • Non Career Employee	B3
		4		B2
		3		B1
		2		
Basic Employees	Basic Employees	1	• Security Guard • Driver • Office Boy	A2
				A1

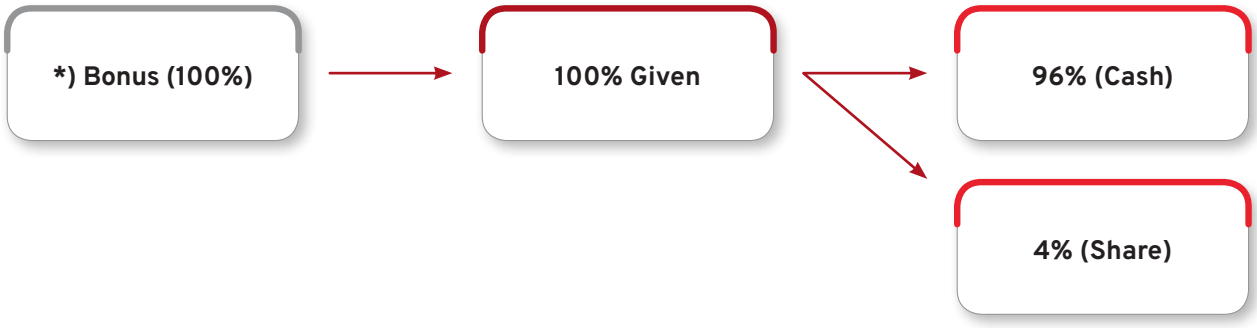
Sebagai As the basis for the preparation of governance guidelines for providing good remuneration for Management, the Bank put forward the principles of Good Corporate Governance and referred to the prevailing laws and regulations, including:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. Financial Services Authority Regulation Number 17/ POJK.04/2022 dated September 14, 2023 concerning Implementation of Governance in Providing Remuneration for Commercial Banks;
3. Financial Services Authority Regulation Number 45/ POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks;
4. Financial Services Authority Circular Letter Number 40/ SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks

Basically, remuneration was divided into 2 (two) fixed remunerations and variable remunerations. As an implementation of the Financial Services Authority Regulation, Bank Jatim determined the parties to be Material Risk Takers, consisting of:

- President Director
- Deputy President Director
- Directors under the President Director
- Board of Commissioners

The percentage of remuneration that is variable for Bank Management that is not a Material Risk Taker is as follows:



Pension Program

Bank Jatim enrolls all employees into pension programs, both those that are mandatory by law and those that are managed by the Employee Pension Fund. In. Pension programs provided by Bank Jatim include:

1. Pension Security from the Social Security Organizing Body (BP)
   Because it is mandatory, all employees must be registered in all BP Jamsostek programs starting from Old Age Security (JHT), Death Security (JKM), Work Accident Benefits (JKK) and Pension Security (JP). The amount of the Pension Security (JP) program contribution is calculated at 3%, consisting of 2% of company expenses and 1% of employee expenses from basic salary/personal grade.
2. Defined Benefit Pension Program (PPMP)
   This pension program is managed by the East Java Regional Development Bank Employee Pension Fund. Program participants are all employees who have been appointed as permanent employees before August 25, 2012. The employer's contribution is 21.70%, while the employee contribution is 5% of Basic Pension Income (PhDP).
3. Defined Contribution Pension Program (PPIP)
   This pension program is managed by the BRI Financial Institution Pension Fund (DPLK). All permanent employees are included in this pension program, where all Contribution will be borne by the employer amounting to 10% of the employee's basic salary/personal grade.

Employee **Engagement Survey**

In terms of refining the implementation of strategies and policies as a means of employees in addressing their aspiration, the company conducted a survey of employee engagement measurement. The survey of employee engagement was beneficial for either employees or the company. The given benefits are as follows:

Benefits of Employee Engagement for employees

1. As a forum for employee aspirations for the company. Employees can provide criticism to the company by filling Employee Engagement. Then, this information will become input for the company in making policies.
2. Creating new enthusiasm for employees to go to the office. Employees will always think positively in doing their job and provide ideas for the development of the team and the company.
3. Creating strong relationships with each employee. This relationship will also make employees focus on the desired achievement, build solid teamwork, and do not forget to express gratitude and appreciation for the achievements between divisions.
4. Eliminating saturated and thoughts from every problem faced by employees in their lives. This approach can make employees enthusiastic again as performing work at the company.

Benefits of Employee Engagement for the Company

1. Companies better understand the need for employee competency improvement so that the level of engagement between employees and the company increases.
2. The company will have employees with positive attitudes and behaviors. With a positive attitude, of course, it will lead to better company growth than the previous year.
3. The company will have employees with positive attitudes and behaviors. With a positive attitude, of course, it will lead to better company growth than the previous year.
4. Employee Engagement created more commitment from employees to the company. The number of absences due to sick employees was reduced, reducing the number of accidents in the work process, and increasing productivity throughout the year.

The number of respondents who participated was 4,351 employees, and the percentage of engaged employees was 76,87%.

Human Capital
Information System

The digitalization of Human Capital (HC) services represents a transformation from conventional, paper-based/manual processes to integrated digital technology-based services. This transformation establishes a digital ecosystem in which the entire employee lifecycle, from recruitment to retirement, can be managed automatically, efficiently, and accurately. A key initiative in this transformation is the development of a comprehensive Human Capital Information System (HCIS), aimed at shifting from manual administrative processes to AI-based systems that support more precise and strategic decision-making.

In collaboration with the Information Technology Directorate, the Human Capital Division has undertaken several initiatives to develop employee-related applications, including:

1. The launch of EHC Mobile Application Version 2, featuring a more modern user interface and additional functionalities, including a self-service leave allowance submission feature.
2. The digitalization of Core Banking user administration as part of the Bank's green banking initiative to reduce paper usage.
3. The development of the Jatimers Communities Dashboard as a platform for promoting and monitoring Work-Life Balance (WLB) activities within Bank Jatim.
4. The establishment of an Employee Discipline Monitoring Dashboard to enable real-time monitoring of employee discipline levels.

Culture
Internalization

The journey over the years has become a key milestone in strengthening the Bank's transformation efforts and deepening the internalization of its work culture, which is grounded in the core values of EXPRESI (Excellence, Professionalism, Integrity, Synergy, and Innovation). These values serve as the primary guiding principles for all Bank Jatim personnel in their actions, collaboration, and in delivering the best services to both external and internal stakeholders.

In addressing the evolving challenges of the banking industry, transformation extends beyond digitalization and process efficiency to encompass the transformation of mindset and work behavior. Therefore, through the reinforcement of the EXPRESI cultural values, the Bank is committed to developing high-quality human resources who demonstrate strong integrity, professionalism, and adaptability to change.

Cultural internalization programs are implemented in a comprehensive and holistic manner through the enhancement of soft skills, internal communication campaigns, and the establishment of cultural role models in each work unit. The establishment of these role models has now entered its fifth year, marked by the formation of a culture team in each work unit, consisting of culture agents (staff level), culture boosters (Echelon 4 level), and culture leaders (the highest-ranking leaders at the division, branch, and sub-branch levels). The presence of culture teams in each work unit is expected to serve as a key driver in the transformation process by accelerating the implementation of the Bank's values, vision, and change strategy. Through their communicative and inspirational roles, these culture teams are also expected to enhance awareness and employee engagement across the organization in supporting the Bank's transformation initiatives.

Through the internalization of EXPRESI values, the Human Capital Division is committed to serving as a catalyst for the Company to achieve not only financial success but also to foster a strong, values-driven, and sustainable work culture. Several corporate culture programs include:

1. **AWARDING CULTURE**

   To confirm the internalization of the cultural values of EXPRESI (Excellence, Professionalism, Integrity, Synergy, and Innovation), the Bank will launch a strategic program, the Awarding Culture. This program is a form of appreciation and recognition for culture teams that consistently demonstrate success in internalizing and implementing corporate culture values.

   Through the Awarding Culture program, Bank Jatim is committed to fostering a culture of appreciation and shared pride, where every Bank Jatim employee understands that positive behavior aligned with the company culture is valuable and worthy of recognition.

2. **CULTURE WORKSHOP FOR CULTURE AGENTS AND CULTURE BOOSTERS**

   In terms of the cultural transformation journey, the role of Culture Agents and Culture Boosters is a key element in the successful implementation of Bank Jatim's corporate culture. The Culture Team is not only an extension of management, but also a driving force for change, ensuring that cultural values are truly internalized in the behavior of all Bank Jatim employees.

   To ensure this strategic role is effective, each culture team requires special training and provision. This effort provides the culture team with a deep understanding of the meaning of corporate culture, persuasive communication skills, and the skills to lead change within their environment.

3. **CULTURE ACTIVATION LEADER**

   A Culture Leader is a leading figure in each work unit who plays an active role in actualizing the company's cultural values through concrete actions and daily role models. The Culture Leader functions as an activator, ensuring that culture is not only conceptually understood but also truly implemented in work behavior, communication patterns, and decision-making at every level of the organization.

   The success of a company's culture is not solely the responsibility of one department but rather the collective responsibility of all leaders and employees (culture targets). The Culture Activation Leader program takes the form of: Culture Sharing Sessions, Culture Talks/Cultural Inspiration, and Culture Embedding. The Culture Activation Leader program also serves as an important bridge in Bank Jatim's transformation process, as it is through culture-based leadership that the values of expression can live and breathe in every organizational activity.

4. **JATIMERS IDEATHON COMPETITION**

   As a manifestation of its commitment to strengthening the value of innovation, one of the pillars of its culture of expression, the bank will present the Jatimers Ideathon Competition, an innovative ideas competition involving all Bank Jatim employees. This program is designed as a platform to foster creative, collaborative, and solution-oriented thinking in addressing business challenges and improving the company's performance and services.

   Through the Jatimers Ideathon Competition, every employee is encouraged to play an active role as a creator of ideas for change, not simply as a policy implementer. Participants are given the opportunity to propose innovative ideas that are applicable in the areas of operations, digital services, process efficiency, and improving the customer experience.

   In addition, the activity not only fosters a culture of innovation but also serves as a learning platform across business units, where the best ideas can be developed into concrete projects (pilot projects) that add value to the company.

   More than just a competition, the Jatimers Ideathon Competition is an innovative cultural platform that strengthens collaboration among employees and fosters pride in being part of Bank Jatim, a progressive and adaptive organization that embraces change.

   Through this program, Bank Jatim emphasizes that innovation is not solely the responsibility of one division, but rather the shared responsibility of all Jatimers to continuously create relevant and impactful breakthroughs.

5. **EXPRESI EXPERT CLASS**

   The Expression Expert Class is a culture empowerment movement, where employees are encouraged to embody the values of excellence in their performance, maintain integrity in every decision, demonstrate professionalism in their service, and foster synergy and innovation in the workplace.

   Through the Expression Expert Class, participating employees receive not only theoretical material but also practical guidance and direct inspiration from experienced speakers related to competency strengthening, which encourages employees to think openly, collaborate, and innovate.

6. JATIM IMPROVEMENT MEETING (TIM)

Having the spirit of realizing transformation and strengthening a work culture based on EXPRESI values, the Jatim Improvement Meeting (TIM) program is an inspiring gathering for all Bank Jatim employees to share ideas, foster a spirit of continuous improvement, and strengthen a sense of togetherness in achieving the company's vision.

Through the Jatim Improvement Meeting (TIM), employees are given a space to share experiences, ideas, and innovative solutions that can improve service quality, work process efficiency, and the company's competitiveness. This event is not just an employee gathering, but also a forum for collaboration and collective reflection, where every Bank Jatim employee can feel proud to be part of an organization that continues to grow and learn.

More than just a gathering, the Jatim Improvement Meeting (TIM) is part of a celebration of the spirit of change and shared learning, emphasizing that every employee plays a vital role in the transformation journey, and the extended Jatimers family, committed to continuous innovation, integrity, and providing the best service to the East Java community.

7. CULTURAL AMBASSADOR AWARD

The Cultural Ambassador Award is a form of recognition given to Culture Agents and Culture Boosters who consistently demonstrate superior performance and exemplify the EXPRESI values (Excellence, Professionalism, Integrity, Synergy, and Innovation). This success is measured through the inclusion of a Corporate Culture score in the Key Performance Indicators (KPI).

8. JATIMERS DAYCARE

Committed to building a humanistic, inclusive, and employee-focused work culture, the "Jatimers Daycare" corporate culture program is an innovation that demonstrates the company's commitment to Jatimers' work-life balance.

Jatimers Daycare provides childcare facilities for employees, ensuring they don't have to worry about the comfort and safety of their children while working.

This program is not just a support service, but also a tangible manifestation of the company's concern for Jatimers' families, creating a warm, productive, and trusting work environment.

The positive impact of Jatimers Daycare is felt on two fronts:

a. For employees, this program provides a sense of calm, focus, and increased motivation at work. Employees can perform their duties optimally because their children are in a safe and educational environment.
b. For Bank Jatim, Jatimers Daycare is an important part of strengthening employee engagement and loyalty. This program reflects the values of synergy and integrity within Bank Jatim's culture of expression, and demonstrates that the company values its people as its primary asset.

9. JATIMERS WELLBEING CULTURE

A part of its commitment to building a healthy, harmonious, and sustainable work culture, the Bank launches the Jatimers Wellbeing Culture program, an initiative focused on improving the physical, mental, and emotional well-being of all Jatimers employees.

This program fosters the belief that happy and healthy employees are the foundation for achieving superior performance and a strong work culture. Through various activities such as wellness programs, mental health awareness, and balanced lifestyle education, the Jatimers wellbeing culture ensures that every employee can work with enthusiasm, energy, and a sense of appreciation.

Disclosure of **Information to Employees**

As part of its commitment to good corporate governance standards, Bank Jatim consistently ensures open access to information for its employees. The Bank provides a Policy & Procedure Portal as an official platform for the dissemination and management of internal regulations, ensuring that information is delivered to all employees in a transparent, accurate, and timely manner. The Policy & Procedure Portal is an integrated platform that serves as a central repository for internal documentation, including Product Activity Policies (KPA), Standard Operating Procedures (SOP), Technical Guidelines, Board of Directors Decrees, Circular Letters, and other applicable internal regulations. Through this portal, every employee is granted convenient and controlled access to information relevant to their roles and responsibilities.

Human Capital **Management Structure**

A reliable, loyal and competent Human Resources is the main capital of Bank Jatim to achieve the vision, mission and business success. Bank Jatim always prioritizes development HR both individuals and teams and the development of Corporate Culture as a business strategy in order to maintain the best performance in the banking services business.

Human Capital at Bank Jatim is under the President Director and lead by Human Capital Division Head. This division consists of the Human Capital Services Sub Division and the Human Capital Development Sub Division which have roles in service operations, policy formulation and Human Capital development so that it is expected to developt employees who are competent and have high corporate cultural values.



Human Capital
Work Plan 2026

As part of its commitment to continuously strengthening human capital management in support of the Company's growth and sustainability, various strategic Human Capital programs have been designed for 2026, including the following initiatives:

1. Fulfillment of employees according to needs based on organizational structure and in line with the Bank's business plan, through employees Recruitment, both regular, ODP and Pro Hire and internship programs.
2. Career Development Program based on performance, competence, experience and other criteria, to ensure that all employees get the same opportunity (fair opportunity) to develop their careers.
3. Conducting periodic competency assessments every two (2) years for all officials from Echelon 1 to Echelon 4, in order to identify individual strengths and areas for improvement, thereby enabling more effective career development planning.
4. Organizing Talent Scouting programs in collaboration with leading universities to identify high-achieving students with strong potential, who can be nurtured and developed as prospective candidates for employment at the Bank.
5. Conducting mapping, management, and development of high-potential employees as part of preparing a talent pool to fill strategic or key positions in line with the Company's future needs.
6. Improving the Education and training system for all administrators and employees in order to achieve the Bank's performance.
7. Development and optimization of learning facilities and infrastructure in order to support improving quality and competence, as well as equal access to education and training for all employees.
8. Competency improvement, optimization and evaluation of the role of internal lecturers in encouraging the achievement of the Bank's vision and mission through education and training activities.
9. Refining the Total Reward SOP through:

a. Evaluation of healthcare services for employees and their families.
b. Review of annual leave provisions for employees.
c. Refinement of incentive calculation mechanisms for account officers.
d. Review of the formula for outpatient benefit entitlements.

10. Refining the Employee Business Travel SOP through evaluation of business travel rates.
11. Refining the CAP (Car Allowance Program) SOP through evaluation of ceilings, allowances, and vehicle maintenance costs.
12. Refining the Official Housing Facility SOP through evaluation of rental ceilings and duration.
13. Centralizing the payment of fixed monthly compensation, including all salary deductions.
14. Digitalizing the process for appointing Acting Officials (PLT) and Interim Officials (Pgs) to accelerate the designation process and ensure uninterrupted operational activities.
15. Rebuilding the Human Capital Portal website to facilitate easier access for employees to personnel-related information.
16. Rebuilding the second-degree data input website to enable employees to input second-degree information more efficiently.
17. Rebuilding the payroll engine to enhance the speed, accuracy, and flexibility of payroll calculations, aligned with the applicable remuneration system.
18. Updating employee profile photos and ID cards as part of the implementation of the Bank Jatim visual identity technical guidelines.
19. Implementation of a fairer and more objective Employee Performance Management System for all work units.
20. Implementation of strict Rewards & Punishments for all employees in accordance with applicable provisions and laws in order to provide a deterrent effect for perpetrators and all employees.
21. Distributing employee engagement surveys to measure employee engagement to the company by considering various satisfaction factors that employees get from the company and the dedication that employees give to the company. The survey was conducted using the e-Human Capital mobile app which was distributed to all employees.
22. Improve employee understanding of the use of voice boxes on the e-Human Capital mobile app so that employees can be actively connected in expressing their opinions, media sharing, and discussions between employees and the Human Capital Division.
23. Fostering harmonious relations between the Bank Jatim Employees' Union and Bank Jatim Management to accommodate employee aspirations and address all employment-related matters.

2025
Annual Report

01 Performance Highlights

02 The Board of Directors's and The Board of Commissioners' Report

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05 Human Capital

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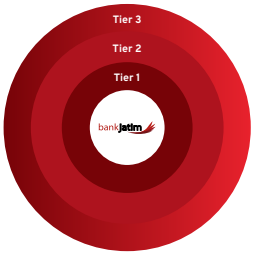
Information Technology


bankjatim
Jenis Tabungan

Information Technology **Strategy Plan**

Master plan and Information Technology Strategic Planning is conducted with the following consideration:

1. **Strategic business planning and ecosystem development**
   Currently, Bank Jatim owns an extensive ecosystem, and it is divided into three tiers. By identifying its ecosystem into three tiers, the Bank can be more focus in arranging the development strategy based on each tier' needs.



NON-EXHAUSTIVE

Tier 1
Province Government, City / District Government and Regional-Owned Enterprises (BUMD)

Tier 2
All users on the East Java Province Government infrastructure, including City / District government and Regional-Owned Enterprises, and the users of facilities and infrastructure in East Java

State Civil Aparatus
Enterpreneur/ SMEs
Students
Employees

Tier 3
Others

DUDI (World Business Industry)
Public

Areas that can be the main focus for Bank Jatim considering that Bank Jatim has a competitive advantage in this area.

Smart Governance One example of Bank Jatim's Information Technology development supporting the government is the Smart City Program of the East Java Provincial Government in 9 cities and 29 regencies to achieve the East Java Smart Province, particularly in the field of Smart Governance:



Strategic Business Direction and Ecosystem Development at Each Tier 1 Bank Jatim focuses on synergy with the Central Government and Regional Governments through a Special Work Program:

- Establishing synergy between Bank Jatim, the Provincial Government, City/Regency Governments, and relevant agencies to support economic growth and innovation in East Java.
- Providing opportunities to enhance services within Bank Jatim's ecosystem network. This can be achieved through service integration and the provision of customized products/services tailored to the specific needs of each stakeholder.



Strategic Business Direction and Ecosystem Development at Each Tier 2, Bank Jatim focuses on users operating on the infrastructure of the Central and Regional Governments through a Special Work Program:

- Financing digital infrastructure, including broadband networks, hardware, software, and cybersecurity;
- Collaborating with regional governments to develop digital payment solutions for public services;
- Providing technology financing for the modernization of healthcare, education, and administration;
- Supporting environmental projects through specialized loans for energy and waste management;
- Financial support for smart city projects and fostering public-private collaboration..

Potential Impact of Development on Specific Segments.

Individual Segment:

1. Entrepreneurs and Small Medium Enterprises;
2. State Civil Aparatus;
3. Workers;
4. Students;
5. Others.

Institutional/Group Segment:

1. Enterpreneurs and Small Medium Enterprises
2. Merchant;
3. Property Developers;
4. Public Transportation;
5. Amusement Parks;
6. Savings and Loan Cooperatives;
7. Schools / Boarding Schools;
8. Private Enterprises;
9. Insurance;
10. Logistics Service Providers.

Strategic Business Direction and Ecosystem Development at Each Tier 3 Bank Jatim focuses on identifying the right market needs amid increasing competition with other banks and financial institutions. To expand its market reach, Bank Jatim must develop its systems and services while considering the following key aspects:

- System Security Architecture
  Designing and implementing a robust security architecture to protect customer data and banking systems, Utilizing end-to-end encryption, firewalls, and real-time security monitoring to ensure data integrity, Conducting security training for employees to enhance awareness and response to cybersecurity threats.
- Product and Service Development & Innovation
  Investing in advanced digital products and services that are user-friendly, accessible, and secure and Diversifying products to meet evolving customer needs and market demands.
- Partnerships and Alliances
  Exploring strategic partnerships and alliances with other banks, technology providers, payment gateways, and financial entities and Expanding market reach and accessing additional resources through collaborative efforts.

2. Internal and External Conditions of the IT, Digital & Operations Directorate

These conditions can be evaluated using a SWOT Analysis, which includes an assessment of the current IT architecture, Bank Jatim's business needs, and external factors.

a. Strengths
   - Availability of microservices-based IT solutions that accelerate time to market;
   - Established collaborations with FinTech entities, enabling P2P lending channels;
   - Development of the Jconnect platform as a suite of digital banking services for customers;
   - Diverse E-Channel services, including ATMs, SMS Banking, Internet Banking, Mobile Banking, Laku Pandai, EDC, and QRIS, ensuring accessibility for customers;
   - Extensive integration capabilities to facilitate retribution payments through developed IT solutions.

b. Opportunities
   - Enhancing application security by adopting the DevSecOps framework to optimize development processes while ensuring security compliance.
   - Increasing fee-based income potential due to the rising mobile banking transaction volume (CAGR of 47.41%).
   - Development of a super app to expand the customer base and service offerings.
   - Opportunity to enhance Islamic banking service index through the Dual Banking Leverage Model.
   - Simplifying and aligning digital services to support customers in Supply Chain Financing.
   - Expanding the digital ecosystem by collaborating with regional institutions, banking, insurance, fintech, marketplaces, and other financial entities.

c. Weakness
   - There is no Data Governance framework that encompasses data governance and development as a single source of truth that can support business process needs (analytics, forecasting, monitoring, and ensuring compliance with relevant regulations (especially the PDP Law) as a data-driven entity.
   - Discrepancies in digital service capabilities between sharia and conventional banking result in a gap in the user experience for customers.
   - Many business processes within Bank Jatim's work units have not been optimized through end-to-end integrated automation.

d. Threats
   - Increasing digital banking product capabilities from competing banks;
   - Rising cybersecurity threats, as evidenced by two major hacking incidents in Indonesia's banking sector;
   - Low digital literacy index (ranked 10th out of 15, with a score of 3.58) and lower mobile phone ownership in East Java (62.99%, below the national average of
   - 65.87%), potentially hindering digital banking adoption;
   - Strict cybersecurity, data protection, and digital service regulations, impacting IT infrastructure requirements for innovation and compliance.

3. **IT Vision and Mission**

IT Vision

Supporting the bank with simple, secure, and convenient digital services to enhance financial inclusion and drive economic growth.

IT Mission

1. Digital transformation as the foundation for growth.
2. Digital innovation to enhance access to financial services.
3. Leading an inclusive and sustainable digital ecosystem.
4. Providing a secure and seamless transaction experience for customers

Based on the strategic business direction and ecosystem development, the internal and external conditions of the IT, Digital & Operations Directorate, and the IT vision and mission, Bank Jatim's Technology Division adopts a strategic theme to enhance business, market, and technological growth, which includes:

1. Integrated Development;
2. Customer-Centric;
3. Capability Optimization;
4. Collaborative Governance;
5. Data-Driven Decision Making;
6. Security and Resilience;

Aligned with the Bank Jatim Corporate Plan 2024 – 2028 and the Annual Business Plan, the Bank Jatim Information Technology Strategic Plan 2024 – 2028 follows this roadmap:

1. 2024 - Laying Digital Ecosystem Foundation: Building tomorrow's banking today
   Establishing the necessary digital capabilities and infrastructure to support the development of an innovative digital ecosystem.
2. 2025 – Beyond Banking: AI-Enhanced Financial Ecosystem
   Integrating AI-driven solutions into the digital ecosystem, expanding beyond traditional banking systems.
3. 2026 – Bank Jatim as lifestyle companion: Intuitive and personalized
   Advancing Bank Jatim's role as a smart lifestyle companion, utilizing AI to provide intuitive and personalized financial recommendations.
4. 2027 – Customer empowerment through AI and ML
   Empowering customers with AI and Machine Learning (ML) capabilities to support well-informed financial decision-making.
5. 2028 - Intelligent digital ecosystem: Proactive and predictive banking
   Developing a smart ecosystem capable of anticipating and proactively addressing customer needs.

To support the key points of the 2024-2028 Information Technology Strategic Plan, entitled "Innovative Banking, Simplifying Customer Lives", there must be a derivative strategy to help implement Bank Jatim's business development plans, aligned with the Perfect-I 2025 strategy:

- Innovative Services - Customer Service Digitalization
  Enhancing the customer experience in every interaction with Bank Jatim through digital services for a more convenient, fast, and secure user experience.
- Innovative Processes - Process Automation and Digital Innovation
  Bank Jatim automates business processes that are still carried out manually, implements digitalization, and develops application systems to enhance efficiency in areas such as data processing, verification, and the implementation of other internal controls.
- Innovative Technology - Infrastructure & Security Management
  Bank Jatim procures and upgrades infrastructure as needed, adopting the latest technologies to enhance security, flexibility, scalability, and infrastructure efficiency.
- Innovative Decision Making - Data-Driven Decision Making
  Bank Jatim leverages Business Intelligence & Data Analytics to support informed decision-making, service personalization, business strategy development, operational efficiency enhancement, as well as risk management and monitoring.
- Innovative Governance - Governance and Control Enhancement
  Bank Jatim continuously improves governance capabilities through cross-functional collaboration and automation of control, compliance, and audit processes. This ensures alignment with the Bank's strategic direction, business needs, and risk levels.
- Innovative People - Development Strategy for Operating Model and Human Resources
  Supported by an optimal operating model that structures interactions between IT functions and aligns strategies with business needs, Bank Jatim also enhances human resource quality to remain competitive at both regional and international levels.
- Innovative Ecosystem - Collaboration with the Digital Ecosystem
  Bank Jatim collaborates with fintech companies, marketplaces, and other technology service providers in a mutually beneficial partnership to achieve digital economic growth and financial inclusion.

Information Technology Innovation

Potret Portrait of banking conditions in Indonesia – the importance of customer experience to keep the Bank relevant to consumers, and in an effort to respond to shifting consumer expectations, Banks must focus on creating a continuous and interconnected consumer experience, building ecosystems and partnership strategies, and making consumers feel treated, such as:

- Neobanks are starting to grow
  Traditional banks still lead in maintaining primary financial relationships (PFR) with respondents. However, with the entry of new digital services, neobanks are starting to gain attention: 42% of respondents said they have at least one service or product with a neobank.
- The Importance of Trust
  Trust is an important factor, especially since consumers are willing to maintain multiple financial service relationships. The personal relationship aspect drives respondents' trust in their PFR provider. Having a branch nearby is one of the top trust drivers, reinforcing the importance of existing banks maintaining a physical presence.
- Super App is in demand
  With the number of multiservice technology platforms in Indonesia, it is not surprising that respondents are very interested in super apps that can provide integration of all their financial services.
- Personalization
  Conventional banks have an opportunity to deepen relationships and reduce the risk of respondents switching to other providers by addressing the personalization gap.

The development of banking technology trends with several driving factors as follows:

- Accelerating Digitalization - Increasing the migration of services to digital channels, including for identity management and verification, a seamless approach to commercial credit and lending services, and the establishment of a digital money pooling structure.
- Core Banking System Improvement - The increasing use of banking services through digital channels has created an urgency to improve the capabilities of the Core Banking System to enable process simplification, thereby reducing time and improving the quality of work results.
- Open Banking - Banking institutions are starting to adopt Open API, supported by solutions such as cloud services, low/no-code development platforms, DevSecOps, AI & ML, etc, also adopting new ways of working including the use of Design Thinking and Agile Process.
- Landscape Shifting of FinTech - FinTech, and financial technology vendors are starting to expand services to corporate clients and bring strong capabilities in cloud-based solutions, innovative value propositions, and integrated value chain offerings.

In 2025, Bank Jatim took steps to develop information technology innovation. The following outlines the concrete measures taken by Bank Jatim throughout the year to support technological innovation and accelerate digital transformation.

1. **Acceleration of Digital Transformation in Banking Services**
   Bank Jatim actively promoted digital transformation across its banking services to enhance customer convenience, security, and transaction speed. This initiative included the expansion and enhancement of features within e-channel services, such as mobile banking, internet banking, and QRIS, as part of the Bank's digital strategy.
2. **Development of the "JConnect Mobile" Mobile Banking Application**
   The JConnect Mobile application continued to be developed as Bank Jatim's primary mobile banking platform. The enhanced features include:
   - Bill payments (PDAM/water utilities, property tax/PBB, taxes, electricity bills) and other multipayment services.
   - Interbank transfers and transfers within Bank Jatim.
   - E-wallet top-ups and cardless cash withdrawal services.
   - Transaction notifications and account statement updates.
   - QRIS and other digital services.
   - Development of the New JConnect Mobile using microservices technology (previously monolithic architecture), incorporating enhanced security features such as biometric authentication and Mobile Network Verificator (MNV) protection, as well as additional features including ShopeePay and e-money top-ups and a transaction scheduler. As of 2025, this development has entered the final stage of regulatory approval (BI and OJK)
3. **Enhancement of Technology Infrastructure and Human Capital**
   Bank Jatim also strengthened its information technology infrastructure and enhanced the capacity of its human capital to support digital transformation initiatives. These efforts included improvements in security, system management, and the reliability of IT infrastructure as part of the Bank's long-term strategy to support service innovation.
4. **Expansion of Digital Products and Services for MSMEs**
   Bank Jatim expanded its technological innovation to support micro, small, and medium enterprises (MSMEs) in enhancing their business capabilities through digital services, including:
   - Digital payment systems.
   - Integrated online banking services.
   - Supporting MSME ecosystems to facilitate access to financing and market opportunities.

5. **Focus on the Security and Reliability of Digital Services**
   Bank Jatim places the security and reliability of its digital systems as a key priority in technology development. This includes strengthening IT governance to support service innovation and operational efficiency, as well as ensuring that digital transactions remain secure and reliable. In 2025, Bank Jatim's digital channels successfully completed the recertification of ISO 27001:2022, reaffirming the Bank's commitment to information security. This certification underscores the Bank's dedication to safeguarding customer data and maintaining transaction integrity through the implementation of an Information Security Management System (ISMS) that complies with international standards issued by the International Organization for Standardization.

   Through this recertification, Bank Jatim ensures that every digital banking service offered is not only secure but also aligned with regulatory requirements and global standards to maintain data confidentiality, availability, and security. This achievement reflects the Bank's strong commitment to addressing cybersecurity challenges and maintaining customer trust in an increasingly evolving digital landscape.
6. **Contribution to the Acceleration of Regional Digitalization**
   Bank Jatim also supported the acceleration of regional digitalization through various achievements and strategic initiatives implemented, including its active participation in programs aimed at accelerating digital financial inclusion across East Java Province.

   In 2025, Bank Jatim was recognized as the Best Regional Development Bank (BPD) in Indonesia and received the TP2DD Championship award, an achievement that reaffirmed the Bank's position as a pioneer in digital transformation within the regional banking sector.

   This achievement reflects Bank Jatim's continued commitment to supporting the acceleration of the digitalization of regional government transactions through the Regional Government Transaction Electronification Acceleration Team (TP2DD), which aims to establish a more efficient, transparent, and secure payment system. Bank Jatim has successfully implemented systems that facilitate digital regional government transaction payments through various channels, including QRIS and other electronic payment platforms, generating significant positive impacts for regional governments and the community.

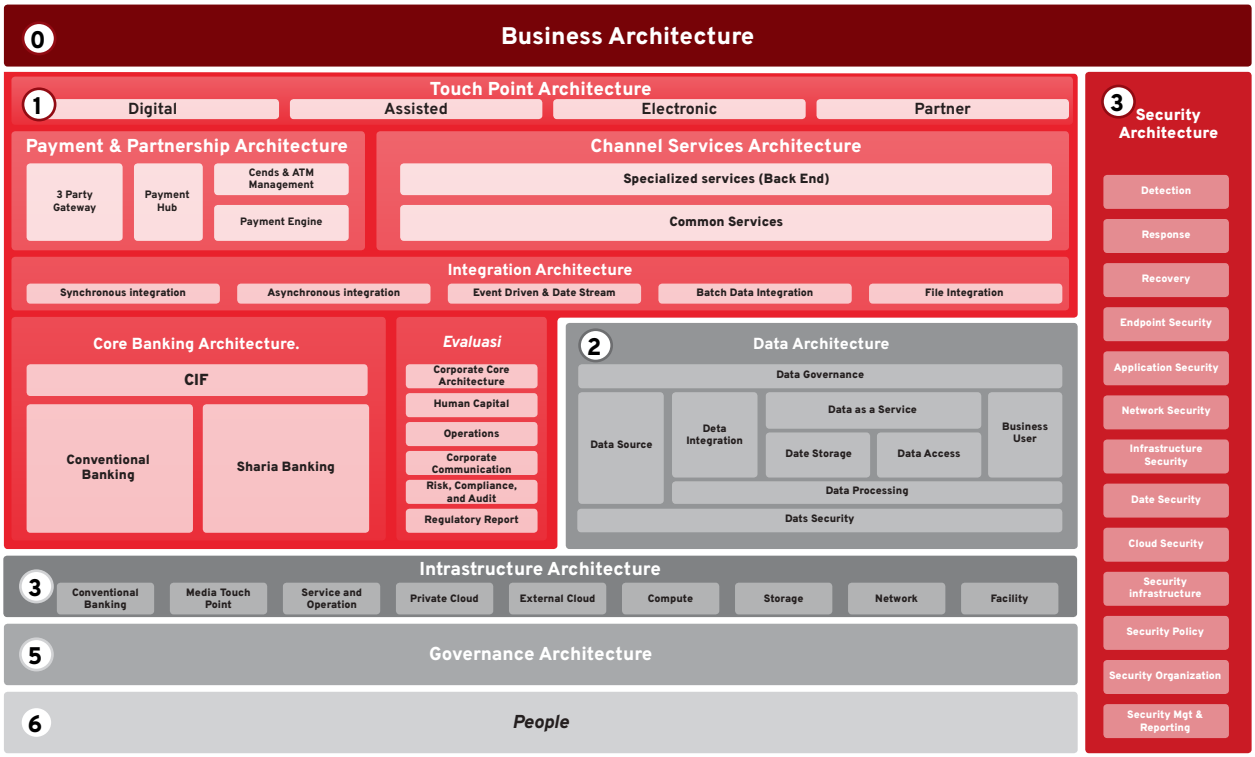
   Through this achievement, Bank Jatim not only strengthened its reputation as a leader in banking technology innovation but also demonstrated strong capabilities in accelerating financial inclusion and the digitalization of the public sector, further reinforcing its role as a trusted partner in regional economic development.

   In 2025, Bank Jatim also reached an important milestone in developing an integrated digital ecosystem across various strategic sectors, including healthcare services, education, traditional markets, regional governments, and villages. Through its strong commitment to digital transformation, Bank Jatim not only advanced banking service innovation but also made significant contributions to strengthening regional economic development and improving public services through comprehensive digitalization initiatives.

   a) Hospital Ecosystem: Bank Jatim facilitated the integration of digital payment systems in hospitals, making patient transactions more convenient while supporting hospital financial systems through more efficient, secure, and transparent payment solutions. These initiatives include the implementation of payment gateway solutions across hospital facilities such as parking services, hospital canteens/ restaurants, outpatient services, and inpatient services, integrated with patients' medical record numbers.
   b) Education Ecosystem: Bank Jatim strengthened the education sector by providing digital financial services that facilitate payments for schools, universities, and other educational institutions, while also supporting broader and more inclusive access to education. The Bank also continued the development of its latest application, JConnect Edu, to provide comprehensive convenience for educational institutions, both those that have not yet implemented academic information systems and those that already utilize such systems, through system interconnection with Bank Jatim's services.
   c) Market Ecosystem: Bank Jatim promoted MSME empowerment through the digitalization of traditional and modern markets by providing electronic payment solutions that accelerate transactions, expand market reach, and improve operational efficiency. Through the Circle v2 application based on virtual account services, and the ongoing development of Circle v3 based on account-based architecture, the initiative is expected to contribute to an increase in the Number of Accounts (NoA), while also creating a positive multiplier effect on the growth of JConnect Mobile users, loan portfolios, and Third-Party Funds (DPK).
   d) Regional Government Ecosystem: In supporting the implementation of the Regional Government Transaction Electronification Acceleration Team (TP2DD) program, Bank Jatim facilitated the digitalization of regional government transactions to accelerate public services and enhance transparency and accountability in regional financial management. These initiatives include Digital Channels (realization of regional tax and levy payments through Mobile Banking, Internet Banking, SMS Banking, QRIS, and e-commerce channels), Non-Digital Channels (realization through ATM, EDC, and UE Reader channels), and Conventional Channels (realization through Teller and Agent Banking channels).
   e) Village Ecosystem: Bank Jatim played an active role in accelerating village digitalization by providing access to financial services for rural communities and promoting local economic empowerment through financing access and financial literacy initiatives. Bank Jatim has integrated the Siskeudes Link system across 5,590 villages in 24 regencies out of a total of 7,724 villages in 30 regencies.

Information Technology Infrastructure

The IT-related capabilities built through RSTI 2024 – 2028 are carried out through the implementation of initiatives divided into 6 (six) aspects of IT-related architecture. The formulation of initiatives in the 6 (six) IT-related architectures is based on business development needs illustrated in the Business Architecture.



Business Architecture

Business architecture consist of important components in archieving Bank Jatim's goals in the future.

Applications Architecture

The foundation of the system used to support business processes includes application components, relationships between components, and the technological capabilities utilized.

Data Architecture

It is a framework that regulates the management, storage, and integration in optimizing data access by all business units for information-based decision making.

Infrastructure Architecture

Carefully designed infrastructure to ensure robust system reliability, security and availability.

Security Architecture

Security that can manage cyber risks, proactively monitor threats and vulnerabilities, and can respond to security challenges effectively.

Governance Architecture

Collaboration between Business and IT across all IT functions to optimize benefits delivery while maintaining compliance, governance, and the bank's risk appetite.

People Architecture

A federated IT operating model for optimizing service delivery and agility through cross-functional collaboration supported by task segregation and interaction models.

Information
Technology Governance

The Bank has implemented IT policy directions focusing on 5 (five) IT Governance areas, namely:

1. **Strategic Allignment**
   The implementation of Information Technology at Bank Jatim is directed towards supporting the achievement of the company's vision and mission by ensuring that its Information Technology strategy is aligned with the Bank's business strategy. This alignment serves as the primary foundation for optimal IT utilization, providing added value and supporting business sustainability.

   As a manifestation of this strategic alignment, Bank Jatim has updated its Information Technology Strategic Plan (Renstra IT) for 2024–2028. The IT Renstra focuses on the Bank's role in improving financial literacy, digital literacy, and financial inclusion, as well as driving sustainable digital transformation.

   Aligning its IT strategy with its business direction, Bank Jatim strives to remain close to its customers, increase the relevance of its banking services, and address customer needs and expectations amidst the ever-evolving dynamics of the financial services industry.

2. **Value Delivery**
   The implementation of Information Technology at Bank Jatim is aimed at providing added value to support the achievement of the company's vision, mission, and strategic objectives. IT utilization serves not only as operational support but also as a key enabler in driving efficiency, effectiveness, and improving the quality of banking services.

   As a commitment to this value creation, throughout 2025, Bank Jatim focused on completing and developing the Information Technology Bank Business Plan (RBB), as well as implementing various IT initiatives and projects developed internally by the IT unit. These initiatives were aimed at meeting the Bank's internal and external needs, particularly in improving customer service and experience.

   Through the implementation of measurable Value Delivery aligned with business strategy, Bank Jatim ensured that every investment and development in Information Technology made a tangible contribution to the company's performance and business sustainability.

3. **Risk Management**
   The implementation of Information Technology at Bank Jatim is consistently accompanied by IT risk identification and management to ensure that potential impacts can be effectively managed. IT risk management is implemented through policy strengthening, implementation of international standards, and compliance with applicable regulatory requirements. The Bank's IT risk management implementation includes:
   a. The Bank periodically updates its policies, procedures and technical instructions (Juknis) by referring to international best practices and the latest regulatory provisions, including::
      - Law Number 27 of 2022 concerning Personal Data Protection.
      - Bank Indonesia Regulation Number 2 of 2024 concerning Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Players, and Other Parties Regulated and Supervised by Bank Indonesia.
      - Board of Governors Regulation Number 24 of 2024 concerning Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Players, and Other Parties Regulated and Supervised by Bank Indonesia.
      - SEOJK Number 24/SEOJK.03/2023 of 2023 concerning Assessment of the Digital Maturity Level of Commercial Banks.
      - SEOJK Number 29/SEOJK.03/2022 on December 27, 2022, concerning Cyber Resilience and Security for Commercial Banks.
      - POJK Number 11/POJK.03/2022 concerning the Provision of Information Technology by Commercial Banks.
      - POJK Number 12/POJK.03/2018 concerning the Provision of Digital Banking Services by Commercial Banks.
      - POJK Number 13/POJK.03/2021 concerning the Provision of Commercial Bank Products.
      - SEOJK Number 21/SEOJK.03/2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
      - Bank Indonesia Regulation Number 23/6/PBI/2021 concerning Payment Service Providers.
      - Control Objectives for Information and Related Technology 2019 (COBIT) is an IT Governance framework that has an IT Strategic Plan aligned with business strategy.

- Information Technology Information Library (ITIL) is a standard framework for IT to align IT support services with the business. ITIL focuses on IT processes, procedures, tasks and service levels to support corporate strategy, provide added value and maintain IT competency levels.

b. Information Technology Service Management System Certification
The Bank has obtained ISO 20000:2018 certification for its IT Service Management System by the IT & Digital Directorate to support JConnect Mobile Banking services for customers.

c. Information Security Management System Certification
As a commitment to maintaining information security, the Bank has also obtained ISO 27001:2022 certification for its Information Security Management System covering JConnect Mobile, SMS Banking, and Internet Banking services, ensuring that information security risk management is conducted in accordance with international standards.

4. ***Resource Management***
The implementation of Information Technology at Bank Jatim was supported by adequate and optimal resource management, both in terms of human resources and competency development. This resource management aims to ensure the Bank's readiness to support business needs and accelerate digital transformation. In its implementation, the Bank focuses on two main areas:

a. Human Resource Satisfaction
To support business needs and the development of Information Technology, the Bank continuously strengthens its IT human capital through recruitment processes aligned with organizational needs and the Bank's strategic direction. This IT workforce fulfillment is expected to ensure the availability of competent personnel capable of managing, developing, and securing the Bank's information systems. To support business needs and Information Technology development, the Bank continuously satisfied its IT Human Resource needs through a recruitment process tailored to organizational needs and the Bank's strategic direction. This IT HR satisfaction was expected to ensure the availability of competent experts to manage, develop, and secure the Bank's information systems.

b. Training
Being a part of its human resource capacity building efforts, the IT, Digital & Operations Directorate implemented various training and certification programs tailored to the Bank's business processes and areas of expertise during 2025. Totally, 51 training programs were implemented, enhancing the competency, professionalism, and readiness of IT personnel to support Bank Jatim's operations and digital transformation.

Through this Resource Management approach, Bank Jatim ensured that the utilization of Information Technology was supported by competent, sustainable resources that aligned with business needs.

5. ***Performance Management***
The implementation of Information Technology at Bank Jatim was measured and evaluated periodically to ensure its performance, capacity, and reliability aligned with business needs and banking services. IT performance management was performed through a monitoring mechanism that covered all aspects of Information Technology, both operational and managerial:

Operational Aspect
In terms of the operational aspect, the Bank implemented controls and monitoring of Information Technology services provided to branches and customers, including:
- Provision of a branch complaint application as a means of recording and resolving Information Technology issues in business units.
- Implementation of availability monitoring of all IT services to ensure optimal and sustainable banking services.

Management Aspect
In terms of the management aspect, the Bank implemented IT governance through structured forums and decision-making mechanisms, including:
- Information Technology Committee, evaluates the Information Technology Strategic Plan and the Bank's policies regarding IT utilization. In 2025, the IT Committee was established on December 3, 2025.
- IT and Digital Operations Directorate Forum, held weekly to discuss the progress of Information Technology and Digital projects, the implementation of the IT Business Plan (RBB), and to monitor the availability of Core Banking System application services and other supporting applications (surrounding systems).

6. **Customer Demands**
Changes in consumer behavior and marketplace dynamics are driving the banking industry to transform toward digital banking, providing banking services that increasingly rely on information technology support. In line with these developments, some banking services have shifted to self-service-based, enabling customers to conduct transactions independently through digital channels.

Due to these changes, demands for the availability, reliability, and quality of Information Technology support in conducting banking business are increasing. Information technology plays a key role not only as an operational support but also as a key enabler in realizing service innovation, enhancing customer experience, and ensuring the bank's readiness to face future business needs and changes. Strengthening its information technology

capabilities, Bank Jatim ensured that the transformation of banking services was sustainable, secure, and aligned with customer expectations and industry developments.

7. Technology Development

The increasingly rapid dynamics of technological development, in line with the Industrial Revolution 4.0 era, particularly in the financial services sector, require Bank Jatim to continuously adapt to ongoing and future technological changes and innovations. These developments bring both opportunities and challenges in improving competitiveness, operational effectiveness, and the quality of banking services.

To respond to these conditions, Bank Jatim continuously adapted and strengthened the use of information technology to support digital transformation, improve business process efficiency, and strengthen the resilience of the banking system. These efforts were undertaken to ensure that the banking services provided convenience, comfort, and security for customers interacting through various banking channels, both conventional and digital.

8. Banking Digital Technology Security

As the volume and complexity of digital banking transactions increased, the Bank recognized the importance of implementing reliable information technology security to maintain customer trust and ensure service continuity. This increased utilization of digital channels must be balanced with strengthened information system security, given the high risks and threats of cybercrime that continue to evolve in line with technological advances.

To maintain cyber resilience, the Bank implemented adequate information technology security systems and mechanisms through various security controls and strengthening processes, including:

1. Information Technology System Security Control
   The Bank implemented IT security controls that include monitoring system security, data communications, and computer security, through user access control settings, firewall implementation, Active Directory utilization, and the installation of antivirus software within the Bank's system environment.
2. Information Security Awareness Enhancement
   The Bank routinely conducted annual security awareness activities for all system users to increase their understanding and awareness of information security risks and safe system usage practices.
3. Automated Antivirus Updates
   The Bank implemented automated antivirus update mechanisms to ensure all devices are always protected from the latest malware threats.
4. Endpoint Security
   The Bank installed security agents at each endpoint to strengthen user device protection and prevent potential end-user threats.
5. Regular Application Security Security Testing
   The Bank regularly conducted penetration testing to verify the reliability and security of its applications to support business needs and digital banking services, while ensuring customer convenience and security during transactions.
6. Information Security Management System Certification
   Applying a commitment to implementing information security standards, Bank Jatim received ISO 27001:2022 certification for its JConnect Mobile, SMS Banking, and Internet Banking services, confirming that the implementation of its Information Security Management System (ISMS) complied with international standards.

9. *Disaster Recovery Plan*

The Bank established Information Technology Business Continuity Guidelines and Disaster Recovery Plan (DRP) Guidelines as a basis for ensuring the availability of its data center, Disaster Recovery Center (DRC), and the implementation of dual data centers. These guidelines were used to measure and identify critical business processes that depended on application systems, including establishing clear and measurable Recovery Point Objectives (RPOs), Recovery Time Objectives (RTOs), and Work Recovery Time (WRTs).

These recovery plans and strategies were formulated in a Disaster Recovery Plan, which served as the Bank's reference in dealing with disruptions, disasters, or extraordinary events that could potentially disrupt information technology operations.

The Disaster Recovery Plan served to:

1. Minimize service disruptions to customers so that optimal banking operations could be performed, despite system disruptions.
2. Maintain the continuity of information technology operations in the event of disasters, disruptions, or other emergencies.
3. Ensure that Bank management satisfied its responsibility to protect information resources and documents belonging to customers and other related parties.
4. Conduct regular IT resource performance measurements, including applications, networks, and capacity planning, to ensure infrastructure readiness under normal conditions and emergencies.

5. Collaborate with Data Center Service Providers to maintain server availability and security in accordance with established Service Level Agreements (SLAs).

In 2025, for an implementation and testing form of this preparedness, the Bank conducted a Disaster Recovery Center (DRC) Trial for the Core Banking System, E-Channel, and Bank Indonesia Payment System applications, to ensure the effectiveness of recovery procedures and operational readiness in disaster conditions. The Board of Commissioners and Directors continuously ensured that information technology risks, such as IT disruption, cybersecurity, and disaster recovery, were well managed and integrated into the overall risk management framework.

Information Technology **Management Structure**

The IT, Digital & Operations Directorate of Bank Jatim has an Organizational Structure of Information Technology Division, Digital Banking Division and Chief Information Security Officer Division. The Organizational Structure of the Information Technology Work Unit, referring to the Decree of the Board of Directors No: 064/05/15/DIR/PSM/KEP dated June 19, 2025 Concerning Organization and Work Procedures, is as follows:

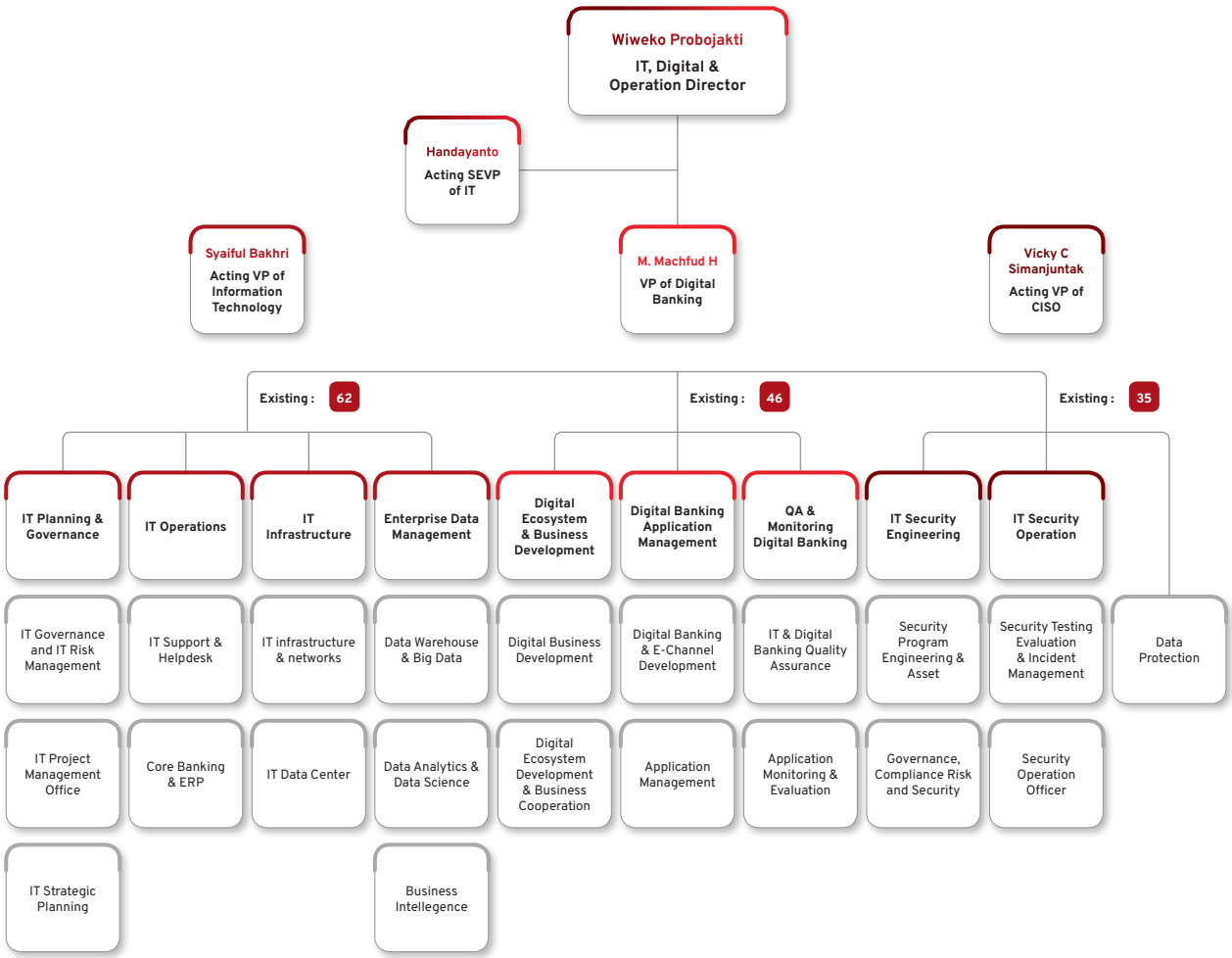


Image 2 Organizational Structure of IT, Digital & Operations Directorate

As of December 31, 2025, the IT, Digital & Operations Directorate for the Information Technology Division had 62 employees, the Digital Banking Division had 46 employees, and the CISO Division had 35 employees, amounting 143 employees. In 2026, additional staffing will continuously be performed to meet Bank Jatim's business project needs.

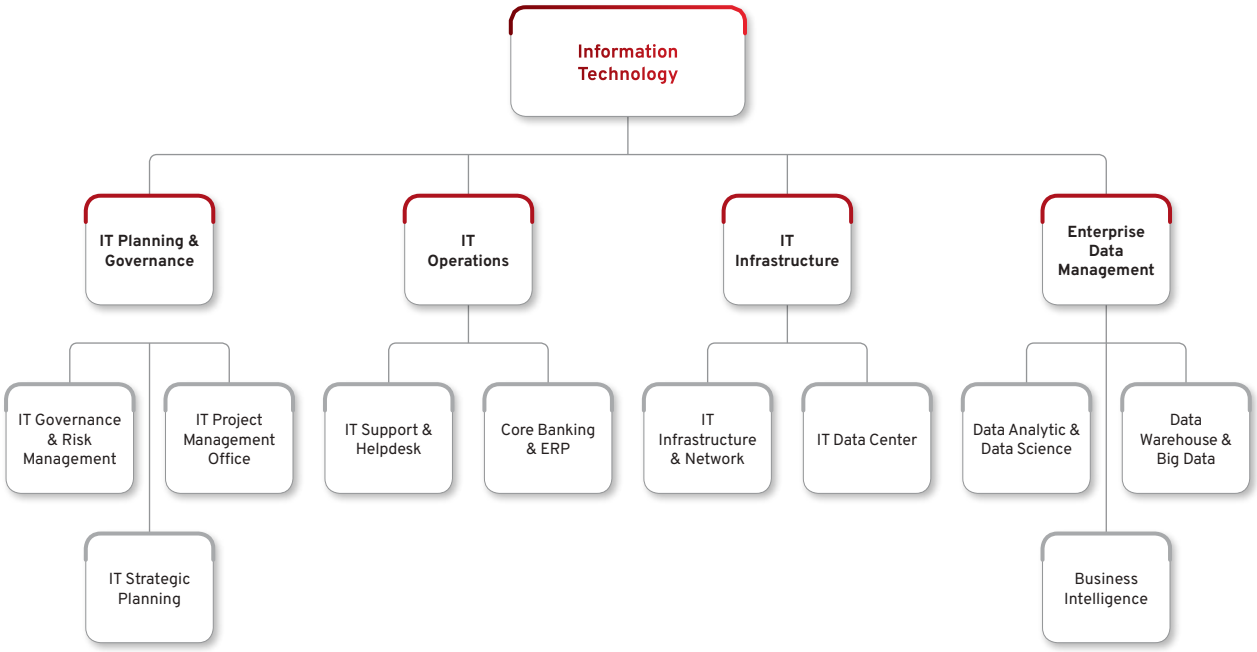


Image 3 Information Technology Organizational Structure

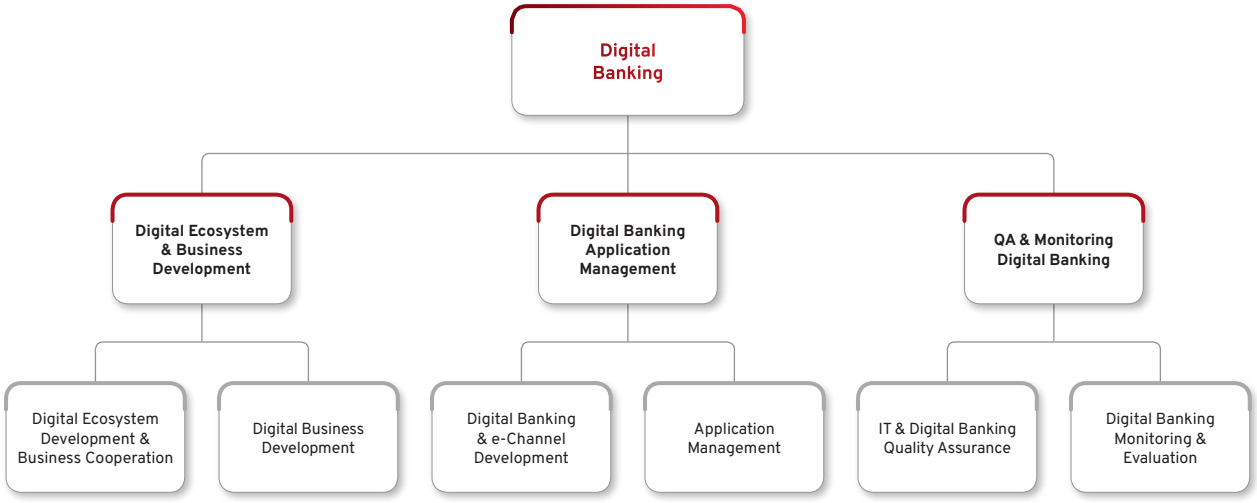


Image 4 Digital Banking Organizational Structure

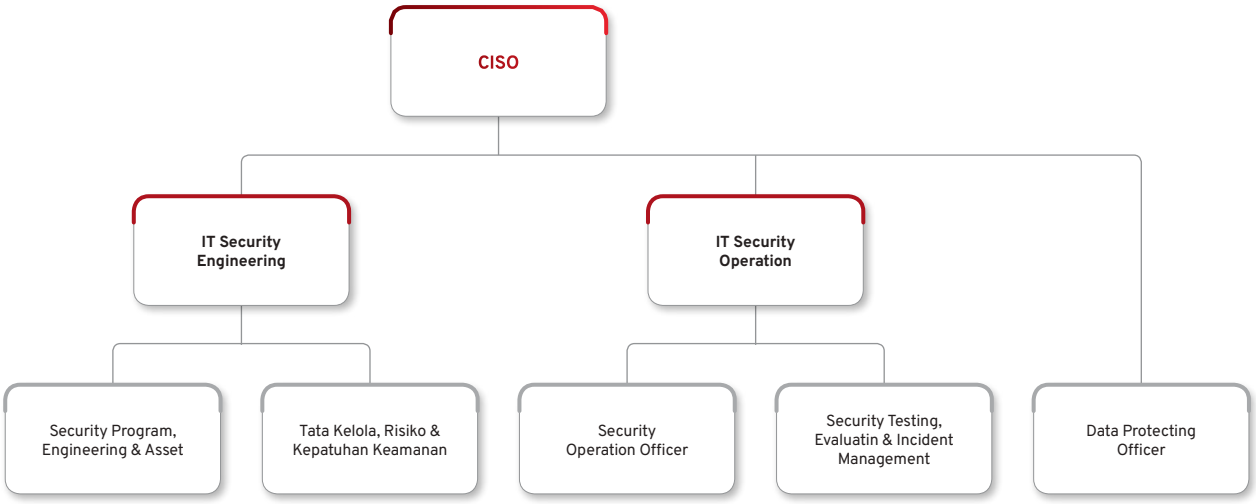
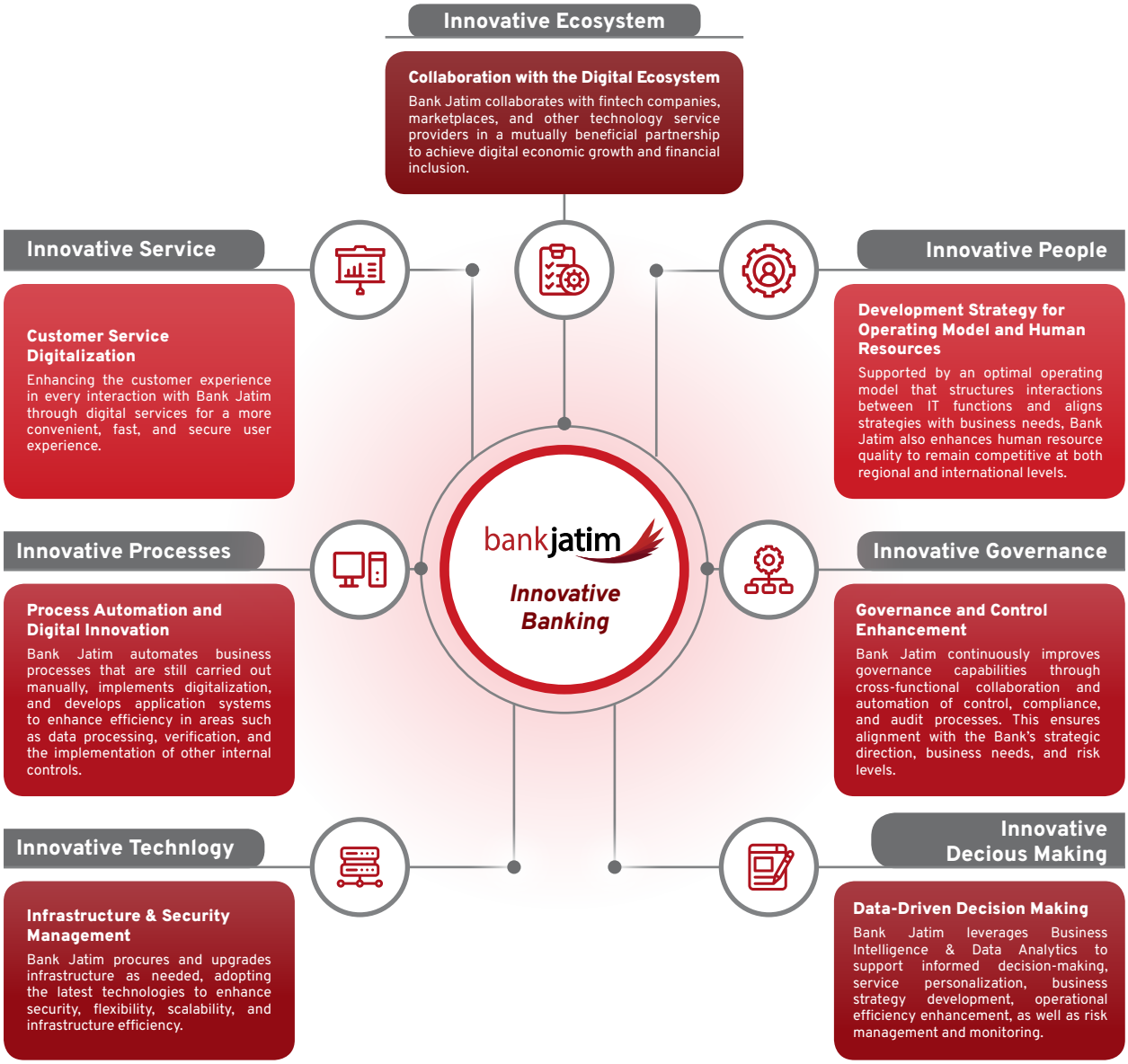


Image 5 CISO Division Organizational Structure

Information Technology **Work Plan 2026**

The 2026 Information Technology Division Business Plan for the implementation and development of information technology is guided by the Financial Services Authority (OJK) Regulation No. 11/POJK.03/2022 concerning "Implementation of Information Technology by Commercial Banks", so that it is mandatory for every commercial bank to report its Business Plan to the regulator. This plan is adjusted to the strategic plan of Bank Jatim's Corporate Plan 2024 - 2028 in the PILLAR 4 (DIGITAL BANKING & IT) and RSTI 2024 - 2028 by implementing the PERFECT-I strategy:

RSTI 2024 - 2028 carry "Innovative Banking, Simplifying Customer Lives"



Transformation is a process that requires significant resources and thorough preparation. To achieve the desired results, consistency in its implementation is essential to create effective and targeted synergy. These steps will support the achievement of the PERFECT-I 2025 strategy, which focuses on organizational strengthening, improving IT policies, optimizing the Core Banking system, improving infrastructure management, developing innovative business applications, and enhancing IT system security.

Referring to Bank Jatim's 2024-2028 Corporate Plan's focus in PILLAR 4 (DIGITAL TRANSFORMATION) and the 2024-2028 RSTI (Information Technology Development Plan), where the 2024-2028 RSTI projects have been mapped annually, the 2025 information technology development consisted of 17 projects outlined based on the seven PERFECT-I strategies as follows:

1. *Innovative Services*

   Customer Service Digitalization - Enhancing the customer experience in every interaction with Bank Jatim through digital services for a more convenient, fast, and secure user experience.

No	Project Name	Description
1	*E-Ticketing & Problem-Solving Application*	The availability of an integrated system for recording and monitoring IT service tickets, equipped with a monitoring dashboard, solution database, and operational documentation to improve efficiency, transparency, and quality of IT services at the Bank. **Beneficery** 1. Maintaining SLAs for operations and troubleshooting 2. Ease of access and monitoring when using E-Ticketing 3. Establishing a logbook for problems and their solutions

2. *Innovative Processes*

   Process Automation and Digital Innovation - Bank Jatim automates business processes that are still carried out manually, implements digitalization, and develops application systems to enhance efficiency in areas such as data processing, verification, and the implementation of other internal controls.

No	Project Name	Description
1	New Treasury System (Supporting)	The Information Technology Division provided infrastructure support for Core Banking, specifically the systems used to manage and monitor the Bank's financial activities related to business, particularly cash management, investments, and risk management. **Beneficery** 1. More stable, faster, and more secure treasury system 2. Mitigating treasury system failures in financial market transactions
2	Fraud Detection System (Supporting)	Banking aimed to monitor and analyze transaction activity in real time, detect indications of fraud early, and provide warnings or automated actions to minimize the risk of loss and maintain customer security and trust. **Beneficery** 1. Early fraud risk mitigation by monitoring suspicious transactions 2. Automation provides faster prevention if fraudulent transactions are detected 3. Preventive measures to prevent fraud with greater losses
3	Custodian application system (Supporting)	Technical support and assistance in the implementation process of the custodian application system, including configuration, integration, testing, and resolving technical issues during implementation. **Beneficery** 1. More stable, faster, and more secure custodian system 2. Mitigating custodian system failures in asset management and compliance

3. *Innovative Governance*

Governance and Control Enhancement – Bank Jatim continuously improves governance capabilities through cross-functional collaboration and automation of control, compliance, and audit processes. This ensures alignment with the Bank's strategic direction, business needs, and risk levels.

No	Project Name	Description
1.	Enterprise IT Architecture Consultant	Conducting a comprehensive evaluation of the alignment between business strategy and information technology architecture within the Bank. This activity included analyzing the existing condition (baseline architecture), mapping applications, data, infrastructure, and IT governance to identify gaps against the desired architecture targets. **Beneficery** Reliable IT infrastructure for digital transformation and adequate performance within the specified timeframe.
2.	*Surveilance* ISO 20000	Assessing the level of compliance and effectiveness of the IT service management system implementation within the organization, identifying gaps against standard requirements, and providing recommendations for improvements to ensure IT services run optimally, securely, and align with business needs. **Beneficery** Implementing an IT service monitoring and management system in accordance with ISO 20000 standards and compliance.

4. *Innovative Ecosystem*

Collaboration with the Digital Ecosystem - Bank Jatim collaborates with fintech, marketplaces, and other technology service providers in a reciprocal collaboration to achieve a digital economy and financial inclusion.

No	Project Name	Description
1	Improve Core Banking (Supporting)	Change Requests on the Core side to assist the business application development process. **Beneficery** Mitigating the risk of financial and operational losses in the event of bugs or anomalies in the core.

5. *Innovative X Customer Experience*

Data-Driven Decision-Making - Bank Jatim leverages Business Intelligence & Data Analytics to support informed decision-making, service personalization, business strategy development, operational efficiency enhancement, as well as risk management and monitoring.

No	Project Name	Description
1	Machine Learning continous Big Data Analytics	A system that could provide insight for decision making from data processing and analysis, interpretation, and finding data patterns and trends. TW 1 – Application Infrastructure and Software Procurement TW 2 – 3 – Case Study-based Implementation

6. *Innovative Technology*

Infrastructure & Security Management – Bank Jatim procures and upgrades infrastructure as needed, adopting the latest technologies to enhance security, flexibility, scalability, and infrastructure efficiency.

No	Project Name	Description
1	Stage 2 - Upgrade Conventional & Sharia Branch Routers & Switches	The advanced procurement of increased branch firewall hardware and software capacity to secure traffic and early detection related to network security. Strengthening traffic security and the early warning system for network security from branches to the Data Center. **Beneficiary** Improving the quality and security of network access for conventional and Sharia branches
2	*Upgrade Network Management System* (NMS)	1. Improving network monitoring performance (faster, more stable). 2. Adding new features such as AI-based anomaly detection, API integration, or a more interactive dashboard. 3. Strengthening security patches to protect the system from security vulnerabilities. 4. Supporting new devices that may be incompatible with older versions. 5. Optimizing scalability to manage a larger number of network devices. **Beneficiary** 1. Maintaining network stability 2. Real-time network monitoring 3. Quick and accurate network allocation, configuration, and troubleshooting 4. Maintaining network security from unauthorized access
3	NAS Procurement	Providing centralized storage media for operational data backup and recovery needs. **Beneficiary** 1. Providing additional storage without reducing the main server space. 2. More secure and faster because NAS uses firmware and network access. 3. Easier to unplug if needed or upgrade to a larger size
4	*Server Sun Solaris* 11 (DB IB DRC)	Server Purchasing to Replace Obsolete Server **Beneficiary** Improving the performance, efficiency, and security of Sun Solaris servers.
5	Kernel-Based VM Switch Procurement (DC - DRC - KP)	Banking aimed to monitor and analyze transaction activity in real time, detect early indications of fraud, and provide alerts or automated actions to minimize the risk of loss and maintain customer security and trust. **Beneficiary** No physical server required, KVM could be run on multiple critical devices, and resource utilization could be more efficient.
6	Swift DRC Infrastructure	Ensuring the continuity of SWIFT services by having an active and synchronized backup server in the DRC. **Beneficiary** If problems occurred with the Prod server, the DRC server could be used, and in accordance with BI and OJK regulations requiring a DRC server for transactional purposes.
7	Firewall treasury dealing room & swift head office	Procurement of firewall devices for the treasury dealing room and SWIFT Head Office. **Beneficiary** Improving the protection of high-risk financial transactions from cyber threats.

No	Project Name	Description
8	Procurement of Backup Server for Dataware House DC and DRC	Procurement of 1 DRC Server and the Transfer and Synchronization Process for DC and DRC Data. **Beneficiary** 1. Risk mitigation in the event of a mimix failure can be achieved by backing up the DRC server. 2. A backup and necessary data access procurement, as well as not burdening the DRC server.
9	AS400 Prod Machine Rejuvenation	The AS/400 server upgrade was carried out by placing a new machine as the primary Production server, while the old machine was utilized as a High Availability (HA) server, receiving real-time data replication from Production and then asynchronously replicating the data to the Disaster Recovery Center (DRC) to ensure the availability and continuity of the Bank's operational services. **Beneficiary** Significantly improving the performance and efficiency of the CBS by upgrading to higher specifications.
10	Server Rejuvenation (Baremetal)	Procurement of 3 Baremetal Servers, replacing obsolete server equipment to improve performance, capacity, and reliability of IT operations. **Beneficiary** 1. Maintaining and improving application performance on Baremetal. 2. Improving service and application SLAs that have been mapped to the required server specifications.
11	SDWAN Router for conventional and sharia branches (49 Branches)	Improving the reliability and security of connectivity between branches and sub-branches, optimizing centralized data communication channels, accelerating information exchange, and supporting network operational efficiency to ensure stable and secure banking services. **Beneficiary** Improving the quality and security of network access for conventional and Sharia branches.

7. *Innovative People*

Development Strategy for Operating Model and Human Resources – Supported by an optimal operating model that structures interactions between IT functions and aligns strategies with business needs, Bank Jatim also enhances human resource quality to remain competitive at both regional and international levels.

No	Project Name	Deskripsi
1	Core Banking System Procurement Consultant	Development of modules or features in the Core Banking System for Bank Jatim's business process needs. **Beneficiary** CBS was reliable, stable, and could support the Bank's business needs in transaction processes.
2	ATM Monitoring Application Enhancement (Mobile Version)	A centralized system was available to monitor ATM operational status in real-time, including connection information, cash availability, and device disruptions, along with a reporting dashboard and automatic notifications to speed up response, improve service reliability, and support operational decision-making. **Beneficiary** 1. ATM and CRM status monitoring is easier because it could be done via mobile. 2. Real-time monitoring to mitigate ATM CRM outages. 3. Instant EJ and Captured withdrawals for discrepancies investigation. 4. The idle screen could be used as a promotional tool for bank products.

2025
Annual Report

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10 Financial statements



Corporate Governance


bankjatim
bankjatim
Jenis Tabungan

Basic for
Corporate Governance Implementation

The implementation of Corporate Governance at Bank Jatim always refers to the applicable regulations. The basis for implementing Corporate Governance at Bank Jatim is as follows:

1. Law of the Republic of Indonesia Number 7 of 1992 concerning Banking as amended several times, lastly by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Governmental Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law along with its amendments.
2. Law of the Republic of Indonesia Number 31 of 1999 concerning Eradication of Corruption Crimes as partially repealed by Law of the Republic of Indonesia Number 1 of 2023 concerning Criminal Law along with its amendments.
3. Law Number 40 of 2007 concerning Limited Liability Companies as amended several times, lastly by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Governmental Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law along with its amendments.
4. Corruption Eradication Commission Regulation Number 2 of 2019 concerning Reporting of Gratification.
5. Corruption Eradication Commission Regulation Number 07 of 2016 concerning Procedures for Registration, Announcement and Examination of the Assets of State Administrators along with its amendments.
6. Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies along with its amendments.
7. Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies along with its amendments.
8. Financial Services Authority Regulation Number 35/ POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies along with its amendments.
9. Financial Services Authority Regulation Number 21/ POJK.04/2015 concerning Guidelines for Implementation of Public Company Governance along with its amendments.
10. Financial Services Authority Regulation Number 45/ POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks along with its amendments.
11. Financial Services Authority Regulation Number 55/ POJK.04/2015 concerning the Establishment and Guidelines for the Work Implementation of the Audit Committee along with its amendments
12. Financial Services Authority Regulation Number 4/ POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks along with its amendments.
13. Financial Services Authority Regulation Number 5/ POJK.03/2016 concerning Bank Business Plans along with its amendments.
14. Financial Services Authority Regulation Number 18/ POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks along with its amendments.
15. Financial Services Authority Regulation Number 27/ POJK.03/2016 concerning the Fit and Proper Test for Main Parties of Financial Services Institutions along with its amendments.
16. Financial Services Authority Regulation Number 29/ POJK.04/2016 concerning Annual Reports of Issuers or Public Companies along with its amendments.
17. Financial Services Authority Regulation Number 11/ POJK.03/2016 concerning Obligation of Minimum Capital Requirements for Commercial Banks along with its amendment.
18. Financial Services Authority Regulation Number 46/ POJK.03/2017 tentang concerning Implementation of Compliance Function for Commercial Banks along with its amendments.
19. Financial Services Authority Regulation Number 37/ POJK.03/2019 Concerning Transparency and Publication of Bank Reports along with its amendment.
20. Financial Services Authority Regulation Number 1/ POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks along with its amendments.
21. Financial Services Authority Regulation Number 8 of 2023 concerning Implementation of Anti-Money Laundering Program, Prevention of Terrorism Funding, and Prevention of Mass Weapon Proliferation Funding in the Financial Services Sector along with its amenmdent.
22. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks along with its amendment.
23. Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Governance for Sharia Commercial Banks and Sharia Business Units.
24. Financial Services Authority Circular Letter Number 32/ SEOJK.04/2015 concerning Governance Guidelines for Public Companies.
25. Financial Services Authority Circular Letter Number 39/ SEOJK.03/2016 concerning the Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Board of Commissioners of the Bank.
26. Financial Services Authority Circular Letter Number 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
27. Financial Services Authority Circular Letter Number 14/ SEOJK.03/2017 concerning Assessment of the Soundness of Commercial Banks.
28. Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 15/SEOJK.03/2024 regarding the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and its amendments;
29. Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 14/SEOJK.03/2025 concerning the Implementation of Sharia Governance for Commercial Banks, and its amendments;
30. Articles of Association of PT East Java Regional Development Bank Tbk. along with the changes.

In addition to the required provisions of the various laws and regulations above, the Company also bases on the GCG implementation guidelines as follows.

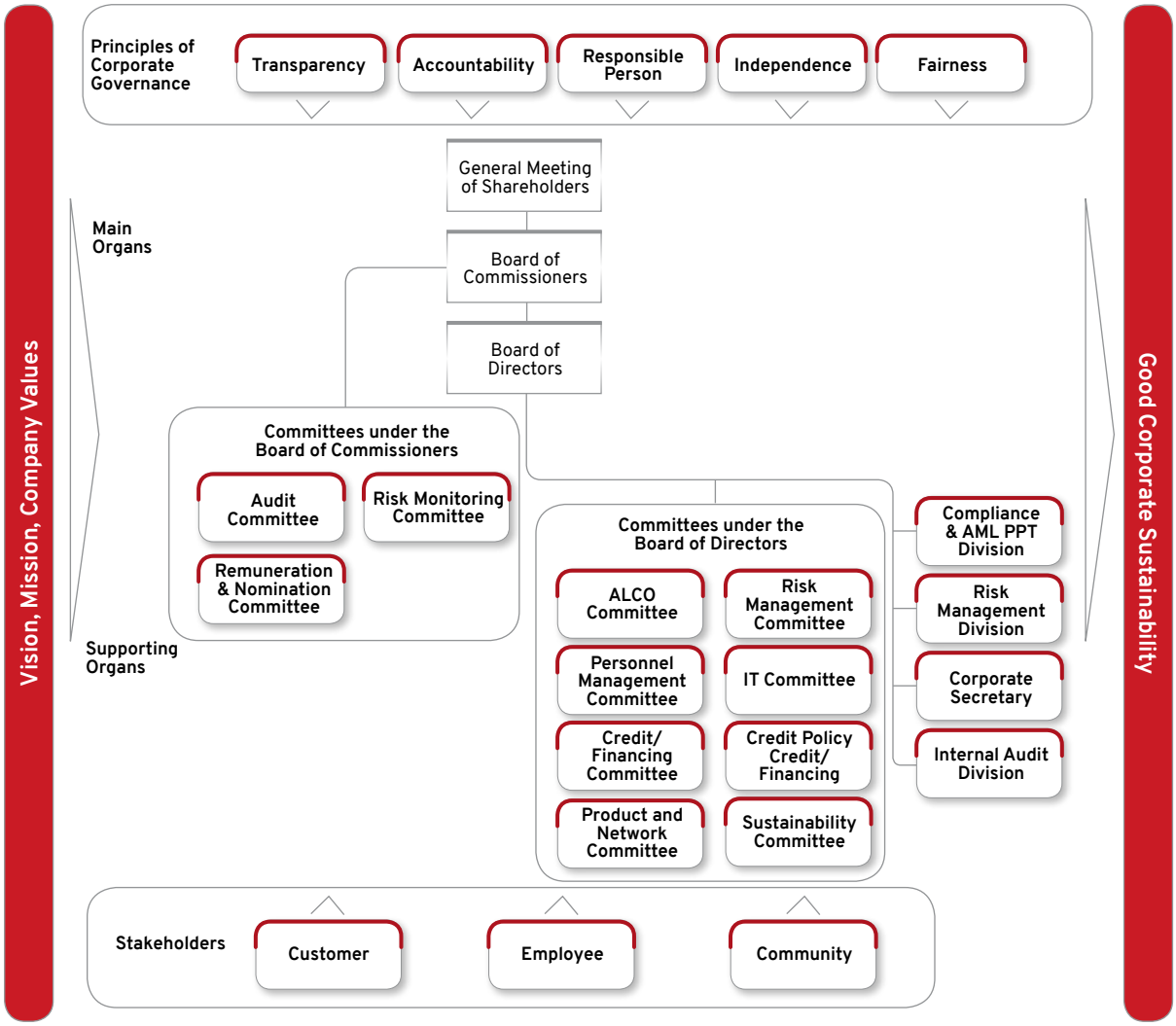
1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. Indonesian GCG Guidelines developed by the National Committee on Governance Policy (KNKG).
4. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.

Structure and Mechanism **of Corporate Governance**

Structure of Corporate Organs

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, the Organs of the Company consists of General Meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. Its administration adopts a two tier system, namely Board of Commissioners and Board of Directors, who have specific authority and responsibility based on their respective functions as specified in the Articles of Association and the laws and regulations. Bank Jatim also had supporting organs under the Board of Commissioners and Directors in order to support the effectiveness of the duties and responsibilities of the Main Organs.

The structure of the corporate organs is presented in the chart below.



Governance Soft Structure

In addition to the structure of the Company's Organs, Bank Jatim also has a governance soft structure which is the provisions set by the Board of Directors to implement GCG principles at all levels of the organization. In its implementation, Bank Jatim has various policies/ guidelines in carrying out its functions and duties which are called the Bank's governance infrastructure. The objectives of building the Bank's governance infrastructure are as follows.

No.	Guideline	Guideline Number	Validation Date
1.	Deed of Establishment	Deed of Establishment of PT Bank Pembangunan Daerah Jawa Timur Number 1 on May 1, 1999, and ratified by the Minister of Justice Number: C2-8227.HT.01.01.TH.99 on May 5, 1999	May 1, 1999
2.	Articles of Association	Deed of Establishment of PT. Bank Pembangunan Daerah Jawa Timur Number 1 on May 1, 1999	May 1, 1999
		Deed of Restatement of Meeting Decisions of PT. Bank PembangunanDaerah Jawa Timur Tbk Number 94 dated June 24, 2025	June 24, 2025
3.	Internal Audit Product and Activity Policy (KPA)	060/02/04/DIR/AUI/KEP	November 30, 2021
4.	(KPA) Human Capital	061/02/04/DIR/HCP/KEP	November 21, 2022
5.	AML, PPT & PPPSPM Product and Activity Policy (KPA)	062/02/03/DIR/KPT/KEP	December 12, 2023
6.	Accounting Product and Activity Policy (KPA)	063/02/02/DIR/AMK/KEP	April 4, 2024
7.	Risk Management Product and Activity Policy (KPA)	064/02/03/DIR/MJR/KEP	August 26, 2025
8.	Credit or Financing Product and Activity Policy (KPA PAP)	064/02/03/DIR/MJR/KEP	December 16, 2025
9.	Accounting Product and Activity Policy (KPA) (Changes)	064/02/01/DIR/AMK/KEP	January 9, 2025
10	Information Technology Product and Activity Policy (KPA)	065/02/01/DIR/TEI/KEP	January 12, 2026
11.	Standard Operating Procedure (SOP) for the Board of Commissioners	063/03/51/DKM/KEP	March 28, 2024
12.	Standard Operating Procedure (SOP) for the Selection and/or Replacement of Members of the Board of Commissioners Committees (Parties) Independent)	060/03/DK/KEP	January 18, 2021
13.	Standard Operating Procedure (SOP) for the Nomination and/or Replacement of Members of the Board of Commissioners and Board of Directors	060/03/04/DK/KEP	May 28, 2021
14.	Changes to the Standard Operating Procedure (SOP) for the Selection and/or Replacement of Members of the Board of Commissioners and Board of Directors	060/03/18/DK/KEP	June 28, 2021
15.	Standard Operating Procedure (SOP) Internal Audit Activities	061/03/60/DIR/AUI/KEP	December 27, 2022
16.	Standard Operating Procedure (SOP) Grading and Remuneration System	062/03/36/DIR/HCP/KEP	June 8, 2023
17.	Standard Operating Procedure (SOP) for Financial Reporting	062/03/69/DIR/AMK/KEP	December 12, 2023
18.	Standard Operating Procedure (SOP) for Corporate Secretary	063/03/01/DIR/CSE/KEP	January 9, 2024

No.	Guideline	Guideline Number	Validation Date
19.	Standard Operating Procedure (SOP) for Developing Bank Strategic Plans and Business Plans	063/03/15/DIR/PSM/KEP	February 26, 2024
20.	Standard Operating Procedure (SOP) Market Risk Management	063/03/21/DIR/MRS/KEP	February 27, 2024
21.	Standard Operating Information Technology Security Standard Operating Procedure (SOP)	063/03/37/DIR/TEI/KEP	March 8, 2024
22.	Standard Operating Procedure (SOP) Compliance	063/03/44/DIR/KPT/KEP	March 21, 2024
23.	Standard Operating Procedure (SOP) for Information Technology Governance	063/03/43/DIR/TEI/KEP	March 21, 2024
24.	Standard Operating Procedure (SOP) for the Work of the Board of Commissioners Committees	063/03/52/DKM/KEP	March 28, 2024
25.	Standard Operating Procedure (SOP) Operational Risk Management	063/03/60/DIR/MRS/KEP	April 19, 2024
26.	Standard Operating Procedure (SOP) Personal Data Protection Information Technology	063/03/62/DIR/TEI/KEP	April 22, 2024
27.	Standard Operating Procedure (SOP) Conflict of Interest	063/03/68/KPT/KEP	April 29, 2024
28.	Standard Operating Procedure (SOP) for the Work of the Board of Directors	063/03/76/DIR/CSE/KEP	May 8, 2024
29.	Standard Operating Procedure (SOP) for Implementing Sustainable Finance	063/03/75/DIR/PSM/KEP	May 8, 2024
30.	Standard Operating Procedure (SOP) for Social and Environmental Responsibility	063/03/83/DIR/CSE/KEP	May 20, 2024
31.	Standard Operating Procedure (SOP) Prevention of Money Laundering, Terrorism, and the Prevention of Corruption	063/03/113/DIR/KPT/KEP	June 20, 2024
32.	Standard Operating Procedure (SOP) Eradication of Money Laundering, Terrorism, and the Prevention of Corruption	063/03/114/DIR/KPT/KEP	June 20, 2024
33.	Standard Operating Procedure (SOP) for Bank Business Groups (BBG))	063/03/147/DIR/MPA/KEP	December 31, 2024
34.	Technical Guidelines for Bank Governance Self-Assessment within Bank Business Groups (BBG)	063/04/124/KPT/SE	December 31, 2024
35.	Technical Guidelines for Implementing Corporate Actions of Bank Business Group Subsidiaries (BBG)	063/04/123/CSE/SE	December 31, 2024
36.	Standard Operating Procedure (SOP) for Financial Reporting (Changes)	064/03/01/DIR/AMK/KEP	January 9, 2025
37.	Standard Operating Procedure (SOP) Anti-Fraud Strategy	064/03/02/DIR/AUI/KEP	January 31, 2025
38.	Standard Operating Procedure (SOP) Investor Management	064/03/19/DIR/CSE/KEP	May 21, 2025
39.	Standard Operating Procedure (SOP) Credit Risk Management	064/03/31/DIR/MRS/KEP	August 14, 2025
40.	Standard Operating Procedure (SOP) for the Work of the Board of Directors (Changes)	064/03/21/DIR/CSE/KEP	June 4, 2025

No.	Guideline	Guideline Number	Validation Date
41.	Standard Operating Procedure (SOP) Implementation of Governance for Remuneration for Management and its Facilities	064/03/01/DK/KEP	June 24, 2025
42.	Standard Operating Procedure (SOP) Liquidity Risk Management	064/03/45/DIR/MRS/KEP	November 27, 2025
43.	Technical Guidelines for Bank Governance Self-Assessment	064/04/66/KPT/SE	December 3, 2025
44.	Standard Operating Procedure (SOP) Bank Soundness Assessment	064/03/56/DIR/MRS/KEP	December 29, 2025

Corporate Governance Mechanism

Shareholders

In the Articles of Association, Shareholders are Series A Shareholders and Series B Shareholders, unless expressly stated otherwise. The Company's shares consist of series A shares which are exclusively owned by the Provincial, City and Regency Governments in East Java and Series B shares which can be owned by Directors, Board of Commissioners, Employees, Provincial Governments, City and Regency Governments throughout East Java and the community. Shareholders have an important role in the implementation of corporate governance. The role of shareholders in the implementation of corporate governance is reflected in the convening of the General Meeting of Shareholders (GMS)

Rights of The Shareholders

By regarding the Articles of Association of the Company based on the Deed of Restatement of Meeting Resolutions of PT Bank Pembangunan Daerah Jawa Timur Tbk Number 94 dated June 24, 2025, Article 5 paragraph (2) of the Articles of Association of the Company stipulated the rights of shareholders as follows

1. Series A is shares which give special rights to their holders in the attendance and approval quorum as referred to in Article 14 of the Articles of Association for:
   a. Attending and approving the appointment, dismissal and approval of the resignation of the Directors and Board of Commissioners.
   b. Attending and approving changes in the articles of association for issuance of equity securities or changes in issued and paid up capital.
   c. Attending and approving stock deposits in the form of objects other than money, both tangible and intangible objects.
   d. Attending and approving the merger, consolidation, acquisition and separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.
2. Except for the special rights referred to in paragraph (2) letter a of article 5, holders of series B shares shall have the same rights.

In addition, Shareholders also have the right to approve remuneration and election for members of the Board of Directors and Board of Commissioners and to propose agenda items for the GMS and propose holding a GMS in accordance with the ownership percentage requirements. As long as there is no other stipulation in the Articles of Association, series A shareholders & series B shareholders have the same rights and every 1 (one) share gives 1 (one) vote.

All Shareholders have the same rights in obtaining information related to the Bank. Bank Jatim provides the same treatment to all Shareholders in providing information needed by investors or Shareholders so that there is no inside information that is only known by the Majority Shareholders. The Bank also encourages the involvement of Shareholders outside the GMS through investor relations, one on one meetings and analyst meetings.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) of the Company consisted of the Annual GMS and Extraordinary GMS. Annual GMS was held annually no later than 6 (six) months after the Company's financial year was closed. Extraordinary GMS could be held at any time based on the need to discuss and decide on the agenda of the meeting.

Rules of GMS

1. At the implementation of the GMS, the rules of procedure for the GMS are given to the shareholders who are present.
2. The GMS agenda is read out before the GMS begins.
3. At the opening of the GMS, the chairperson of the GMS provides an explanation to the shareholders that contains at least:
   a. General condition of the Bank.
   b. Meeting agenda.
   c. Decision-making mechanism related to meeting agenda through voting method.
   d. Procedures for exercising shareholder rights to submit questions and/or opinions.

If the meeting agenda concerns the appointment of members of the Board of Directors and/or members of the Board of Commissioners, the curriculum vitae of prospective members of the Board of Directors and/or members of the Board of Commissioners to be appointed shall be submitted via the Bank Jatim website.

The Process of Implementing a GMS and Voting

The GMS is held by making announcements and summons to the Shareholders. Announcement of the GMS shall be made no later than 14 (fourteen) days prior to the summons for the GMS, excluding the date of announcement and the date of the invitation. Summons to the GMS shall be made no later than 21 (twenty-one) days before the GMS, excluding the date of the summons and the date of the GMS.

The summons for the GMS at least contain information on the date of the GMS, the time for holding the GMS, the venue, provisions for shareholders who are entitled to attend the GMS, the agenda of the meeting including an explanation of each agenda item, and information stating that materials related to the agenda of the meeting are available to shareholders from the date of the invitation to the GMS until the GMS is held.

The GMS is chaired by a member of the Board of Commissioners who is appointed by the Board of Commissioners who is appointed by the Board of Commissioners. In the event that all members of the Board of Commissioners are absent or unable to attend due to any reason that does not need to be proven to a third party, the GMS is chaired by a member of the Board of Directors who is appointed by the Board of Directors. In the event that all members of the Board of Directors are absent or unable to attend, the GMS shall be chaired by shareholders who attend the GMS who are appointed from and by the GMS participants.

The GMS can be held if attended by shareholders or their legal proxies who represent more than ½ (one half) of the total number of valid shares and the decision is approved by more than ½ (one half) of the total shares with voting rights present. in the GMS unless otherwise stipulated in the applicable laws and regulations.

Each shareholder can be represented at the GMS by other holders or a third party with a proxy. The proxy form has been available on the Bank website since the summons for the GMS. Each share gives the owner the right to cast 1 (one) vote. Voting can be done electronically (poll). All decisions are made based on deliberation to reach consensus. In the event that a decision based on deliberation to reach a consensus is not reached, then the decision is made based on an agreed vote as determined in the articles of association of the Bank. The GMS minutes stated that shareholders were given the opportunity to submit questions/opinions and the questions raised by shareholders and answers given.

Implementation of Annual GMS For Fiscal Year 2024 and Its Realization

Information	Notification	Summons	Implementation	GMS Results
Announcement of the Meeting Implementation to the Financial Services Authority with letter number 064/175/DIR/CSE/Srt on March 26, 2025	Advertising announcements regarding the Meeting Summons to Shareholders on the Indonesia Stock Exchange website, the Indonesian Central Securities Depository website and the Company's website with letter number 064/200/DIR/CSE/Srt on April 14, 2025. The notification was made in Bahasa Indonesia and English versions.	Advertising the Summons to Shareholders on the Indonesia Stock Exchange website, PT KSEI website, and the Company's website with letter number 064/233/DIR/CSE/Srt on April 29, 2025. The Invitation was delivered in Bahasa Indonesia and English versions.	Held on Thursday, May 22, 2025, at the Bank Jatim Head Office.	• Submission of the Summary of Minutes to the Financial Services Authority, number 064/271/DIR/CSE/Srton May 26, 2025 • Submission of the Minutes to the Financial Services Authority, number 064/361/DIR/CSE/Srt on June 19, 2025

Vote Counting Independent Parties

The Company appointed independent parties, namely Notary Sitaresmi Puspadewi Subianto and and PT Datindo Entrycom in calculating and/or validating votes.

Attendance Recapitulation at The Annual GMS for Fiscal Year 2024

The Board of Commissioners and Directors of Bank Jatim who attended the 2024 Annual GMS are as follows.

No.	Name	Position	Attendance
Board of Commissioners			
1	Muhammad Mas'ud	Independent Commissioner	Present
2	Adhy Karyono	Commissioner	Present
3	Sumaryono	Independent Commissioner	Present
4	Dadang Setiabudi	Independent Commissioner	Present
Sharia Supervisory Board			
5	KH. Afifuddin Muhajir	Chairman of the Sharia Supervisory Board	Present Online
6	Sukadiono	Member of the Sharia Supervisory Board	Present
Board of Directors			
7	Busrul Iman	President Director	Present
8	Edi Masrianto	Finance, Treasury & Global Services Director	Present
9	Umi Rodiyah	Compliance Director	Present
10	Eko Susetyono	Risk Management Director	Present
11	R. Arief Wicaksono	Micro, Retail & Sharia Business Director	Present
12	Arif Suhirman	Medium, Corporate Business, and Network Director	Present
13	Zulhelfi Abidin	IT, Digital and Operation Director	Present

Resolutions and Realization if Annual GMS for The 2024 Fiscal Year

First Meeting Agenda	
Approval of the Company's Annual Report concerning the Company's Condition and Operations during the 2024 Fiscal Year, including the Report on the Implementation of the Board of Commissioners' Supervisory Duties during the 2024 Fiscal Year, and Ratification of the Company's Financial Statements for the 2024 Fiscal Year.	
Six shareholders raised questions and/or provided opinions.	
Voting Results	
Agree	: 12.271.142.936 atau 99,935%
Disagree	: 473.800 atau 0,003%
Abstain	: 7.435.276 atau 0,06%

Resolution

Approving and ratifying:
a) The Company's Annual Report submitted by the Board of Directors for the 2024 Fiscal Year;
b) The Supervisory Duties Report submitted by the Board of Commissioners for the 2024 Fiscal Year;
c) The Company's Financial Statements for the fiscal year ending December 31, 2024, was audited by the Public Accounting Firm of Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan in accordance with the Independent Auditor's Report on March 20, 2025, with an opinion of "Fair in All Material Respects.

Due to the approval and ratification of the Annual Report, the Board of Commissioners' Supervisory Report, and the Company's Financial Statements for the 2024 Fiscal Year, the Meeting granted full release and discharge (*acquit et de charge*) to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions performed during the fiscal year ending December 31, 2024, providing that such actions were reflected in the Company's Financial Statements.

Status: Realized

Second Meeting Agenda

Determination of the Use of the Company's Net Profit for the 2024 Fiscal Year, Including Bonuses for Employees, Bonuses, and Remuneration for the Board of Directors and Board of Commissioners

None of the Shareholders raised questions and/or expressed opinions.

Voting Results

Agree	: 12.213.993.712 atau 99,470%
Disagree	: 64.678.300 atau 0,526%
Abstain	: 380.000 atau 0,003

Resolution

1) Approving the Utilization of the Company's Profit for the 2024 Fiscal Year as follows:
   a. An amount of IDR821,497,900,066.22 (eight hundred twenty one billion four hundred ninety seven million nine hundred thousand sixty six rupiah point twenty two cents) or 64.12% (sixty four point twelve percent) of the net profit for the 2024 Fiscal Year was determined as a cash dividend for the 2024 Fiscal Year, so an amount of IDR54.71 (fifty four point seventy one rupiah) per share, determined as a cash dividend for the 2024 Fiscal Year was distributed in cash and distributed to shareholders registered in the Company's Shareholder Register as of June 5, 2025 and paid on June 19, 2025. Furthermore, granting power and authority to the Board of Directors to regulate the procedures for payment of the cash dividend.
   b. An amount of IDR459,618,302,352 (four hundred fifty nine billion six hundred eighteen million three hundred two thousand three hundred fifty two rupiah) or 35.88% (thirty five point eighty eight percent) of the net profit for the 2024 Fiscal Year was designated as General Reserves.
2) Furthermore, in accordance with the provisions of the applicable Financial Accounting Standards Regulations and considering the results of the Meeting Resolution of the Remuneration & Nomination Committee Number: 064/05/DKM/KRN/RR on April 18, 2025, we proposed the determination of the distribution of employee bonuses and tantiem for the Company's Management, namely the Board of Directors and the Board of Commissioners together with those who assist the duties of the Board of Commissioners including the Sharia Supervisory Board for the 2024 Fiscal Year to be reserved in the amount of IDR320,279,050,604 (three hundred twenty billion two hundred seventy-nine million fifty thousand six hundred and four rupiah) with the same distribution percentage as the previous year, as follows:
   a) Employee bonuses amounting to 86.5% (eighty-six point five percent);
   b) Tantiem for the Company's Management, consisting of the Board of Directors and the Board of Commissioners, along with those assisting the Board of Commissioners, including the Sharia Supervisory Board, amounting to 13.5% (thirteen point five percent). The amount was paid in cash, and in accordance with POJK No. 45/POJK.03/2015, specifically for the Board of Commissioners and Directors, bonuses were be deferred in cash and shares through the Long-Term Incentive program.

Granting authority to the Company's Board of Directors to distribute among those entitled by taking into account the applicable provisions and regulations.
Granting authority and power to the Board of Commissioners to determine the remuneration of the Company's management, such as the Board of Directors and the Board of Commissioners together with those who assist the Board of Commissioners' duties, including the Sharia Supervisory Board in 2025, by considering the proposals from the Remuneration and Nomination Committee and reporting in the Annual Report.

Status: Realized

Third Meeting Agenda

Granting Power of Attorney to the Board of Commissioners to Appoint a Public Accounting Firm to Audit the Company's Financial Statements for the 2025 Fiscal Year

None of the Shareholders raised questions and/or expressed opinions.

Voting Results

Agree	: 12.185.662.112 atau 99,239%
Disagree	: 92.949.200 atau 0,756%
Abstain	: 440.700 atau 0,003%

Resolution

Approving to grant authority to the Board of Commissioners to appoint a Public Accounting Firm to audit the Company's financial statements for the 2025 Fiscal Year.

Status: Realized

Fourth Meeting Agenda

Changes to the Company's Articles of Association

None of the Shareholders raised questions and/or expressed opinions.

Voting Results

Agree	: 12.222.801.712 atau 99,541%
Disagree	: 56.014.200 atau 0,456%
Abstain	: 236.100 atau 0,001%

Resolution

1. Approving the proposed Changes to Articles of Association, as follows:
   a. Changes related to the management of the Board of Directors in:
      - Article 15 section (1), (3) point c, point (8), point (10);
      - Article 16 point (7);
      - Article 17 point (3);
   b. Changes related to the provisions of the Board of Commissioners in:
      - Article 18 section (10), section (14);
      - Article 20 section (1);
   c. Changes related to the provisions of the Sharia Supervisory Board in:
      - Article 21 section (1) points a, b, and c;
      - Article 21 section (2) points a, b, and c;
      - Article 21 section (3);
      - Article 21 section (4);
      - Article 21 section (5);
      - Article 21 section (6);
      - Article 21 section (7);

Granting power and authority to the Company's Board of Directors with the right of substitution to exercise any necessary actions related to the decision of the Fourth Agenda, including compiling and restating all Articles of Association in a Notarial Deed and submitting thereof to the authorized agency to obtain approval or an acknowledgment of changes to the Articles of Association.

Status: Realized

Fifth Meeting Agenda

Recovery Plan Approval

None of the Shareholders raised questions and/or provided opinions.

Voting Results

Agree	: 12.278.137.212 atau 99,992%
Disagree	: 374.200 atau 0,003%
Abstain	: 540.600 atau 0,004%

Resolution

Approving the proposed Recovery Plan, including the four sections, as follows:
1. Executive Summary
2. Bank Overview
3. Recovery Options
4. Disclosure of the Recovery Action Plan

Status: Realized

Sixth Meeting Agenda

Changes to the Company's Management Composition

None of the Shareholders raised questions and/or provided opinions.

Voting Results	
Agree	: 11.960.037.882 atau 97,401%
Disagree	: 318.056.030 atau 2,590%
Abstain	: 958.100 atau 0,007%

Resolution

1. Honorably dismissing:
   - Independent Commissioner: Sumaryono
   - President Director: Busrul Iman
   - Director of Finance, Treasury & Global Services: Edi Masrianto
   - Director of IT, Digital & Operations: Zulhelfi Abidin
   - Director of Risk Management: Eko Susetyono
   - Sharia Supervisory Board: Sukadiono
2. Approving and nominating:
   - Independent President Commissioner* : Adi Sulistyowati
   - Independent Commissioner* : Asri Agung Putra
   - Independent Commissioner*: Nurul Ghufron
     effective upon the closing of this Meeting, with a term of office until the closing of the 4th Annual General Meeting of Shareholders from the nomination date, or after his/her successor passed the Fit and Proper Test by the Financial Services Authority.
   * effective upon passing the Fit and Proper Test by the Financial Services Authority.
   - President Director* : Winardi Legowo
   - Vice-President Director*: R. Arief Wicaksono
   - Director of Micro, Retail & Sharia Business* : Tonny Prasetyo
   - Director of Finance, Treasury & Global Services*: RM Wahyukusumo Wisnubroto
   - Director of IT, Digital and Operations* : Wiweko Probojakti
   - Director of Risk Management* : Wioga Adhiarma Aji
     effective upon the closing of this Meeting, with a term of office until the closing of the 5th Annual General Meeting of Shareholders from the nomination date, or after his/her successor passed the Fit and Proper Test by the Financial Services Authority.
   * effective upon passing the Fit and Proper Test by the Financial Services Authority.
3. Approving and nominating:
   - Sharia Supervisory Board* : Moh. Nasih
   - Sharia Supervisory Board* : H. Ir. Tamhid Mashudi
     effective upon the closing of this Meeting, with a term of office until the closing of the 4th Annual General Meeting of Shareholders from the nomination date, or after his/her successor passed the Fit and Proper Test by the Financial Services Authority.
   * effective upon passing the Fit and Proper Test by the Financial Services Authority.

Therefore, the composition of the Company's Management was as follows:

Board of Commissioners:
- Independent President Commissioner* Adi Sulistyowati
- Commissioner Adhy Karyono
- Independent Commissioner Muhammad Mas'ud
- Independent Commissioner Dadang Setiabudi
- Independent Commissioner* Asri Agung Putra
- Independent Commissioner* Nurul Ghufron

* effective upon passing the Fit and Proper Test by the Financial Services Authority.

Board of Directors:
- President Director* Winardi Legowo
- Vice-President Director* R. Arief Wicaksono
- Director of Micro, Retail, and Sharia Business* Tonny Prasetyo
- Director of Compliance Umi Rodiyah
- Director of Finance, Treasury & Global Services* RM Wahyukusumo Wisnubroto
- Director of Medium, Corporate & Network Business Arif Suhirman
- Director of IT, Digital & Operations* Wiweko Probojakti
- Director of Risk Management* Wioga Adhiarma Aji

* effective upon passing the Fit and Proper Test by the Financial Services Authority..

Sharia Supervisory Board:
- Chairman: KH Afifuddin Muhadjir
- Member* : Moh. Nasih
- Member* : H. Ir. Tamhid Mashudi

* effective upon passing the Fit and Proper Test by the Financial Services Authority.

1. Granting power and authority to the Board of Commissioners to determine the remuneration of the appointed Board of Commissioners, Directors, and/or Sharia Supervisory Board members until the announcement of the results of the Financial Services Authority's Fit and Proper Test, considering the recommendations of the Remuneration and Nomination Committee.
2. In the event that the appointed Board of Commissioners, Directors, and/or Sharia Supervisory Board members failed the fit and proper test by the Financial Services Authority or a vacancy occurs, the Meeting authorizes the Governor of East Java, as the Controlling Shareholder, to form a Selection Committee tasked with selecting candidates for the Company's management.
3. Granting power and authority to the Board of Commissioners to allocate vacant Director duties to existing Directors.

Granting power and authority to the Board of Directors with the right of substitution to exercise any necessary processes and actions, including notification to the regulators as required by applicable laws and regulations.

Status: Realized

Implementation of Annual GMS For Fiscal Year 2023 and Its Realization

Information	Notification	Invitation	Implementation	GMS Results
Notification of a Meeting to be Held with the Financial Services Authority, Reference Number 062/405.2/ DIR/CSE/Srt, Dated December 21, 2023.	Publishing an announcement regarding the convening of a General Meeting of Shareholders on the websites of the Indonesia Stock Exchange, PT Kustodian Sentral Efek Indonesia, and the Company's website, Reference Number 063/01/ DIR/CSE/Srt, Dated January 2, 2024. The announcement is made in both Indonesian and English.	Publishing the Notice of Meeting to Shareholders on the websites of the Indonesia Stock Exchange, PT KSEI, and the Company's website, Reference Number 063/016/ DIR/CSE/Srt, Dated January 16, 2024. The notice is provided in both Indonesian and English.	The meeting is scheduled to be held on Wednesday, February 7, 2024, at the Head Office of Bank Jatim.	- Submission of the Meeting Summary to the Financial Services Authority, Reference Number 063/51/ CSE/ CMAI/Srt, Dated February 13, 2024. - Submission of the Minutes of Meeting to the Financial Services Authority, Reference Number 063/107/ CSE/ CMAI/Srt, Dated February 28, 2024.

Vote Counting Independent Parties

The Company appointed independent parties, namely Notary Sitaresmi Puspadewi Subianto and and PT Datindo Entrycom in calculating and/or validating votes.

Attendance Recapitulation at The Annual GMS for Fiscal Year 2023

The Board of Commissioners and Directors of Bank Jatim who attended the 2023 Annual GMS are as follows.

No.	Name	Position	Attendance
1.	Muhammad Mas'ud	Independent Commissioner	Present
2.	Adhy Karyono	Commissioner	Present
3.	Candra Fajri Ananda	Independent Commissioner	Present
4.	Sumaryono	Independent Commissioner	Present
5.	Busrul Iman	President Director	Present
6.	Edi Masrianto	Finance, Treasury andd Global Services Director	Present
7.	Tony Prasetyo	Compliance Director	Present
8.	R. Aried Wicaksono	Micro, Retail and Medium Enterprises Director	Present
9.	Eko Susetyono	Risk Management Director	Present
10.	Zulhelfi Abidin	IT and Digital Director	Present

Decisions and Realization of the Annual GMS for Fiscal Year 2023

First Meeting Agenda
Approval of the Company's Annual Report concerning the Company's Condition and Operations during the 2023 Fiscal Year, including the Report on the Implementation of the Board of Commissioners' Supervisory Duties during the 2023 Fiscal Year, and Ratification of the Company's Financial Statements for the 2023 Fiscal Year.
One shareholder raised questions and/or provided opinions.

Voting Results
Agree : 12.544.113.826 Shares, (99,941%), consisting of Series A: 11.934.147.982 Shares and Series B: 609.965.844 Shares
Disagree : 8.400 Shares (0,0000669%), all of which were Series B Shares
Abstain : 7.343.276 Shares (0,058%), all of which were Series B Shares

Resolution
1. Approving and ratifying:
   a. The Company's Annual Report submitted by the Board of Directors for the 2023 Fiscal Year.
   b. The Supervisory Report submitted by the Board of Commissioners for the 2023 Fiscal Year.
   c. The Company's Financial Statements for the fiscal year ending December 31, 2023, audited by the Public Accounting Firm of Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan in accordance with the Independent Auditor's Report on January 15, 2024, with an opinion of Fair in All Material Respects.
2. Due to the approval and ratification of the Annual Report, the Supervisory Report of the Board of Commissioners, and the Company's Financial Statements for the 2023 Fiscal Year, the meeting granted full release and discharge (*acquit et de charge*) to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions performed during the fiscal year ending December 31, 2023, providing that such actions were reflected in the Company's Financial Statements.

Status: Realized

Second Meeting Agenda

Determination of the Use of the Company's Net Profit for the 2023 Fiscal Year Including the Provision of Bonuses for Employees and Tentatives and Remuneration for the Board of Directors and Board of Commissioners.

One shareholder raised questions and/or provided opinions.

Voting Results
Agree : 12.475.334.446 Shares (99,393%), consisting of Series A: 11.934.147.982 Shares and Series B: 541.186.464 Shares
Disagree : 76.105.856 Shares (0,606%), all of which were Series B Shares
Abstain : 25.200 Shares (0,0002%), all of which were Series B Shares

Resolution
1. Approving the utilization of the Company's profits for the 2023 fiscal year as follows:
   a. As of 55.55% (fifty-five point fifty-five percent) of the net profit for the 2023 fiscal year, or IDR816,692,940,679.98 (eight hundred sixteen billion six hundred ninety-two million nine hundred forty thousand six hundred seventy-nine point ninety-eight rupiah), was designated as a cash dividend for the 2023 fiscal year. Therefore, an amount of IDR54.39 (fifty-four point thirty-nine rupiah) per share, designated as a cash dividend for the 2023 fiscal year, was distributed in cash to all shareholders registered in the Company's Shareholder Register as of February 22, 2024, and paid no later than March 8, 2024. Furthermore, the Board of Directors was granted the power and authority to regulate the procedures for the payment of the cash dividend.
   b. As of 44.45% (forty-four point forty-five percent) or IDR653,411,992,299.02 (six hundred fifty-three billion four hundred eleven million nine hundred ninety-two thousand two hundred ninety-nine point zero two rupiah) was designated as General Reserves.
2. Accordingly, the Bonus and Tantiem Reserves established for the 2023 Fiscal Year amounted IDR367,526,233,244.00 (three hundred sixty-seven billion five hundred twenty-six million two hundred thirty-three thousand two hundred forty-four rupiah). Referring to the resolution of the 2022 AGM, which granted the Board of Commissioners the authority and power to determine the remuneration of the Company's Management for the 2023 fiscal year, through the resolution of the Board of Commissioners Meeting held on January 29, 2024, and considering the proposal from the Remuneration and Nomination Committee, it was decided to distribute employee bonuses and bonuses to the Company's Management, such as the Board of Directors and the Board of Commissioners, along with those assisting the Board of Commissioners, including the Sharia Supervisory Board, for the 2023 Fiscal Year, with the following percentage distribution:
   a. Employee bonuses were 86.5% (eighty-six point five percent).
   b. Tantiem for the Company's Management, such as the Board of Directors and the Board of Commissioners, along with those assisting the Board of Commissioners, including the Sharia Supervisory Board, was 13.5% (thirteen point five percent). This amount was paid in cash, and in accordance with the provisions of POJK Number 45/POJK.03/2015 specifically for the Board of Commissioners and the Board of Directors, and some bonuses were deferred in cash and shares through the Long-Term Incentive program.
   Granting authority to the Company's Board of Directors to distribute the Company's assets among those entitled thereof, considering applicable provisions and regulations.
3. Granting authority and power to the Board of Commissioners to determine the remuneration of the Company's management, namely the Board of Directors and the Board of Commissioners, along with those assisting the Board of Commissioners, including the Sharia Supervisory Board, for 2024 fiscal year, considering recommendations from the Remuneration and Nomination Committee and reporting this in the Annual Report.

Status: Realized

Third Meeting Agenda

Approving to grant authority to the Board of Commissioners to appoint a Public Accounting Firm to audit the Company's financial statements for the 2024 Fiscal Year.

Voting Results
Agree : 12.447.060.646 Shares (99,168%), consisting of Series A: 11.934.147.982 Shares and Series B: 512.912.664 Shares
Disagree : 104.380.056 Saham (0,83%), all of which were Series B Shares
Abstain : 24.800 Saham (0,00019%), all of which were Series B Shares

Resolution
Approving to grant authority to the Board of Commissioners to appoint a Public Accounting Firm to audit the Company's financial statements for the 2024 Fiscal Year.

Status: Realized

Fourth Meeting Agenda

Approval of the Company's Corporate Action

None of the Shareholders raised questions and/or provided opinions.

Voting Results
Setuju : 12.021.661.182 Shares (95,778%), consisting of Series A: 11.934.147.982 Shares and Series B: 87.513.200 Shares
Disagree : 529.779.220 Shares (4,22%), all of which were Series B Shares
Abstain : 25.100 Shares (0,0002%), all of which were Series B Shares

Resolution
Approving the Company's Corporate Action in the form of Capital Participation in Bank Lampung for the process of establishing a Bank Business Group (BBG) as referred to in POJK Number 12/POJK.03/2020 concerning General Bank Consolidation.

Status: Realized

Fifth Meeting Agenda

Changes to Pension Fund Regulations

None of the Shareholders raised questions and/or provided opinions.

Voting Results
Agree : 12.048.072.482 Shares (95,989%) consisting of Series A: 11.934.147.982 Shares and Series B: 113.924.500 Shares
Disagree : 502.637.520 Shares (4,0046%), all of which were Series B Shares
Abstain : 755.500 Saham (0,006%), all of which were Series B Shares

Resolution
1. Approving changes to the Pension Fund Regulations.
2. Approving the authorization of the Pension Fund Founder, namely the Board of Directors, to provide approval for any future changes to the Pension Fund regulations that affect funding, in accordance with the Company's financial condition.

Status: Realized

Sixth Meeting Agenda

Changes to the Company's Management Composition

None of the Shareholders raised questions and/or provided opinions.

Voting Results
Agree : 12.020.956.982 Shares (95,77%), consisting of Series A: 11.934.147.982 Shares and Series B: 86.809.000 Shares
Disagree : 530.482.020 Shares (4,226%), all of which were Series B Shares
Abstain : 26.500 Shares (0,0002%), all of which were Series B Shares

Resolution
1. Honorably dismissing the members of the Board of Commissioners and Board of Directors from their positions, effective as of the closing of the meeting with gratitude for the contribution of energy and ideas given during their term of office at the Company, as follows:

President Commissioner	:	Alm. Suprajarto
Independent Commissioner	:	Candra Fajri Ananda
Director of Compliance	:	Tonny Prasetyo

2. Approving and nominating the Company's Management as follows:

Director of Compliance	:	Umi Rodiyah*

Effective upon the closing of this meeting, with a term of office ending at the closing of the 5th Annual General Meeting of Shareholders from the nomination date, or after his successor passed the Fit and Proper Test by the Financial Services Authority.
*effective upon passing the Fit and Proper Test by the Financial Service Authority.

Therefore, the composition of the Company's Management was as follows:

Board of Commissioners		
President Commissioner	:	-
Independent Commissioner	:	Muhammad Mas'ud
Independent Commissioner	:	Sumaryono
Independent Commissioner	:	-
Commissioner	:	Adhy Karyono
Board of Directors		
President Director	:	Busrul Iman
Director of Finance, Treasury & Global Services	:	Edi Masrianto
Direktur Micro, Retail, and Medium Enterprise	:	R. Arief Wicaksono
Director of TI & Digital	:	Zulhelfi Abidin
Director of Risk Management	:	Eko Susetyono
Director of Operations	:	Arif Suhirman
Director of Compliance	:	Umi Rodiyah*

*effective upon passing the Fit and Proper Test by the Financial Service Authority.

3. Granting authority to the Governor of East Java to conduct the selection of candidates for the Company's Board of Directors whose terms of office have expired and/or in the event of a vacancy.
4. Approval for filling vacant positions on the Board of Commissioners that would be at the Company's next General Meeting of Shareholders, considering current conditions. This might exceed the term limit for filling vacant positions on the Board of Commissioners, as stipulated in the Company's Articles of Association.
5. Granting authority to the Board of Commissioners to appoint one (1) member from among the members of the Board of Commissioners as a Delegate Commissioner, with the duty and authority to coordinate the implementation of general administrative activities to facilitate the Board of Commissioners' duties in connection with the vacant position of President Commissioner.
6. Granting authority to the Board of Commissioners to determine the remuneration of appointed Directors until the announcement of the results of the Financial Services Authority's Fit and Proper Test, taking into account the recommendations of the Remuneration and Nomination Committee.
7. Granting power and authority to the Board of Directors, with the right of substitution, to exercise any necessary processes and actions, including notification to regulators as required by applicable laws and regulations.

Status: Realized

The Implementation of The Extraordinary General Meeting on September 26, 2024 and its Realization

Information	Notification	Invitation	Implementation	GMS Results
Notification regarding the Meeting to be held was submitted to the Financial Services Authority (Otoritas Jasa Keuangan) via letter No. 063/250/ DIR/CSE/Srt dated August 12, 2024.	Announcement of the Meeting Invitation to Shareholders was advertised on the Indonesia Stock Exchange (IDX) website, the PT Kustodian Sentral Efek Indonesia (KSEI) website, and the Company's website via letter No. 063/256/DIR/ CSE/Srt dated August 20, 2024. The announcement was published in both Indonesian and English.	Publication of the Meeting Invitation to Shareholders was advertised on the IDX website, the PT KSEI website, and the Company's website via letter No. 063/264/DIR/ CSE/Srt dated September 4, 2024. The invitation was published in both Indonesian and English.	The Meeting was held on Thursday, September 26, 2024, at the Bank Jatim Head Office.	- Summary Minutes of the Meeting were submitted to the Financial Services Authority via letter No. 063/624/CSE/CMAI/ Srt dated September 30, 2024. - Official Minutes of the Meeting were submitted to the Financial Services Authority via letter No. 063/702/CSE/CMAI/Srt dated October 17, 2024.

Vote Counting Independent Parties

The Company appointed independent parties, namely Notary Sitaresmi Puspadewi Subianto and and PT Datindo Entrycom in calculating and/or validating votes.

Attendance Recapitulation at The Extraordinary GMS In 2024

The Board of Commissioners and Directors of Bank Jatim who attended the 2024 Extraordinary GMS were as follows.

No.	Name	Position	Attandance
1.	Muhammad Mas'ud	Independent Commissioner	Present
2.	Sumaryono	Independent Commissioner	Present
3.	Kh. Afifuddin Muhajir	Sharia Supervisory Board	Present (in the Meeting attend online)
4.	Sukadiono	Sharia Supervisory Board	Present
5.	Busrul Iman	President Director	Present
6.	Edi Masrianto	Finance, Treasury, & Global Services Directo (at the time of the GMS, concurrently serves as Acting Operation Director)	Present
7.	Arif Suhirman	Operation Director (at the time of the GMS, concurrently serves as Acting Compliance Directo)	Present
8.	R. Arief Wicaksono	Micro, Retail, and Medium Director	Present
9.	Umi Rodiyah	Compliance Director	Not present (during the meeting due to illness)
10.	Zulhelfi Abidin	IT and Digital Director	Present
11.	Eko Susetyono	Risk Management Director	Present

Decisions and Realization of The Extraordinary GMS In 2024

First Meeting Agenda
Changes to Articles of Association
None of the Shareholders raised questions and/or provided opinions.
Voting Results Agree : 11.985.106.682 Shares (97,0131816%), consisting of Series A: 11.934.147.982 Shares and Series B: 50.958.700 Shares. Disagree : 368.393.661 Shares (2,9819544%), all of which were Series B shares. Abstain : 600.900 Shares (0,0048640%), all of which were Series B shares.
Resolution 1. Approved the amendments to the Company's Articles of Association in accordance with POJK No. 12 of 2023 concerning Sharia Business Units, including: - Article 16 section 1 concerning the Duties and Authorities of the Board of Directors: The Board of Directors is fully responsible for the implementation of the Company's management and the development of the Sharia Business Unit. - Article 19 section 2 Point D concerning the Duties and Authorities of the Board of Commissioners: To assist and encourage the development and development of the Company and the Sharia Business Unit. 2. Granting power and authority to the Board of Directors to take any necessary follow-up actions regarding the changes to the Articles of Association, including notification to the authorized parties as required by applicable laws and regulations. **Status: Realized**
Second Meeting Agenda
Approval of the Company's Corporate Action
None of the Shareholders raised questions and/or provided opinions.
Voting Results Agree : 12.134.127.082 Shares (98,2194240%), consisting of Series A: 11.934.147.982 Shares and Series B: 199.979.100 Shares. Disagree : 219.372.261 Shares (1,7757039%), all of which were Series B shares. Abstain : 601.900 Shares (0,0048721%), all of which were Series B shares.
Resolution Approving the Company's Corporate Action in the form of Capital Participation to Bank Banten in the amount of IDR10,000,000,000.00 (ten billion rupiah), which was continued in the BBG stage process. **Status: Realized**

Third Meeting Agenda

Changes to the Company's Management Composition

None of the Shareholders raised questions and/or provided opinions.

Voting Results
Agree : 11.981.833.481 Shares (96,9866868%), consisting of Series A: 11.934.147.982 Shares and Series B: 47.685.500 Shares.
Disagree : 371.665.261 Shares (3,0084363%).all of which were Series B shares.
Abstain : 602.500 Shares (0,0048769%), all of which were Series B shares.

Resolution
1. Approving and nominating the Company's Management.
   Independent Commissioner : Dadang Setiabudi
   Effective upon the closing of this meeting, with a term of office ending at the closing of the 4th Annual General Meeting of Shareholders from the nomination date, or after his successor passed the Fit and Proper Test by the Financial Services Authority.

   Therefore, the composition of the Company's Management was as follows:

Board of Commissioners		
Commissioner	:	Adhy Karyono
Independent Commissioner	:	Muhammad Mas'ud
Independent Commissioner	:	Sumaryono
Independent Commissioner	:	Dadang Setiabudi*
*effective upon passing the Fit and Proper Test by the Financial Service Authority.		
Sharia Supervisory Board		
Sharia Supervisory Board	:	KH. Afifuddin Muhajir
Sharia Supervisory Board	:	Sukadiono
Board of Directors		
President Director	:	Busrul Iman
Director of Micro, Retail and Medium Enterprise	:	R. Arief Wicaksono
Director of Compliance	:	Umi Rodiyah
Director of Finance, Treasury & Global Services	:	Edi Masrianto
Director of Operations	:	Arif Suhirman
Director of TI & Digital	:	Zulhelfi Abidin
Director of Risk Management	:	Eko Susetyono

2. Granting authority to the Governor of East Java to conduct the nomination of candidates for the Company's Board of Directors whose terms of office had expired and/or in the event of a vacancy.
3. Approval for filling vacant positions on the Board of Commissioners that would be at the Company's next General Meeting of Shareholders, taking into account current conditions. This might extend beyond the term for filling vacant positions on the Board of Commissioners, as stipulated in the Company's Articles of Association.
4. Granting authority to the Board of Commissioners to determine the remuneration of appointed Board of Commissioners until the announcement of the results of the OJK fit and proper assessment, taking into account the recommendations of the Remuneration and Nomination Committee.
5. Granting power and authority to the Board of Directors, with the right of substitution, to exercise all necessary processes and actions, including notification to regulators as required by applicable laws and regulations.

Status: Realized

Implementation of The Extraordinary GMS on December 11, 2024 and its Realization

Information	Notification	Invitation	Implementation	GMS Results
Notification of the Meeting to the Financial Services Authority with letter number 063/388/ DIR/ CSE/Srt dated October 25, 2024.	Publication of an announcement regarding the upcoming Meeting Invitation to the Shareholders on the websites of the Indonesia Stock Exchange, PT Kustodian Sentral Efek Indonesia, and the Company's website with letter number 063/396/ DIR/CSE/Srt dated November 4, 2024. The announcement is published in both Indonesian and English.	Publication of the Meeting Invitation to the Shareholders on the websites of the Indonesia Stock Exchange, PT KSEI, and the Company's website with letter number 063/422/DIR/CSE/Srt dated November 19, 2024. The invitation is published in both Indonesian and English.	The Meeting will be held on Thursday, December 11, 2024, at the Bank Jatim Head Office.	- Submission of the Meeting Summary to the Financial Services Authority with letter number 063/470/ DIR/ CSE/Srt dated December 13, 2024. - Submission of the Minutes of Meeting to the Financial Services Authority with letter number 064/02/DIR/ CSE/Srt dated January 3, 2025.

Vote Counting Independent Parties

The Company appointed independent parties, namely Notary Sitaresmi Puspadewi Subianto and and PT Datindo Entrycom in calculating and/or validating votes.

Attendance Recapitulation at The 2024 Extraordinary GMS

The Board of Commissioners and Directors of Bank Jatim presented at the 2024 Extraordinary GMS were as follows.

No.	Name	Position	Attandance
1.	Muhammad Mas'ud	Komisaris Independen	Present
2.	Sumaryono	Komisaris Independen	Present
3.	Dadang Setiabudi	Komisaris Independen	Present
4.	Kh. Afifuddin Muhajir	Dewan Pengawas Syariah	Not Present
5.	Sukadiono	Dewan Pengawas Syariah	Not Present
6.	Busrul Iman	President Director	Present
7.	Edi Masrianto	Finance, Treasury, and Global Services Director	Not Present
8.	Arif Suhirman	Operation Director	Present
9.	R. Arief Wicaksono	Micro, Retail and Medium Director (serving concurrently as Acting Finance, Treasury and Global Services Director at the time of the GMS)	Present
10.	Umi Rodiyah	Compliance Director	Present
11.	Zulhelfi Abidin	IT and Digital Director	Present
12.	Eko Susetyono	Risk Management Director	Present

Decisions and Implementation of The 2024 Extraordinary General Meeting of Shareholders

First Meeting Agenda
Approval of the Company's Corporate Action
None of the Shareholders raised questions and/or provided opinions.

Voting Results
Agree : 11.730.556.025 Shares (97,599%), consisting of: Series A 11.614.904.525 Shares, Series B 115.651.500 Shares
Disagree : 288.379.130 Shares (2,399%), all of which were Series B Shares
Abstain : 121.100 Shares (0,001%), all of which were Series B Shares

Resolution
Approving the Company's Corporate Actions, such as:
- Capital participation in Bank Sultra of a maximum of IDR 100 billion.
- Capital participation in Bank NTT of IDR 50 billion to IDR 100 billion.

The Company's capital participation is intended to comply with East Java Provincial Regulation Number 8 of 2019 concerning Regionally-Owned Enterprises and is part of the process of establishing a Bank Business Group.

Status: Realized

Second Meeting Agenda
Adjustment of the Company's Management Nomenclature

None of the Shareholders raised questions and/or provided opinions.

Voting Results
Agree : 11.817.283.625 Shares (98,321%), consisting of: Series A 11.614.904.525 Shares, Series B 202.379.100 Shares
Disagree : 201.624.139 Shares (1,677%), all of which were Series B Shares
Abstain : 148.500 Shares (0,001%), all of which were Series B Shares.

Resolution
1. Approving changes to the nomenclature of the Company's management, such as the Board of Directors:

Former Nomenclature	New Nomenclature
President Director	President Director
Director of Micro, Retail, and Medium Enterprises	Director of Micro, Retail, and Medium Enterprises
Director of Risk Management	Director of Risk Management
Director of IT & Digital	Director of IT, Digital & Operations
Director of Operations	Director of Medium, Corporate & Network Business
Director of Finance, Treasury & Global Services	Director of Finance, Treasury & Global Services
Director of Compliance	Director of Compliance

New Nomenclature	Directors' Name
President Director	Busrul Iman
Director of Micro, Retail & Sharia Business	R. Arief Wicaksono
Director of Risk Management	Eko Susetyono
Director of IT, Digital & Operations	Zulhelfi Abidin
Director of Medium, Corporate & Network Business	Arif Suhirman
Director of Finance, Treasury & Global Services	Edi Masrianto
Director of Compliance	Umi Rodiyah

2. Granting power and authority to the Board of Directors to make adjustments to the Company's Organizational Structure in response to the change in nomenclature.
3. Granting power and authority to the Board of Directors, with the right of substitution, to carry out all necessary processes and actions, including notification to regulators as required by applicable laws and regulations.

Status: Realized

GMS Decisions in the Fiscal Year and 1 (One) Year Prior to the Fiscal Year Realized in the Fiscal Year

The resolutions of the 2025 GMS were realized in 2025 and the 2024 GMS was realized in 2024. Thus, none of the resolutions of the 2024 and 2025 GMS had not been realized in 2025.

Board of Directors

The Board of Directors is an organ of the Company which is authorized and responsible for carrying out all actions related to the management and ownership of the Bank for the interest of the Bank in accordance with the Bank's aims and objectives.

Duties and Responsibilities of The Board of Directors

The duties and responsibilities of the Board of Directors were stipulated in the Board of Directors Work Guidelines. The duties and responsibilities of the Board of Directors are as follows:

1. The Board of Directors is responsible for managing and accountable for the administration of the Company in the interests of the Company, including developing and implementing the Company's strategies in accordance with the purposes and objectives of the Company as stipulated in the Articles of Association.
2. Each member of the Board of Directors must carry out their duties and responsibilities in good faith, with full responsibility and prudence.
3. Each member of the Board of Directors is jointly and severally responsible for the loss of the issuer or public company caused by errors or negligence of the members of the Board of Directors in carrying out their duties.
4. Members of the Board of Directors cannot be held liable for the loss of the issuer or company if it can prove:
   a. The loss is not due to an error or negligence.
   b. Has carried out management in good faith, full of responsibility and prudence for the interests and in accordance with the aims and objectives of the Company.
   c. Has no conflict of interest, either directly or indirectly, over management actions that result in losses.
   d. Has taken steps to prevent the loss from arising or continuing.

Rights and Authority of The Board of Directors

The rights and authority of the Board of Directors are as follows:

1. Members of the Board of Directors are given a salary including the facilities and/or allowances. The amount of salary along with the facilities and/or allowances of members of the Board of Directors is determined based on the resolution of the GMS and the authority of the GMS is delegated to the Board of Commissioners.
2. The Board of Directors appoints and dismisses the Bank's employees based on the Bank's employment regulations and prevailing laws and regulations.
3. The Board of Directors determines the organizational structure and work procedures of the Bank by reporting to the commissioners.
4. The Board of Directors has the right to represent the company, both inside and outside the court on all matter, bind the company with other parties and vice versa, conduct out all actions in every event, both regarding management and ownership.
5. The Board of Directors may in writing delegate the authority to represent the Company (as referred to in point 4 above) to one or several members of the Board of Directors who have been specifically appointed or to one or several employees of the Company, either individually or together, or to another person or entity.
6. The division of management tasks and authorities among the members of the Board of Directors is determined based on a decision of the GMS, in the event that the GMS does not stipulate, the distribution of duties and authority of the members of the Board of Directors is determined based on the decision of the Board of Directors.
7. The Board of Directors based on applicable legislation can do the following:
   a. Issue bonds.
   b. Buy, sell or otherwise obtain or release rights to inventory items belonging to the bank.
   c. Binding the Bank as a guarantor of third party obligations.
   d. Mortgaging Bank goods.
   e. Equity participation in other companies insofar as they do not conflict with applicable laws and regulations.
   f. Set up new business units.
8. The Board of Directors for certain actions has the right to appoint one or more representatives or proxies by giving him the power regulated in a power of attorney. Members of the Board of Directors are prohibited from giving general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors.
9. In terms of the Company has contrary interests to the personal interests of the Board of Directors member, then the Company will be represented by another member of the Board of Directors and in the event that the Company has an interest that is contrary to the interests of all members of the Board of Directors, in this case the Company is represented by the Commissioner.
10. The Board of Directors has the right to write off claims on interest, fines and / or other costs other than the principal amount of credit while adhering to the prevailing laws and regulations.
11. The Board of Directors had the right to receive remuneration as a reward determined and given to members of the Board of Directors, both permanent and variable, in cash or in cash in accordance with their duties, powers and responsibilities.

Term of Office of The Board of Directors

The term of office of members of the Board of Directors Directors is a maximum of 5 (five) years from the date specified in the GMS of appointment and ends at the close of the 5th (fifth) Annual GMS after the date of appointment or until the closing of the Annual GMS at the end of 1 (one) term of office, unless stipulated otherwise in the GMS, and may be reappointed for a second term if they have demonstrated

good performance by achieving the targets set by the General Meeting of Shareholders for each Director, without prejudice to the rights of the General Meeting of Shareholders to dismiss them at any time based on reasons specified in the Articles of Association.

Requirements for The Board of Directors

Structure and Membership

1. The Company is managed and led by a Board of Directors consisting of at least four (4) members. One of the Directors is appointed as the President Director, and, if necessary, other members of the Board of Directors may be appointed as Vice President Director, in accordance with applicable laws and regulations as well as capital market regulations.
2. The members of the Board of Directors are appointed and dismissed by the GMS.
3. Detailed procedures for the appointment of members of the Board of Directors will be stated in a resolution of the GMS.

General Requirement

To be appointed as a member of the Board of Directors, the following requirements are met:

1. Healthy as physically and spiritually.
2. Have expertise, integrity, leadership, experience, honesty, good behavior, and high dedication to advancing and developing the company.
3. Understand the implementation of regional government.
4. Understand the management of the company.
5. Have adequate knowledge in the field of business of the company.
6. The minimum degree is Strata I (S-1).
7. Minimum 5 (five) years of work experience in the managerial f ield of a legal entity company and has led a team.
8. Never been a member of the Board of Directors, member of the Supervisory Board, or member of the Board of Commissioners who was found guilty of causing the business entity to be led to be declared bankrupt.
9. Never been punished for committing a crime that was detrimental to state finances or regional finances.
10. Not currently undergoing criminal sanctions.
11. Not being an administrator of a political party, candidate for regional head or candidate for deputy regional head, and/or candidate for member of the legislature.
12. Not a member of the Indonesian National Army Forces, Indonesian National Police, and/or Civil Servant, except for Civil Servants assigned as temporary Directors as regulated in East Java Provincial Regulation Number 8 of 2019 concerning Regional Owned Enterprises.
13. Has fulfilled 3 (three) kinds of requirements, namely Formal Requirements, Material Requirements, and Other Requirements, among others:
    a. Formal Terms Indonesian Citizens who:
       Warga Negara Indonesia yang:
       - Trust in the Almighty God.
       - Loyal and obedient to the state and government of the Republic of Indonesia.
       - Not involved directly or indirectly in treasonous activities to the Republic of Indonesia.

       Individuals who are capable of carrying out legal actions, unless within 5 (five) years prior to the appointment the person concerned has:
       - Declared bankrupt.
       - Being a member of the Board of Directors or Board of Commissioners who is found guilty of causing a company to be declared bankrupt.

    b. Material Terms
       - Having competence, good moral integrity. The person concerned had never been involved in:
         - Engineering acts and deviant practices in the management of the company/institution where the person concerned worked prior to nomination (behaving dishonestly).
         - Acts of default in accordance with the commitments that had been agreed with the company/institution where the person concerned works prior to nomination.
         - Actions categorized as being able to provide unlawful benefits in the company/institution where the person concerned works prior to nomination.
         - Acts categorized as a violation of the provisions relating to the principles of healthy company management (bad behavior).
       - Have expertise in the banking or financial institution sector, proven by a track record of at least the last 5 (five) years and attach a photocopy of a certificate from banking or financial institution training that has been attended.
       - Having expertise in banking or financial institutions, as evidenced by a track record of at least the last 5 (five) years and attach a photocopy of a certificate from training in banking or financial institutions that the person had attended.
       - The majority of members of the Board of Directors must have at least 5 (five) years of experience in the operational field, the lowest being a bank executive officer.
       - Having a high commitment to the progress and development of the company as well as a commitment to comply with laws and regulations.
       - Did not have non-performing credit/bad credit.
       - Having a risk management competency test certificate level 5 (five), by attaching a BSMR/ LSPP certificate. Candidates who had level 4 (four) certificates could register and immediately complete BSMR/LSPP level 5 (five) to get approval from the Financial Services Authority.
       - Psychologically, the person concerned had an adequate level of Intellectual, emotional, and spiritual intelligence to carry out the duties as a member of the Board of Directors.

C. Other Terms
   - Willing to comply with the prevailing laws and regulations, especially in the banking sector.
   - Having no family relationship up to the second degree including fellow members of the Board of Directors or members of the Board of Commissioners.
   - Passing the fit and proper test in accordance with the provisions of the Financial Services Authority regarding the fit and proper test.

14. Candidates for the Board of Directors may come from Internal and/or external Bank Jatim.
    a. Candidates for the Board of Directors from the Bank's internal parties must meet the following requirements:
       - Active executive officers who were one level below the Board of Directors.
       - Serving at least 2 (two) different executive positions.
    d. For candidates for directors from external parties, the Bank must meet the following requirements:
       - Having experience as a professional by serving as an Executive Officer in a Bank/Non-Bank financial institution that operates nationally and/or has assets at least equal to the assets of Bank Jatim for the last 5 (five) years.
       - Having knowledge and/or expertise in the field required by the Issuer or Public Company.
       - Having a good financial track record as evidenced by documents that have been issued by the authorized agency.

Special Requirements

The members of the Board of Directors who will be appointed must meet special requirements, the details of which will be outlined in a GMS resolution. The company could develop special requirements which were details of competence and other things required for prospective members of the Board of Directors according to the needs of the company which would then be submitted and stated in the resolution of the GMS;

1. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during the tenure:
   a. Never holding an annual GMS.
   b. The responsibilities as a member of the Board of Directors and/or a member of the Board of Commissioners had never been accepted by the GMS or had not provided accountability as a member of the Board of Directors and/ or a member of the Board of Commissioners to the GMS.
   c. Having caused a company obtaining a permit, approval, or registration from the financial services authority to fail fulfilling the obligation to submit an annual report and/or financial report to the Financial Services Authority.
2. Especially for candidates for Directors proposed to be candidates for President Director were officials who had one level below the President Director and were still active as Directors of National Commercial Banks and/or had assets at least equal to the assets of Bank Jatim.

Board of Directors (Board Charter) Guidelines and Work Procedures

The Board of Directors has a Board of Directors' Code of Conduct as stipulated in the Decree of the Board of Directors Number 063/03/76/DIR/CSE/KEP on May 8, 2024 concerning the Standard Operating Procedure (SOP) for the Work of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk as amended by the Decree of the Board of Directors Number 064/03/21/DIR/CSE/KEP on June 4, 2025 concerning Changes to the Standard Operating Procedure (SOP) for the Work of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk. These guidelines are periodically evaluated and updated with reference to applicable regulations and provisions.

The Board of Directors work guidelines and procedures are binding for each member of the Board of Directors so that the Board of Directors can carry out the management of the Company efficiently, effectively, transparently, independently and accountably. The basis for the preparation of the guidelines for the work rules of the Board of Directors is the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies, Financial Services Authority Regulations relating to the Board of Directors and Board of Commissioners of Issuers or Public Companies, the Company's Articles of Association and other regulations.

The contents of the Board of Directors work code of conduct

1. Introduction
2. Principles, Values, and Ethics of the Board of Directors
3. Organization and Management of the Board of Directors
4. Replacement, Appointment, and Dismissal of the Board of Directors
5. Work Procedures
6. Meeting Workflow
7. Performance Evaluation and Remuneration of the Board of Directors
8. Documentation and Reporting
9. Sharia Governance Principles Implementation

Duties of the Board of Directors

In 2025, the division of duties of the Board of Directors was as per the Board of Directors' Decree Number 064/05/01/DIR/PSM/KEP on January 2, 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk, which was amended through the Board of Directors' Decree Number 064/05/15/DIR/PSM/KEP on June 19, 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk. The division of duties of the Board of Directors is as follows:

Table of Duties of the Board of Directors

Name	Position	Task field
Busrul Iman[1]	President DIrector	Coordinating activities implementation of: • Micro, Retail & Sharia Business Director • Finance, Treasury, & Global Services Director • Risk Management Director • IT, Digital & Operation Director • Medium, Corporate Business, & Network Director • Compliance Director • SEVP of Consumer Banking • Corporate Secretary • Internal Audit Division
Winardi Legowo[2]	President DIrector	Coordinating activities implementation of: • Vice President Director • Micro, Retail & Sharia Business Director • IT, Digital & Operation Director • Corporate Secretary • Internal Audit Division • Strategic Planning & Performance Management Division
R. Arief Wicaksono[3]	Vice President DIrector	Coordinating activities implementation of: • Medium, Corporate Business, & Network Director • Finance, Treasury & Global Services Director • Risk Management Director • Compliance Director
Edi Masrianto[1]	Finance, Treasury, and Global Services Director	Coordinating activities implementation of: • Accounting & Financial Management Division • Treasury Division • International Banking Division • Strategic Planning & Performance Management Division
Zulhelfi Abidin[1]	IT, Digital and Operation Director	Coordinating activities implementation of: • SEVP of Information Technology • Information Technology Division • Digital Banking Division • IT Security Division • Operations Division • General Affairs Division
Eko Susetyono[1]	Risk Management Director	Coordinating activities implementation of: • Risk Management Division • Credit Risk Analysis Division • Credit Restructuring & Recovery Division • Credit Administration Division
Arif Suhirman	Medium, Corporate Business, and Network Director	Coordinating activities implementation of: • International Banking Division • Medium, Corporate and Syndicated Credit Division • Institutional Relations Division • Network Development Function
Umi Rodiyah	Compliance Director	Coordinating activities implementation of: • SEVP of Legal & Human Capital • Legal Division • Human Capital Division • Compliance & AML CFT CPF-WMD Division • Policy & Procedure Division

Name	Position	Task field
Tonny Prasetyo[2]	Micro, Retail & Sharia Business Director	Coordinating activities implementation of: • SEVP Micro, Retail & Consumer • Micro Credit Division • Retail Credit Division • Consumer Credit Division • Sharia Business Unit Division • Funding & Services Division • Excellent Business & Service Distribution Division
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury & Global Services Director	Coordinating activities implementation of: • Accounting & Financial Management Division • Treasury Division • Subsidiary Management Division
Wiweko Probojakti[2]	IT, Digital and Operation Director	Coordinating activities implementation of: • SEVP Information Technology • Information Technology Division • Digital Banking Division • Chief Information Security Officer (CISO) Division • Operations Division • General Division

[1] Dismissed at the Annual General Meeting of Shareholders for the Financial Year 2024 held on May 22, 2025 (the division of duties of the Board of Directors is as stipulated in Board of Directors Decree No. 064/05/01/DIR/PSM/KEP dated 2 January 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk).
[2] Appointed at the Annual General Meeting of Shareholders for the Financial Year 2024 held on May 22, 2025 (the division of duties of the Board of Directors is as stipulated in Board of Directors Decree No. 064/05/15/DIR/PSM/KEP dated 19 June 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk).
[3] Prior to the Annual General Meeting of Shareholders for the Financial Year 2024 held on May 22, 2025, served as Director of Micro, Retail & Medium Business. Following the Annual General Meeting of Shareholders for the Financial Year 2024 held on 22 May 2025, appointed as Vice President Director, effective based on the Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEPR-185/D.03/2025 dated October 16, 2025 (the division of duties of the Board of Directors is as stipulated in Board of Directors Decree No. 064/05/15/DIR/PSM/KEP dated 19 June 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk).
[4] The division of duties of the Board of Directors is as stipulated in Board of Directors Decree No. 064/05/15/DIR/PSM/KEP dated June 19, 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk.

Policy of Concurrent Position of Board of Directors

As a commercial bank, Bank Jatim was also guided by the Financial Services Authority Regulation Number 17 in 2023 concerning the Implementation of Governance for Commercial Banks, which regulated, among others:

1. Members of the Board of Directors are prohibited from holding concurrent positions:
   a. as a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at a bank, company and/or other institution.
   b. in functional task areas in banking and/or non-banking financial institutions domiciled domestically or abroad.
   c. in other positions that may create conflicts of interest in the execution of duties as members of the Board of Directors; and/ or
   d. in other positions in accordance with the provisions of laws and regulations.
2. It does not include concurrent positions as referred to in paragraph (1) in the event that the Board of Directors:
   a. are responsible for supervising the Bank's investments in subsidiary companies, performing functional duties as a member of the Board of Commissioners in non bank subsidiary companies controlled by the Bank;
   b. are responsible for supervising pension funds or performing duties as a member of the Supervisory Board of pension funds owned by the Bank;
   c. carry out duties as the acting director of the Bank; and/ or
   d. occupy a position in a non-profit organization or institution

   as long as it does not result in the individual neglecting their duties and responsibilities as a member of the Bank's Board of Directors.

3. The majority of members of the Board of Directors were prohibited from having family relationships to the second degree with fellow members of the Board of Directors and/ or with members of the Board of Commissioners.

Table of Concurrent Position of Board of Directors

Name	Position	Position in Other Companies/ Others Agencies	Name of Company / Other Agencies
Busrul Iman[1]	President Director	-	-
Winardi Legowo[2]	President Director	-	-

Name	Position	Position in Other Companies/ Others Agencies	Name of Company / Other Agencies
R. Arief Wicaksono[3]	Vice President Director	-	-
Edi Masrianto[1]	Finance, Treasury, and Global Services Director	-	-
Zulhelfi Abidin[1]	IT, Digital and Operation Director	-	-
Eko Susetyono[1]	Risk Management Director	-	-
Arif Suhirman	Medium, Corporate Business, and Network Director	-	-
Umi Rodiyah	Compliance Director	-	-
Tonny Prasetyo[2]	Micro, Retail & Sharia Business Director	-	-
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury & Global Services Director	-	-
Wiweko Probojakti[2]	IT, Digital and Operation Director	-	-

1 Dismissed at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
2 Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
3 Before the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he served as Director of Micro, Retail & Medium Enterprises. After the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he was nominated Vice-President Director, effective based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority Number KEPR-185/D.03/2025 on October 16, 2025.

Affiliation Relationships

Information regarding the affiliation relationships of the Board of Directors is presented in the Company Profile chapter of this Annual Report.

Management of Conflicts of Interest In The Board of Director

Conflict of interest management has been established through the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Timur Tbk. Number 063/03/68/KPT/KEP dated April 29, 2024, concerning the Standard Operating Procedure (SOP) for Conflict of Interest of PT Bank Pembangunan Daerah Jawa Timur Tbk. This conflict of interest regulation is intended to ensure that decision-making and its implementation are carried out based on the five governance principles: Transparency, Accountability, Responsibility, Independency, and Fairness, so that the interests of the Bank and stakeholders are not harmed and remain protected.

In the event that the Bank has a conflict of interest with the personal interest of a member of the Board of Directors, the Bank will be represented by another member of the Board of Directors and in the event that the Bank has an interest that conflicts with the interests of all members of the Board of Directors, in this case the Bank will be represented by the Board of Commissioners. In the event of a conflict of interest, Members of the Board of Directors are prohibited from taking actions that may harm the Bank or reduce the Bank's profits and must disclose the conflict of interest referred to in every decision.

Meeting of The Board of Directors

Meeting Policy

The policy of the Board of Directors' Meeting of PT Bank Pembangunan Daerah Jawa Timur Tbk is as follows:
1. Financial Services Authority Regulation (POJK) Number 33/ POJK.04/2014 Date December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
2. Board of Directors' Decree Number 063/03/76/DIR/ CSE/KEP dated May 08, 2024, concerning the Standard Operating Procedure (SOP) for the Work of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk.

In the Meeting of the Board of Directors, it is stipulated as follows:
1. The Board of Directors is required to hold a Board of Directors Meeting periodically at least 1 (one) time in every month and/ or every time.
2. Meetings of the Board of Directors may be held if attended by a majority of all members of the Board of Directors.
3. The presence of members of the Board of Directors at the meeting must be disclosed in the Company's annual report.
4. The Board of Directors must schedule a meeting for the following year before the end of the financial year with the following conditions:

a. At the scheduled meeting, the meeting materials are submitted to the meeting participants no later than 5 (five) days before the meeting is held.
b. In the event that a meeting is held outside the schedule that has been prepared, the meeting materials are submitted to the meeting participants no later than before the meeting is held.

5. Decision making in the Board of Directors Meeting is based on deliberation and consensus. In the event that a consensus decision is not reached, the decision is made based on a majority vote.
6. The Board of Directors meeting is chaired by the President Director, in the event that the President Director is absent or unable to attend, the Board of Directors Meeting will be chaired by a member of the Board of Directors who is elected by and from the members of the Board of Directors present.

Board of Directors Meeting Plan

No	Month	Estimated Meeting Implementation	Meeting Agenda
1.	January	Week 2	Performance Evaluation of Bank Jatim
2.	February	Week 2	Performance Evaluation of Bank Jatim
3.	March	Week 2	Performance Evaluation of Bank Jatim
4.	April	Week 2	Performance Evaluation of Bank Jatim
5.	May	Week 2	Performance Evaluation of Bank Jatim
6.	June	Week 2	Performance Evaluation of Bank Jatim
7.	July	Week 2	Performance Evaluation of Bank Jatim
8.	August	Week 2	Performance Evaluation of Bank Jatim
9.	September	Week 2	Performance Evaluation of Bank Jatim
10.	October	Week 2	Performance Evaluation of Bank Jatim
11.	November	Week 2	Performance Evaluation of Bank Jatim
12.	December	Week 2	Performance Evaluation of Bank Jatim

Agenda, Date and Participants of The Board of Directors Meeting

Throughout 2025, the agenda, dates and participants of the Board of Directors meetings are as follows.

Table of Board of Directors Meeting

No.	Date	Agenda	Meeting participants	Attendance
1.	January 14, 2025	1. PT Bank Jatim Financial Performance for December 2024 2. Governance Self-Assessment Results for December 2024	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present

No.	Date	Agenda	Meeting participants	Attendance
2.	February 11, 2025	1. Bank Jatim Financial Performance for January 2025 2. Board of Directors Committee Performance Evaluation for Fiscal Year 2024 3. Bank Jatim Business Group (KUB) Logo 4. Preparation for the Annual General Meeting of Shareholders for Fiscal Year 2024	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
3.	February 25, 2025	1. Progress on BI-FAST Service Improvements and Follow-up with Bank Indonesia and the Financial Services Authority 2. Establishment of the Integrated Risk Management Committee	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
4.	March 14, 2025	1. Discussion on Bank Banten's Share Price 2. Comprehensive Review of Bank Banten's Equity Participation Plan 3. Changes to the Board of Directors' Standard Operating Procedures (SOP) 4. Preparation for the Annual General Meeting of Shareholders for Fiscal Year 2024 5. Bank Jatim Financial Performance for February 2025	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
5.	March 25, 2025	Application for Approval of Bank NTB Syariah's Circular Resolution	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
6.	April 16, 2025	1. Bank Jatim Financial Performance for March 2025 2. Progress on Preparation for the Annual General Meeting of Shareholders for Fiscal Year 2024 3. Adjustments to the Bank's Business Plan for 2025	Busrul Iman	Present
			Edi Masrianto	Present
			R. Arief Wicaksono	Present
			Zulhelfi Abidin	Present
			Eko Susetyono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
7.	May 26, 2025	Organizational Structure	Arif Suhirman	Present
			Umi Rodiyah	Present
8.	June 3, 2025	1. IT Due Diligence Presentation by PITSI for Bank Sulawesi Tenggara and Bank Nusa Tenggara Timur 2. Financial, Taxation, and Legal Due Diligence Presentation by EY Indonesia for Bank Nusa Tenggara Timur	Arif Suhirman	Present
			Umi Rodiyah	Present

No.	Date	Agenda	Meeting participants	Attendance
9.	June 16, 2025	Bank Jatim Financial Performance for the Period of May 2025	Arif Suhirman	Present
			Umi Rodiyah	Present
10.	June 18, 2025	Share Pricing Determination of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
11.	June 20, 2025	Share Price Re-Offering of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
12.	June 23, 2025	Share Price Re-Offering of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
13.	June 24, 2025	Share Price Re-Offering of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
14.	June 25, 2025	Share Price Re-Offering of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
15.	June 26, 2025	Share Price Re-Offering of Bank Nusa Tenggara Timur and Bank Sulawesi Tenggara	Arif Suhirman	Present
			Umi Rodiyah	Present
16.	July 14, 2025	1. Governance Self-Assessment Results for June 2025 2. Bank Jatim Financial Performance for June 2025	Arif Suhirman	Present
			Umi Rodiyah	Present
17.	August 20, 2025	1. Organizational Structure Changes 2. Bank Jatim Financial Performance for July 2025	Arif Suhirman	Present
			Umi Rodiyah	Present
18.	September 11, 2025	1. Proposed Task Distribution/Temporary Replacement of Bank Jatim's Board of Directors 2. Bank Jatim's Financial Performance for August 2025	Arif Suhirman	Present
			Umi Rodiyah	Present
19.	October 2, 2025	1. Organizational Structure Changes 2. Planned Fund Transfer from the Ministry of Finance of the Republic of Indonesia to Bank Jatim	Winardi Legowo	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
20.	October 22, 2025	1. Appointment of BBG Member Management as Parent Bank Representatives 2. Progress on the Formation of a Bank Business Group 3. Proposed Plan for Temporary Replacement of the Director of Risk Management	Winardi Legowo	Present
			R. Arief Wicaksono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
			Tonny Prasetyo	Present
			RM Wahyukusumo Wisnubroto	Present
			Wiweko Probojakti	Present
21.	November 17, 2025	1. The 2026 Bank Business Plan 2. Board of Directors' Standard Operating Procedures (SOPs) 3. AML, CFT, and PPPSPM Implementation Report	Winardi Legowo	Present
			R. Arief Wicaksono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
			Tonny Prasetyo	Present
			RM Wahyukusumo Wisnubroto	Present
			Wiweko Probojakti	Present

No.	Date	Agenda	Meeting participants	Attendance
22.	December 2, 2025	Discussion of the Extraordinary General Meeting of Shareholders of Bank Nusa Tenggara Barat Syariah	Winardi Legowo	Present
			R. Arief Wicaksono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
			Tonny Prasetyo	Present
			RM Wahyukusumo Wisnubroto	Present
			Wiweko Probojakti	Present
23.	December 11, 2025	Bank Jatim Financial Performance for the Period of November 2025	Winardi Legowo	Present
			R. Arief Wicaksono	Present
			Arif Suhirman	Present
			Umi Rodiyah	Present
			Tonny Prasetyo	Present
			RM Wahyukusumo Wisnubroto	Present
			Wiweko Probojakti	Present

The agenda and meeting participants of the combined Board of Commissioners and the Board of Directors have been presented in the Board of Commissioners' Meeting section of the Corporate Governance Chapter of this annual report.

Frequency and Attendance of Meeting

Table of Frequency and Attendance of Directors' Meetings

Name	Position	Board of Directors Meeting			Joint Meeting of the Board of Directors with the Board of Commissioner			GMS		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage
Busrul Iman[1]	President Director	6	6	100%	5	5	100%	1	1	100%
Winardi Legowo[2]	President Director	5	5	100%	5	5	100%	-	-	-
R. Arief Wicaksono[3]	Vice President Director	10	10	100%	9	7	87.5%	1	1	100%
Edi Masrianto[1]	Finance, Treasury, and Global Services Director	6	6	100%	5	5	100%	1	1	100%
Zulhelfi Abidin[1]	IT, Digital and Operation Director	6	6	100%	5	5	100%	1	1	100%
Eko Susetyono[1]	Risk Management Director	6	6	100%	5	5	100%	1	1	100%

Name	Position	Board of Directors Meeting			Joint Meeting of the Board of Directors with the Board of Commissioner			GMS		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage
Arif Suhirman	Medium, Corporate Business, and Network Director	23	23	100%	13	11	84.6%	1	1	100%
Umi Rodiyah	Compliance Director	23	23	100%	13	13	100%	1	1	100%
Tonny Prasetyo[2]	Micro, Retail and Sharia Business Director	4	4	100%	4	4	100%	-	-	-
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury, and Global Services Director	4	4	100%	4	2	50%	-	-	-
Wiweko Probojakti[2]	IT, Digital and Operation Director	4	4	100%	4	4	100%	-	-	-

[1] Dismissed at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
[2] Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
[3] Before the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he served as Director of Micro, Retail & Medium Enterprises. After the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he was appointed Vice-President Director, effective based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority Number KEPR-185/D.03/2025 on October 16, 2025.

Training and/or Enhancement of The Competency of The Board of Directors Members

In order to improve the effectiveness of the performance of the Board of Directors, capacity building was carried out such as seminars and/ or training. This became one form of governance implementation for Commercial Banks related to the need that:

1. Members of the Board of Directors had adequate competence and were relevant to their positions to carry out their duties and responsibilities and were able to implement their competencies in carrying out their duties and responsibilities.
2. Members of the Board of Directors had the willingness and ability to carry out continuous learning in order to increase knowledge about banking and the latest developments related to the financial sector or other fields that support the implementation of their duties and responsibilities.

The training and/or competency improvement that has been attended by the Board of Directors during 2024 is as follows.

Name	Position	Types of Training and Development Materials Competencies/Training	Implementation Time	Organizer
Busrul Iman[1]	President Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	HERU KRISTIYANA
		Change For Breakthrough	January 21, 2025	REMAJA TAMPUBOLON
Winardi Legowo[2]	President Director	Refreshment of Risk Management Certification Level 7	June 20, 2025	SDG
		Strategic Governance For Banking Executive	December 15, 2025	LPPI
R. Arief Wicaksono[3]	Vice President Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	Heru Kristiyana
		Change For Breakthrough	January 21, 2025	Remaja Tampubolon
		Refreshment of Risk Management Certification Level 7	September 29, 2025	TD Consultant
		Strategic Governance For Banking Executive	December 16, 2025	LPPI

Name	Position	Types of Training and Development Materials Competencies/Training	Implementation Time	Organizer
Edi Masrianto[1]	Finance, Treasury and Global Services Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	HERU KRISTIYANA
		Change For Breakthrough	January 21, 2025	REMAJA TAMPUBOLON
		Risk Management Alignment Certification Level 7	January 31, 2025	LEMBAGA SERTIFIKASI PROFESI PERBANKAN (LSPP)
Zulhelfi Abidin[1]	IT, Digital and Operation Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	HERU KRISTIYANA
		Change For Breakthrough	January 21, 2025	REMAJA TAMPUBOLON
Eko Susetyono[1]	Risk Management Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	HERU KRISTIYANA
		Change For Breakthrough	January 21, 2025	REMAJA TAMPUBOLON
		Business Continuity 2025 Webinar: Legal Risk and Compliance Management Approach	January 22, 2025	INSTITUTE OF COMPLIANCE PROFESIONAL INDONESIA (ICoPI)
Arif Suhirman	Medium, Corporate Business, and Network Director	Banking Challenges in 2025, OJK Policy Directions, and Anticipation	January 20, 2025	HERU KRISTIYANA
		Change For Breakthrough	January 21, 2025	REMAJA TAMPUBOLON
		Strategic Governance For Banking Executive	December 16, 2025	LEMBAGA PENGEMBANGAN PERBANKAN INDONESIA (LPPI)
Umi Rodiyah	Compliance Director	Change For Breakthrough	January 21, 2025	Remaja Tampubolon
		Refreshment of Risk Management Certification Level 7	September 29, 2025	TD Consultant
		AML, PPT, and PPPSPM Level 7 Competency Test	October 29, 2025	FKDK BPDSI
		Strategic Governance For Banking Executive	December 16, 2025	LPPI
Tonny Prasetyo[2]	Micro, Retail and Sharia Business Director	Risk Management Certification Level 7 Preparation	June 15, 2025	SDG
		Risk Management Certification Level 7 Program Exam	June 30, 2025	LSPP
		Strategic Governance For Banking Executive	December 15, 2025	LPPI
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury and Global Services Director	Banking Challenges in 2025 and the Direction of OJK Policy	January 20, 2025	Heru Kristiyana
		Change For Breakthrough	January 21, 2025	Remaja Tampubolon
		Strategic Governance For Banking Executive	December 16, 2025	LPPI
Wiweko Probojakti[2]	IT, Digital and Operation Director	Refreshment of Risk Management Certification Level 7	April 29, 2025	BSMR
		Professional Enhancement for Chartered Accountants (PPCA)	June 9, 2025	IAI
		Strategic Governance For Banking Executive	December 15, 2025	LPPI

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[3] Prior to the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he served as Director of Micro, Retail & Medium Enterprises. After the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, he was nominated Vice-President Director, effective based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority Number KEPR-185/D.03/2025 on October 16, 2025.

Orientation Program for New Board of Directors

The Orientation Program is very important to implement, because members of the Board of Directors can come from various backgrounds, so that in order to form a solid work team, the Orientation Program is mandatory to be implemented. The Orientation Program regarding the Bank is given to Directors who are new to their position. During the 2025 Fiscal Year, based on the resolution of the Company's Annual General Meeting of Shareholders for the 2024 Fiscal Year dated May 22, 2025, there was a nomination of new members of the Board of Directors who were effective based on the approval of the Financial Services Authority regarding the results of the fit and proper assessment, as follows:

1. Winardi Legowo as President Director
2. R. Arief Wicaksono as Vice President Director (previously served as Micro, Retail and Medium Director)
3. Tonny Prasetyo as Micro, Retail and Sharia Business Director
4. RM. Wahyukusumo Wisnubroto as Finance, Treasury and Global Services Director
5. Wiweko Probojakti as IT, Digital & Operations Director.

The Orientation Program provided can be in the form of presentations by participating in Meeting activities, including the Company's Board of Directors Meeting which is held minimally once a month and socialization of the Board of Directors' Work Standard Operating Procedures on July 14, 2025.

Board of Directors Decisions and Implementation of Duties

During 2025 the Board of Directors has carried out their duties, obligations, and responsibilities in order to carry out the management of the Company as stipulated in the applicable laws and regulations, the Company's Articles of Association, and the work plan for carrying out the duties of the Board of Directors. Generally, the implementation of the Board of Directors' duties in 2025 includes:

1. The preparation of the Company's Bank Business Plan as well as the formulation and ensuring the effective implementation of the Company's strategies have been carried out properly.
2. Implementation of IT strengthening projects and digital banking development
3. Asset and financial management
4. Organizing board of Directors meetings and board of Directors meetings with the board of Commissioners
5. Organizing the Annual General Meeting of Shareholders for the 2023 Fiscal Year
6. Supervision and improvement of internal business processes
7. Implementation of Good Corporate Governance in every business activity
8. Distribution of Corporate Social Responsibility funds for the company which is manifested in various activities of the Bank Jatim Care.
9. Implementation of other tasks related to the management of the company.

The Board of Directors' decisions issued during 2025 include:

1. Organizational Structure and Work Procedure Implementation Team.
2. Board of Directors Committees.
3. Changes to Employee Pension Fund Regulations.
4. Asset Liability Committee (ALCO) Meeting Decisions.
5. Person in Charge of AML, CFT, and PPPSPM Custodian Implementation.
6. Establishment of the Credit/Financing Control and Extractable Recovery Team.
7. Team for Implementing Bank Financial Reporting Integrity in Accordance with Financial Services Authority Regulation Number 15 of 2024 concerning Bank Financial Reporting Integrity.
8. Nomination of the Risk Management Division as the Internal Financial Reporting Control Unit (ICOFR).
9. Nomination of Members of the Bank Employee Pension Fund Supervisory Board for the 2025-2030 Term of Office.
10. Team for Optimizing Regional Original Revenue (PAD) Increases for Local Governments Using East Java Tax.
11. Climate Risk Management and Scenario Analysis (CRMS) Team.
12. Establishment of Sharia Compliance, Sharia Risk Management, and Sharia Internal Audit Functions in the Implementation of Sharia Governance.
13. Determination of Share Price of PT Bank Pembangunan Daerah Nusa Tenggara Timur in the Context of Capital Participation Through the Bank Business Group (BBG) Scheme.
14. Information and Documentation Management Officer.
15. Determination of Share Price of Bank Sulawesi Tenggara in the Context of Capital Participation Through the Bank Business Group (BBG) Scheme.
16. Changes to Accounting Product and Activity Policies (KPA).
17. Risk Management Product and Activity Policies (KPA).
18. Credit or Financing Product and Activity Policies (KPA PAP).
19. Changes to Financial Reporting Standard Operating Procedures (SOP).
20. Anti-Fraud Strategy SOP
21. Jatim Priority and Jatim Sharia Priority SOP
22. Inter-Employee Marriage SOP
23. Export Letter of Credit (L/C) Transaction SOP
24. Import Letter of Credit (L/C) Transaction SOP
25. Liquidity Risk Management SOP
26. Bank Indonesia Short-Term Liquidity Loan (PLJP) SOP
27. Foreign Exchange (FX) Reporting SOP
28. Market Code of Conduct for Treasury Activities SOP
29. Regional Government Credit SOP
30. Total Reward SOP
31. Recovery Plan SOP
32. Contractor Financing SOP
33. Credit or Financing Collateral SOP
34. Syndicated Credit SOP
35. Commercial & Corporate Credit SOP
36. Investor Management SOP
37. Sharia Supervisory Board SOP
38. Amendment to the Board of Directors' Working Procedures SOP

39. Corporate Legal SOP
40. AML, CFT & PPSPM Prevention SOP
41. PKPA Linkage Financing SOP
42. Profit-Sharing Distribution SOP
43. Sharia Account Management SOP
44. ALCO Committee SOP
45. ATM and CRM Machine SOP
46. Multiguna iB Barokah Financing SOP
47. Amendment to Employee Financing, Personal Loan Car Allowance Program (CAP) and Motorcycle Allowance Program (MAP) SOP
48. Credit Risk Management SOP
49. Climate Risk Management & Scenario Analysis (CRMS) SOP
50. Commercial & Corporate Process SOP
51. Code of Conduct for Debt Securities and Sukuk Transactions SOP
52. Intermediary for Debt Securities and Sukuk Trading SOP
53. Micro & Retail Credit Process SOP
54. Remittance SOP
55. ALCO Committee SOP
56. Middle Office SOP
57. Regional Legal Services & Governance SOP
58. Credit/Financing Committee SOP
59. Information Technology Committee SOP
60. Warehouse Receipt Credit SOP
61. Credit or Financing Policy Committee (KKP) SOP
62. Liquidity Risk Management SOP
63. Risk Management Committee SOP
64. Jatim Retail Credit SOP
65. Consumer Protection and Complaint Resolution SOP
66. Syndicated Financing SOP
67. Anti-Bribery Management System (SMAP) SOP
68. State Officials' Asset Disclosure Report (LHKPN) SOP
69. Accounts Receivable Credit SOP
70. iB Barokah Factoring Financing SOP
71. Branch Risk Profile SOP
72. Property Construction Financing and Land Acquisition as an Additional Facility for Property Construction Financing SOP
73. Bank Soundness Level Assessment SOP
74. Amendment to Employee Credit SOP
75. Organizational Structure & Work Procedures.
76. Risk Appetite Statement.
77. Credit/Financing Market Segmentation.
78. Credit Committee Membership Structure.
79. Credit Committee Credit/Financing Approval Authority Limit (LKPK/P).
80. Cash and Non-Cash Credit/Financing Approval Authority Limit (LKPK/P).
81. On-The-Spot (OTS) Implementation Limit in the Credit/Financing Process.
82. Authority Limit for Approving the Purchase or Sale of Securities in the Treasury Division.
83. Settlement Authority Limit for Transactions Through ESTIM.
84. Integrated Risk Management Committee (KMRT).
85. Stop (Budget) Loss Limit for Trading Dealer Transactions in the Treasury Division.
86. Revocation of the Board of Directors' Decree concerning the Standard Operating Procedure (SOP) for Bank Indonesia-Electronic Trading Platform (BI-ETP).
87. Authority Limit for Approval and Payment of Goods/Services Procurement and Non-Product Costs.
88. Revocation of the Board of Directors' Decree concerning Amendments to the Implementation Guidelines for the Electronic Multipurpose Credit Application (E-KMG).
89. Revocation of the Board of Directors' Decree concerning the Establishment of a Gratification Control Unit within PT Bank Jatim.
90. Implementation of the Credit/Financing Committee Based on the Resolutions of the Annual General Meeting of Shareholders (GMS) for the 2024 Fiscal Year.
91. Revocation of the Board of Directors' Circular Letter concerning the Consumer Financing BPP (General Guidelines for iB Barokah Gold).
92. Limits on the Authority for Approval and Financing of Goods/Services Procurement and Non-Product Costs.
93. Investment Directions for Employee Pension Funds.
94. Revocation of the Board of Directors' Decree concerning Guidelines for the Implementation of Savings-Based Housing Financing Assistance (KPR BP2BT).
95. Revocation of the Board of Directors' Decree concerning the Integrated Risk Management Committee (KMRT).
96. Limits on Dealer Transaction Authority (Dealer Limit) for Transactions in the Treasury Division Dealing Room.
97. Stop (Budget) Loss Limits on Dealer Trading Transactions in the Treasury Division.
98. Revocation of the Board of Directors' Decree concerning Patch Management Standard Operating Procedures (SOP).
99. Credit/Financing Committee During the Transition Period of Organizational Structure and Work Procedures.
100. Bank Payment Guarantee for Projects with a 2025 Budget in East Java Province.
101. Limits on Settlement Authority for Transactions Through ESTIM.
102. Limits on Procurement Authority for Goods & Services and Non-Product Costs.
103. Limits on Credit Committee Authority.
104. Limits on On-The-Spot (OTS) Implementation Authority in the Credit/Financing Process.
105. Credit/Financing Market Segmentation.
106. Revocation of the Board of Directors' Decision on Guidelines for Large Exposures Mechanisms for Medium and Corporate Credit.

Performance Assessment of Committees Under The Board of Directors and The Basis of The Assessment

Provisions regarding the Bank Jatim Board of Directors Committees are stipulated based on Board of Directors Decree Number 064/15/DIR/PSM/KEP on June 19, 2025, concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk. The 2025 Board of Directors Committees of Bank Jatim were as follows:

1. Asset Liability Committee (ALCO);
2. Risk Management Committee;
3. Personnel Management Committee;

4. Information Technology Committee;
5. Credit/Financing Committee
   a. Credit/Financing Implementation
   b. Credit/Financing Rescue
   c. Credit/Financing Settlement Committee
   d. Credit/Financing Write-Off
   e. Credit Line Committee
   f. Term Loan Facility Committee
6. Credit/Financing Policy Committee;
7. Product & Network Committee, consisting of two committees, as follows:
   a. Product Committee
   b. Network Committee
8. Sustainability Committee

The Board of Directors' evaluation procedure on the performance of the Board of Directors Committee is carried out in the following manner:

1. Each Secretary of the Board of Directors Committee shall prepare the implementation materials and technical implementation of each Committee of the Board of Directors during the 2025 financial year.
2. The Board of Directors' assessment of the performance of the Board of Directors Committee is carried out through the Board of Directors Meeting.

The criteria used in the Board of Directors' assessment of the performance of the Board of Directors Committee include:

1. Basis for Formation of the Committee
2. Committee Structure and Membership
3. Duties, Authorities and Responsibilities of the Committee
4. Committee Implementation Achievement
5. Conclusion

During 2025, the Board of Directors considered that the committees under the Board of Directors carried out their duties and responsibilities properly.

Asset Liability Committee (ALCO)

ALCO is a committee for decision making on assets and liabilities for the purposes outlined, a forum called the Asset Liabilities Committee (ALCO) is needed. In order to reduce and eliminate risks that occur in banks, especially Liquidity Risk, Interest Rates and Exchange Rates, cooperation and active participation of various decision makers on both the assets and liabilities side are required. Cooperation will be successful if each decision maker knows his role and the impact of his decision on overall business profits. During 2025 ALCO has held 15 (fifteen) meetings.

Risk Management Committee

The Risk Management Committee was formed in order to maintain risk exposure at acceptable and profitable limits, so that bank business activities can remain manageable and carry out bank business activities based on prudential principles. During 2025, the Risk Management Committee has held 8 (eight) meetings.

Personnel Management Committee

The Personnel Management Committee was established to achieve optimal results in making critical decisions regarding Human Capital, including strategies, policies, and human capital management systems, aligned with the Bank's Business Plan. Throughout 2025, the Personnel Management Committee held 17 (seventeen) meetings.

Information Technology Committee

The Information Technology Committee is part of IT governance that plays a role in providing recommendations by taking into account efficiency factors and minimizing risks related to IT use. As a form of commitment from the Board of Directors and management of Bank Jatim in active supervision of IT management, the IT Committee was formed as a strategic steering and oversight forum for Information Technology to ensure IT alignment with the Bank's business strategy, IT risk control, and compliance with regulatory provisions. The IT Committee is tasked with assisting the Board of Directors in establishing the Information Technology Strategic Plan and policies related to IT use at the Bank. During 2025, the IT Committee has held 1 (one) meeting.

Credit/Financing Policy Committee

The Credit/Financing Policy Committee is a committee established by the Board of Directors to oversee policy implementation, monitor the development and condition of the credit or financing portfolio, and provide recommendations for improvement. During 2025, the Credit Policy Committee held seven meetings.

Credit/Financing Committee

The Credit/Financing Committee is an operational committee established by the Board of Directors to evaluate and/or issue credit/financing decisions regarding the amount and type of credit/financing determined by the Board of Directors, taking into account business development without compromising on prudent principles, including credit/financing rescue and settlement.

1. Credit/Financing Implementation Committee
   During 2025, the Credit/Financing Implementation Committee held nine meetings.
2. Credit/Financing Rescue Committee
   During 2025, the Credit/Financing Rescue Committee held four meetings.
3. Credit/Financing Write-Off Committee
   During 2025, the Credit and Financing Write-Off Committee held three meetings.

Product and Network Committee

Product Committee

The Product Committee is a committee formed by the Board of Directors to discuss, determine, and evaluate business strategies through product development, both digital and non-digital, and both conventional and sharia. It is including the development of products that have not existed before and the development of follow-up products, including conducting products evaluations

(continued products, developed, discontinued, and closed). The 2025 Product Committee had not been implemented because the provisions for the committee are in the process of being updated as part of the transition period for changes to the 2025 organizational structure.

Network Committee
The Network Committee is responsible for formulating the implementation of network development, status changes, and/or closures, as well as determining branch and sub-branch classes within the network classification. The Network Committee serves as a platform for policy management and effective monitoring of the Bank's network to ensure success in generating optimal profits. The Network Committee had not been implemented in 2025 because the provisions for this committee were updated, as part of the transition period for the 2025 organizational structure changes.

Sustainability Committee
The 2025 Sustainability Committee had not been implemented because the provisions for the committee were in the process of being updated as part of the transition period for changes to the organizational structure in 2025.

Mechanism of Self Resignation and Termination of The Board of Directors

The mechanism for resignation and dismissal of the Board of Directors includes:

1. A member of the Board of Directors may submit an application to resign from his position by notifying in writing of his intentions to the Controlling Shareholders and the Company.
2. The company is obliged to hold a GMS to decide on the resignation request of a member of the Board of Directors no later than 90 (ninety) days after the resignation letter is received.
3. A member of the Board of Directors can be temporarily suspended by the Board of Commissioners by stating the reasons and must be notified in writing to the member of the Board of Directors concerned.
4. The Board of Commissioners must hold a GMS to revoke or affirm the decision on the temporary dismissal within 90 (ninety) days after the date of the temporary dismissal. With the expiration of the time period for holding the GMS or the GMS unable to make a decision, the temporary dismissal of members of the Board of Directors by the Board of Commissioners is canceled.
5. The Company is obliged to implement a mechanism for resignation and dismissal of the Board of Directors and conduct disclosure of information to the public in accordance with OJK regulations.

Board of Commissioners

The Board of Commissioners is the Corporate Governance organ whose job is to carry out general and/or specific supervision in accordance with the Articles of Association, provide advice to the Board of Directors, and ensure that the Company implements the principles of good corporate governance.

The Board of Commissioners is responsible to the GMS in terms of overseeing the policies of the Board of Directors regarding the Company's operations in general which refer to the approved business plan, as well as ensuring compliance with all applicable laws and regulations. The responsibility of the Board of Commissioners to the GMS is a manifestation of the supervisory accountability for the management of the Business Entity in the implementation of the principles of good governance.

Duties and Responsibilities of The Board of Commissioners

The Board of Commissioners has duties and responsibilities that have been regulated in the Work Guidelines and Code of Conduct, including the following:

1. The Board of Commissioners is tasked with supervising the policies and processes of management in general, both regarding the Company and the Company's business, and providing advice to the Directors;
2. Members of the Board of Commissioners must carry out their duties and responsibilities in good faith, with full responsibility and prudent principle;
3. The Board of Commissioners is tasked with supervising the Bank's policies and management of the Board of Directors, providing advice to the Board of Directors, and is responsible for such supervision, in accordance with the Bank's intent and objectives as stipulated in the provisions of laws and regulations, articles of association, and decisions of the GMS;
4. In carrying out supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of governance, risk management and compliance in an integrated manner as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, articles of association and/or GMS decisions;
5. The Board of Commissioners receives and exercises the authority delegated and/or given to the Board of Commissioners in accordance with the provisions of laws and regulations, articles of association, and/or decisions of the GMS;
6. The Board of Commissioners may carry out other supervisory duties and authorities.
7. Each member of the Board of Commissioners is jointly and collectively liable for the Company's losses caused by errors or negligence of the members of the Board of Commissioners in carrying out their duties, unless the member of the Board of Commissioners concerned can prove:

a. The loss is not due to an error or negligence;
b. Has conducted supervision in good faith, full of responsibility, and prudently for the interests and in accordance with the aims and objectives of the Company;
c. Has no conflict of interest, either directly or indirectly, over the supervision actions that result in losses;
d. Has taken actions to prevent such losses arising or continuing;
e. In the event of bankruptcy due to the error or negligence of the Board of Commissioners in supervising the management carried out by the Board of Directors and the Company's assets are insufficient to pay all of the Company's obligations due to the bankruptcy, each member of the Board of Commissioners shall be jointly and severally liable with the members of the Board of Directors for the obligations that have not been paid;
f. However, members of the Board of Commissioners cannot be held responsible for the bankruptcy of the Company as referred to above, if they can prove that:
    1) The bankruptcy is not due to his/her fault or negligence;
    2) Has carried out his/her supervisory duties in good faith and with due care for the interests of the Company and in accordance with the intent and purpose of the Company;
    3) Has no personal interest, either directly or indirectly, in the management actions by the Board of Directors that result in bankruptcy; and
    4) Has provided advice to the Board of Directors to prevent bankruptcy.

Duties and Responsibilities of President Commissioner

Inaccordancewiththe Regulationof Financial ServicesAuthority No. 17 of 2023 concerning Implementation of Governance for Commercial Banks, it is stated that the Board of Commissioners must be led by the President Commissioner. The function of the President Commissioner in the Governance process is none other than the coordinator of the Board of Commissioners' organs as a whole, as essentially the relationship between the members of the Board of Commissioners is equal and in the nature of an assembly; hence, they cannot act individually but based on the Board of Commissioners' decision. In general, the duties and responsibilities of the President Commissioner are as follows:

1. Coordinate the implementation of the duties and responsibilities of the Board of Commissioners.
2. Propose to hold a Board of Commissioners Meeting, including the agenda of the Meeting.
3. Summons and chair the Board of Commissioners' meeting.
4. Submit the supervisory report to obtain the approval of the Annual GMS for the implementation of the duties and supervision of the Board of Commissioners.
5. Ensure that the implementation of the responsibilities of the Board of Commissioners has been carried out according to procedures.
6. Ensure that meetings of the Board of Commissioners make decisions effectively based on true and complete information, including ensuring that:
    a. All strategic and important issues are taken into consideration by the Board of Commissioners.
    b. All existing problems are discussed carefully and thoroughly.
    c. All members of the Board of Commissioners are given the opportunity to contribute effectively.
    d. Each Commissioner receives relevant information in a timely manner, including a brief explanation of the issues that will be discussed at the Board of Commissioners' meeting.
    e. Board of Commissioners meetings produce clear decisions and are recorded in the minutes. notulen.
7. Ensure that the Board of Commissioners behaves in accordance with applicable regulations.
8. Lead efforts to meet the development needs of the Board of Commissioners.
9. Perform other responsibilities assigned by the Board of Commissioners, from time to time.

Rights and Authorities of the Board of Commissioners

The rights and powers of the Board of Commissioners are to:

1. Individually or collectively at any time during the working hours of the Company's office has the right to enter the building and yard or other places used or controlled by the Company and the right to examine all books, letters and other evidence, check and match the cash and cash conditions. others and has the right to know all the actions that have been carried out by the Board of Directors.
2. Request an explanation from the Board of Directors regarding all matters relating to the management of the Company
3. Know all the policies and actions that have been and will be carried out by the Board of Directors.
4. Requesting the Board of Directors and/or other officers under the Board of Directors with the knowledge of the Board of Directors to attend the meeting of the Board of Commissioners.
5. Suspend one or more members of the Board of Directors, if the member of the Board of Directors acts contrary to the articles of association or the prevailing laws and regulations.
6. The said temporary dismissal must be notified to the person concerned along with the reasons.
7. Form Committees under the Board of Commissioners in accordance with laws and regulations by taking into account the needs of the Company.

8. Provide approval for policy guidelines regarding the provision of funds to related parties and the provision of large funds (large exposure);
9. Provide approval for the provision of funds to related parties. Carry out active supervision of the policy in question.
10. Request the Board of Directors to follow up on the findings of the SKAI examination.
11. Determine a special examination by SKAI if there are allegations of fraud, irregularities, against the applicable laws and regulations.
12. Evaluate and examine the follow-up to the Internal Audit Report, Compliance Director Report, Public Accountant Report, Bank Indonesia Report and BPK Report.
13. Consider the appointment and dismissal of the head of the internal audit work unit (SKAI) proposed by the President Director.
14. Provide feedback on periodic reports submitted by the Board of Directors.
15. Carry out other supervisory powers as long as they do not conflict with laws and regulations, the Articles of Association and/or the resolutions of the GMS.

Decision That Needs To Agree To The Board of Commissioners

Decisions that require approval from the Board of Commissioners of Bank Jatim have been regulated in the Board of Commissioners Work Guidelines. Matters that require approval from the Board of Commissioners are as follows:

1. General Meeting of Shareholders (GMS).
2. Changes in Organizational Structure;
3. Bank Business Plan (RBB);
4. Credit provision to related parties;
5. Internal Audit Charter;
6. Appointment and dismissal of the head of the Internal Audit Business Unit (SKAI);
7. Reports to the bank's authority/supervisor regarding conditions that endanger the Bank's business continuity;
8. Semester reports from SKAI to the Bank's Authority/ supervisor;
9. Approval of the Bank's internal policies that must be ratified by the Board of Commissioners in accordance with applicable laws and regulations; and
10. Others in accordance with the Articles of Association and other provisions.

Term of Office of Board of Commissioners

The term of office of a member of the Board of Commissioners is a maximum of 4 (four) years from the date specified in the GMS of appointment and ends at the closing of the 4th (fourth) Annual GMS from the date of appointment or until the closing of the Annual GMS at the end of 1 (one) term period. position, and can be reappointed for a second term of office, after taking into account the provisions of the Financial Services Authority and applicable regulations and being assessed as being able to carry out their functions well, without prejudice to the GMS's right to dismiss at any time.

Board of Commissioners Criteria

The criteria for the Board of Commissioners of Bank Jatim have been stipulated in the Articles of Association of the Company and the Implementation Manual are as follows:

1. Individual, Indonesian citizen who:
   a. Individual, Indonesian citizen who.
   b. Faithful and obedient to the State and Government.
   c. Do not engage directly or indirectly in activities treason against the State.
   d. Physically and mentally healthy.
   e. Have never carried out activities that harm the State or conduct disgraceful actions in the banking sector.
   f. The voting rights were not revoked based on a court decision.
2. Pass the Fit and Proper Test in accordance with the provisions of the Financial Services Authority regarding the Fit and Proper Test.
3. The majority of members of the Board of Commissioners are prohibited from having family ties to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors.
4. Within 5 (five) years prior to the appointment and during the term of office:
   a. Never been declared bankrupt.
   b. Never been a member of the Board of Directors and/ or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt.
   c. Never been convicted of committing a crime that caused losses to state finances and/or was related to the financial sector
   d. Has never been a member of the Board of Directors and/ or a member of the Board of Commissioners who during his tenure:
      - Never held an Annual GMS.
      - The responsibilities as a member of the Board of Directors and/or a member of the Board of Commissioners have never been accepted by the GMS or have never given accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS.
      - Have caused a company that obtained a license, approval, or registration from OJK to fail to fulfill its obligation to submit an annual report and/or f inancial report to OJK.
5. Not involved directly or indirectly in treasonous activities to the State.
6. Never carry out activities that are detrimental to the State or disgraceful actions in the banking sector
7. Not deprived of voting rights based on court decisions.
8. Have a good financial track record, proven by documents that have been issued by the competent authority.
9. Meet other requirements as specified.

Board of Commissioners' (Board Charter) Work Guidelines

The Board of Commissioners has a work guideline for the Board of Commissioners Number: 063/03/51/DKM/KEP dated March 28, 2024 concerning the Standard Operating Procedure (SOP) for the Work Guidelines for the Board of Commissioners. The work guidelines are periodically evaluated and updated with reference to applicable regulations and provisions.

Board of Commissioners' Work Guidelines is binding for each member of the Board of Commissioners so that the Board of Commissioners can carry out their supervisory functions efficiently, effectively, transparently, independently, and accountably. The basis for the preparation of board of commissioners' work procedures guidelines is the Bank's Articles of Association, Law No. 40 of 2007 concerning Limited Liability Companies, Financial Services Authority Regulations and OJK Circular on the application and organs of Corporate Governance, and other regulations.

The Bank Jatim Board of Commissioners Work Guidelines were last updated on March 28, 2024. The contents of the Board of Commissioners work guidelines regulate matters including:

1. Basic Principles
2. Organization & Management
3. Division of Tasks of the Board of Commissioners' Supporting Organs
4. Work Procedures
5. Work Flow & Mechanism
6. Administration, Documentation & Reporting

The Supervision of The Board of Commissioners' Supervisory Duties

In order to optimize the implementation of the functions and duties of the Board of Commissioners, it has been determined that the f ield of duties of each member of the Board of Commissioners has been established. The management of the supervisory duties of the Board of Commissioners does not reduce the rights, obligations, responsibilities and authority of each member of the Board of Commissioners in carrying out their functions and duties. As for the division of functions, duties and responsibilities of the Board of Commissioners as follows.

Table of Duties of the Board of Commissioners

Nama	Jabatan	Bidang Tugas
Adi Sulistyowati[1)]	Independent President Commissioner	• Member of Audit Committee • Member of Risk Monitoring Committee • Member of Remuneration and Nomination Committee
Adhy Karyono	Commissioner	Member of Remuneration and Nomination Committee
Muhammad Mas'ud	Independent Commissioner	• Chairman of Remuneration and Nomination Committee • Member of Audit Committee • Member of Risk Monitoring Committee
Dadang Setiabudi	Independent Commissioner	• Chairman of the Risk Monitoring Committee • Member of the Audit Committee • Member of the Remuneration and Nomination Committee
Sumaryono[2)]	Independent Commissioner	• Chairman of the Audit Committee • Member of the Risk Monitoring Committee • Member of the Remuneration and Nomination Committee
Asri Agung Putra[3)]	Independent Commissioner	• Chairman of the Audit Committee • Member of the Risk Monitoring Committee Member of the Remuneration and Nomination Committee

Notes :
[1)] Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
[3)] Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 29, 2025.

Policy of The Board of Commissioners' Concurrent Positions

The Work Guidelines for the Board of Commissioners of Bank Jatim have regulated provisions regarding concurrent positions of the Board of Commissioners, namely that members of the Board of Commissioners are prohibited from holding concurrent positions:

1. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at a financial institution or financial company, whether a bank or non-bank;
2. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer at more than 1 (one) non-financial institution or company, whether domiciled in or outside the country;
3. In the field of functional duties at a bank financial institution and/or non-bank financial institution domiciled in or outside the country;
4. In other positions that may give rise to a conflict of interest in carrying out duties as a member of the Board of Commissioners; and/or;
5. In other positions in accordance with the provisions of laws and regulations.

Table of Concurrent Positions of the Board of Commissioners

Name	Position	Position in Other Companies/ Agencies	Company Name/ Other Institution
Adi Sulistyowati[1)]	Independent President Commissioner	-	-
Adhy Karyono	Commissioner	Regional Secretary	East Java Province
Muhammad Mas'ud	Independent Commissioner	Director of Postgraduate Studies	Universitas Islam Malang
Dadang Setiabudi	Independent Commissioner	-	-
Sumaryono[2)]	Independent Commissioner	-	-
Asri Agung Putra[3)]	Independent Commissioner	-	-

Notes :
[1)] Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025.
[3)] Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 29, 2025.

Affiliation Relationships

Information regarding the Board of Commissioners' Affiliated Relationships is presented in the Company Profile chapter of this Annual Report.

Management of Conflicts of Interest of The Board of Commissioners

The management of conflicts of interest of the Board of Commissioners as regulated in the Guidelines and Work of the Board of Commissioners is as follows:

1. Not involved in decision-making regarding the Company's operational activities, except for the provision of funds to related parties and other matters stipulated in the Company's Articles of Association or applicable laws and regulations.
2. Not taking advantage of the Company for personal, family, and/or other party interests that may harm or reduce the Company's profits.
3. Do not take and/or receive personal benefits from the Bank other than remuneration and other facilities determined by the GMS.
4. Do not carry out transactions that have a conflict of interest and/or take personal gain either directly or indirectly from the Company's activities other than legal income as a member of the Board of Commissioners.
5. Not being influenced by other parties in carrying out duties and making decisions that lead to abuse of authority and/ or improper decision making.
6. In carrying out supervision, the Board of Commissioners is prohibited from participating in decision-making regarding the Bank's operational activities, except:
   a. Provision of funds to related parties in accordance with the Financial Services Authority Regulation concerning the maximum limit for providing credit and providing large funds for general banks and the Financial Services Authority Regulation concerning the maximum limit for distributing funds and distributing large funds for Islamic general banks; and
   b. Other matters stipulated in the Bank's articles of association or provisions of laws and regulations.
7. Disclose remuneration and other facilities received in the Governance Implementation Report as stipulated in the Financial Services Authority Regulation

During 2025, the Bank ensures that all members of the Board of Commissioners have no conflict of interest or potential conflict of interest against Bank Jatim.

In carrying out the duties, authorities, obligations, and responsibilities of each Board of Commissioners of Bank Jatim must always base themselves on job ethics. All members of the Board of Commissioners must avoid potential conflicts of interest or always position themselves so as not to be in a potential conflict of interest in any situation as stated in the Board of Commissioners Work Guidelines.

In the event of a conflict of interest, the Board of Commissioners who has a conflict of interest does not use their rights/authority in making decisions. Members of the Board of Commissioners are prohibited from taking actions that may harm the Bank or reduce the Bank's profits and must disclose the conflict of interest referred to in every decision.

Independent Commissioners

Bank Jatim is subject to regulations issued by regulators regarding the existence of Independent Commissioners in the Bank. The Bank's Independent Commissioners are appointed at least 50% (fifty percent) of the total members of the Board of Commissioners. The number of Independent Commissioners of Bank Jatim consisted of 4 (four) people out of a total of 5 (five) members of the Board of Commissioners. In other words, the composition of the Independent Commissioners of Bank Jatim was more than 50% of the total members of the Board of Commissioners.

Criteria for Determining Independent Commissioners

The criteria for determining the Independent Commissioner of Bank Jatim are regulated in the articles of association and in the guidelines for the implementation of the Board of Commissioners of Bank Jatim that are adjusted according to the applicable rules including Circular Letter of the Financial Services Authority Regulation No. 17 of 2023 regarding Governance Implementation for Commercial Banks and Financial Services Authority Regulation No. 33/POJK.04/2014 regarding Board of Directors and Board of Commissioners of Issuers or Public Companies, among others it is explained that Independent Commissioners must meet the following requirements:

Independent Commissioner Criteria	Independent Commissioner				
	Adi Sulistyowati[1)]	Muhammad Mas'ud	Dadang Setiabudi	Sumaryono[2)]	Asri Agung Putra[3)]
Members of the Board of Commissioners who do not have financial relationships, management relationships, share ownership relationships, family relationships with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or relationships with the Bank, which may affect their ability to act independently.	✓	✓	✓	✓	✓
Not a person who works or has the authority and responsibility to plan, lead, control or supervise the activities of the Issuer or Public Company in the last 6 (six) months, except for reappointment as an Independent Commissioner of the Issuer or Public Company in the following period.	✓	✓	✓	✓	✓
Does not have shares either directly or indirectly in the Issuer or Public Company.	✓	✓	✓	✓	✓
Does not have an affiliated relationship with the Issuer or Public Company, member of the Board of Commissioners, member of the Board of Directors, or Major Shareholder of the Issuer or Public Company.	✓	✓	✓	✓	✓
Does not have any direct or indirect business relationship related to the business activities of the Issuer or Public Company.	✓	✓	✓	✓	✓

Notes :
1) Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025.
3) Nominated at the Annual General Meeting of Shareholders for the 2024 Fiscal Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority on October 29, 2025.

The presence of an Independent Commissioner is intended to be able to encourage the creation of an objective climate and work environment, placing fairness and equality among various interests, including the interests of minority shareholders and other stakeholders.

Independent Commissioner must be free from conflicts of interest. In order to support the implementation of the Company's GCG, shareholders in the GMS determine the Independent Commissioners with the number and requirements as stipulated in the laws and regulations to carry out supervisory duties towards the Bank.

Independent Commissioner's Statement


SURAT PERNYATAAN




Surabaya, 01 Juli 2025

(ADI SULISTYOWATI)


SURAT PERNYATAAN







SURAT PERNYATAAN





SURAT PERNYATAAN





SURAT PERNYATAAN





Apabila temyata di kemudian hari pernyataan saya tersebut di atas terbukti tidak benar dan/atau saya melanggar komitmen tersebut di atas maka kami menerima segala keputusan Otoritas Jasa Keuangan berikut konsekuensinya sesuai peraturan yang berlaku.

Demikian surat pernyataan ini kami buat dengan penuh kesadaran dan tanpa paksaan dari pihak manapun.

Meeting of Board of Commissioners

Meeting Policy

The Board of Commissioners must hold regular meetings, and arrange a meeting schedule for the following year before the end of the financial year.

1. The implementation of the meeting can be divided into two, namely:
   a. Internal meetings of the Board of Commissioners.
   b. Meetings of the Board of Commissioners with the Board of Directors and/or Head of Work Unit (Division) in accordance with the topic discussed.
2. Internal meetings of the Board of Commissioners must be held regularly at least once every 2 (two) months (6 (six) times a year).
3. Meetings of the Board of Commissioners with the Board of Directors must be held regularly at least once every 2 (two) months (6 (six) times a year.
4. Meetings can also be held at any time at the request of 1 (one) or several Members of the Board of Commissioners or at the request of the Board of Directors, stating matters to be discussed.
5. Meetings of the Board of Commissioners and/or Meetings of the Board of Commissioners with the Board of Directors can be thematic in accordance with existing problems under certain conditions;
6. At the meeting that has been scheduled, meeting materials are submitted to participants no later than 5 (five) days before the meeting is held.
7. In the event that a meeting is held outside the schedule set out in point 6, the meeting materials shall be submitted to the meeting participants no later than before the meeting is held.
8. The meeting of the Board of Commissioners is chaired by the President Commissioner, in the event that the President Commissioner is unable to attend or is absent which does not need to be proven to a third party, the meeting of the Board of Commissioners is chaired by a member of the Board of Commissioners who is elected by and from the members of the Board of Commissioners who are present.
9. A member of the Board of Commissioners can be represented in a meeting of the Board of Commissioners only by another member of the Board of Commissioners based on a power of attorney.
10. Meetings of the Board of Commissioners are valid and have the right to make binding decisions if more than ½ (one half) of the total members of the Board of Commissioners are present or represented at the meeting.
11. Decisions of the Board of Commissioners meeting must be made based on deliberation to reach consensus.
12. If a decision cannot be made by deliberation to reach a consensus, the decision is made by voting based on a vote in agreement of at least more than ½ (one half) of the number of votes cast in the meeting.

Internal Meeting of Board of Commissioners

INTERNAL MEETING PLAN OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has drawn up plans for a meeting in 2025 in the Work Program of the Board of Commissioners. The Board of Commissioners Meeting Plan is prepared as a guideline in the implementation of the meeting in accordance with the time specified both the internal meeting of the Board of Commissioners and the meeting with the Board of Directors, among others as follows:

Quarter I

- Monthly review of the Bank's performance.
- Review and approval of the Annual Report and the audited Consolidated Financial Statements for the fiscal year 2025.
- Preparation for the Annual General Meeting of Shareholders for the fiscal year 2025.
- Review of the performance assessment of the Board of Commissioners and the Committees of the Board of Commissioners for 2024.
- Quarterly review of the Bank's Risk Profile, Business Activities, IT, Human Resources, and Strategic Initiatives for the Fourth Quarter of 2024.
- Semi-annual review of the Business Activities, IT, Human Resources, and Strategic Initiatives for the Fourth Quarter of 2024.

Quarter II

- Monthly Review on Bank Performance.
- Quarterly Review of Risk Profile, Business Activities, IT, HR and Other Strategic Initiatives for the Quarter I of 2025.
- Supervision and evaluation of the Bank's Soundness Level, Risk Management, Governance Implementation, as well as a review of the compliance function report and the implementation of the Compliance Director's duties.
- Discussion on preparation of the Board of Commissioners' supervisory report on the RBB for semester 1.
- Discussion of the Nomination Process for Candidates for Bank Management.
- Review of Bank's internal policies/regulations (BPP/SOP).

Quarter III

- Monthly Review on Bank Performance.
- Quarterly Review of Risk Profile, Business Activities, IT, HR and Other Strategic Initiatives for the Quarter I of 2025.
- Supervision and evaluation of the Bank's Soundness Level, Risk Management, Governance Implementation, as well as a review of the compliance function report and the implementation of the Compliance Director's duties.
- Discussion on preparation of the Board of Commissioners' supervisory report on the RBB for semester 1.
- Discussion of the Nomination Process for Candidates for Bank Management.
- Review of Bank's internal policies/regulations (BPP/SOP).

Quarter IV

- Monthly Review of Bank Performance.
- Quarterly Review of Risk Profile, Business Activities, IT, HR, and Other Strategic Initiatives for the Quarter III of 2025.
- Approval of the Bank's 2026 Business Plan and Sustainable Finance Action Plan.
- Supervision and evaluation of the Bank's Soundness Level, Risk Management, and Governance Implementation, as well as review of the Compliance Function Report and the Compliance Director's Duties.
- Approval of the Bank's Business Plan.
- Discussion on the preparation of the Board of Commissioners' and Committee Work Programs and Budgets for 2026.
- Preparation of the Governance Implementation Report for the 2025 Financial Year.
- Review of the Board of Commissioners' work program for 2025

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

Throughout 2025, the agenda, dates and participants of the Board of Commissioners Meetings are as follows.

Table of Board of Commissioners Meetings

No	Date	Meeting Agenda	Meeting participants	Attendance	Reason for Absence
1	January 14, 2025	Dissemination regarding the Harmonization and Synchronization of Government Regulation of the Republic of Indonesia No. 54 of 2017, Minister of Home Affairs Regulation No. 37 of 2018 concerning the Appointment and Dismissal of BUMD Management, and OJK Regulation No. 17 of 2023 concerning Governance for Commercial Banks.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
2	January 14, 2025	PDiscussion on the preparation of the Board of Commissioners Communication Forum (FKDK) and the National Working Meeting of the Board of Commissioners of Regional Development Banks (BPD SI).	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
3	February 6, 2025	Continuous Public Offering of Bonds.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
4	February 24, 2025	1. Evaluation of the Bank Soundness Level (TKB) for Q1–Q4 of 2024; and 2. Risk Management Policy, including Information Technology Risk Management for 2025 along with its implementation program.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
5	March 5, 2025	1. Progress update on the BI Fast case; and 2. Progress update on the Bank Jatim Jakarta Branch case.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
6	March 13, 2025	1. KPI of the Board of Commissioners for 2024; and 2. KPI of the Committees of the Board of Commissioners for 2024.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	

No	Date	Meeting Agenda	Meeting participants	Attendance	Reason for Absence
7	April 18, 2025	Approval of the adjustment to the Bank Business Plan (RBB) for 2025.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
8	**April 29, 2025**	1. IT Risk Management Policy for 2025; 2. Implementation of IT Risk Management (RSTI) for the First Quarter of 2025; and 3. Strengthening of the IT Security System against cyber crime risks.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
			Sumaryono	Present	
9	May 15, 2025	Determination of the Chair of the GMS Meeting.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
			Sumaryono	Present	
10	May 28, 2025	Overview of the Corporate Secretary.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
11	May 28, 2025	Overview of SEVP Consumer Banking.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
12	June 13, 2025	Overview of the Internal Audit Division.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
13	July 15, 2025	Discussion on the Customer Satisfaction Survey of PT Bank Jatim Tbk.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
14	July 18, 2025	1. Vacancy of the Chairman of the Audit Committee previously held by Mr. Sumaryono (who has retired); 2. Vacancy of the Chairman of the Audit Committee previously held by Mr. Sumaryono (who has retired); 3. OJK Letter No. S-356/PM.023/2025 dated July 16, 2025 regarding the request for additional information and documents in the context of the licensing process for the Continuous Public Offering of Bank Jatim Bonds, including the requirement to update the composition of the Committees of the Board of Commissioners.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
15	July 22, 2025	Fulfillment of members of the Risk Monitoring Committee (Independent Party) based on the assessment results conducted by the Board of Commissioners.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
16	July 24, 2025	Acceleration of digitalization in supporting the Bank Jatim's business and product sales.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	

No	Date	Meeting Agenda	Meeting participants	Attendance	Reason for Absence
17	August 14, 2025	Discussion on the fulfillment of documents and information in relation to the Fit and Proper Test (PKK) process of the Board of Directors by OJK.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
18	September 3, 2025	Discussion on the results of monitoring by the Committees of the Board of Commissioners on the performance of Bank Jatim.	Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Present	
19	October 16, 2025	1. Progress of the procurement of Public Accounting Firm AP/KAP for the audit of the 2025 financial statements; and 2. Update on the achievement of credit quality and the Bank Jatim's risk profile.	Adi Sulistyowati	Present	
			Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Adhy Karyono	Not Present	Permit
20	November 20, 2025	Work Program and Budget of the Board of Commissioners for 2026.	Adi Sulistyowati	Present	
			Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Asri Agung Putra	Present	
			Adhy Karyono	Present	
21	December 9, 2025	1. Findings of OJK Examination Report (KHP) in 2025 2. Approval of KPAPAP; 3. Request for updating the Internal Audit Charter; and 4. Discussion on Surveillance Audit of SMAP SNI ISO 37001.	Adi Sulistyowati[1)]	Present	
			Muhammad Mas'ud	Present	
			Dadang Setiabudi	Present	
			Asri Agung Putra	Present	
			Adhy Karyono	Not Present	Permit

Joint Meeting of the Board of Commissioners and the Board of Directors

The Joint Meeting of the Board of Commissioners with the Board of Directors consists of a Joint Meeting of the Board of Commissioners inviting the Board of Directors or vice versa.

REALIZATION OF JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Throughout 2025, the agenda, dates and participants of the joint meetings of the Board of Commissioners and the Board of Directors are as follows.

Table of Joint Meetings of the Board of Commissioners and Directors

No	Date	Meeting Agenda	Board of Commissioners Meeting Participants	Present/ Not Present	Reasons for Absence	Board of Directors Meeting Participants	Present/ Not Present	Reasons for Absence
1	January 22, 2025*)	1. Bank Jatim Financial Performance for December 2024 2. Results of Governance Self-Assessment as of December 2024 3. Plan for the implementation of the Continuous Public Offering of Bonds	Muhammad Mas'ud	Present		Busrul Iman	Present	
			Sumaryono	Present		R. Arief Wicaksono	Not present	Umrah leave
			Dadang Setiabudi	Present		Umi Rodiyah	Present	
			Adhy Karyono	Not present	Permission	Arif Suhirman	Present	
						Edi Masrianto	Present	
						Zulhelfi Abidin	Present	
						Eko Susetyono	Present	
2	February 24, 2025	1. Bank Jatim Financial Performance for January 2025 2. Preparation for the Annual General Meeting of Shareholders (AGMS) for the fiscal year 2024 3. Presentation of Due Diligence Results of KUB Bank Banten	Muhammad Mas'ud	Present		Busrul Iman	Present	
						R. Arief Wicaksono	Present	
			Dadang Setiabudi	Present		Umi Rodiyah	Present	
						Arif Suhirman	Present	
			Sumaryono	Present		Edi Masrianto	Present	
						Zulhelfi Abidin	Present	
			Adhy Karyono	Present		Eko Susetyono	Present	
3	February 26, 2025	Discussion on Bank Jatim's Share Performance in 2025	Muhammad Mas'ud	Present		Busrul Iman	Present	
						R. Arief Wicaksono	Present	
			Sumaryono	Present		Umi Rodiyah	Present	
			Dadang Setiabudi	Present		Arif Suhirman	Present	
						Edi Masrianto	Present	
			Adhy Karyono	Not present	Permission	Zulhelfi Abidin	Present	
						Eko Susetyono	Present	
4	March 18, 2025	1. Bank Jatim Financial Performance for February 2025 2. Update on the preparation of the Annual General Meeting of Shareholders (AGMS) for the fiscal year 2024	Muhammad Mas'ud	Present		Busrul Iman	Present	
						R. Arief Wicaksono	Present	
			Sumaryono	Present		Umi Rodiyah	Present	
						Arif Suhirman	Present	
			Dadang Setiabudi	Present		Edi Masrianto	Present	
						Zulhelfi Abidin	Present	
			Adhy Karyono	Present		Eko Susetyono	Present	

No	Date	Meeting Agenda	Board of Commissioners Meeting Participants	Present/ Not Present	Reasons for Absence	Board of Directors Meeting Participants	Present/ Not Present	Reasons for Absence
5	April 29, 2025	1. Bank Jatim Financial Performance for March 2025 2. Progress on the preparation of the Annual GMS for the fiscal year 2024	Muhammad Mas'ud	Present		Busrul Iman	Present	
						R. Arief Wicaksono	Present	
			Sumaryono	Present		Umi Rodiyah	Present	
			Dadang Setiabudi	Present		Arif Suhirman	Present	
						Edi Masrianto	Present	
			Adhy Karyono	Not present	Permission	Zulhelfi Abidin	Present	
						Eko Susetyono	Present	
6	May 27, 2025*)	Bank Jatim Financial Performance for April 2025	Muhammad Mas'ud	Present		Arif Suhirman	Present	
			Dadang Setiabudi	Present		Umi Rodiyah	Present	
			Adhy Karyono	Not present	Permission			
7	June 17, 2025	Bank Jatim Financial Performance for May 2025	Muhammad Mas'ud	Present		Arif Suhirman	Present	
			Dadang Setiabudi	Present				
			Adhy Karyono	Not present	Permission	Umi Rodiyah	Present	
8	July 25, 2025	1. Bank Jatim Financial Performance for June 2025 2. Presentation of Governance Self-Assessment Results for June 2025	Muhammad Mas'ud	Present		Arif Suhirman	Present	
			Dadang Setiabudi	Present		Umi Rodiyah	Present	
			Adhy Karyono	Not present	Permission			
9	September 18, 2025*)	Bank Jatim Financial Performance for July & August 2025	Muhammad Mas'ud	Present		Winardi Legowo	Present	
			Dadang Setiabudi	Present		Arif Suhirman	Present	
			Adhy Karyono	Present		Umi Rodiyah	Present	
10	October 28, 2025	Bank Jatim Financial Performance for September 2025	Adi Sulistyowati	Present		Winardi Legowo	Present	
						R. Arief Wicaksono	Not present	Attending Ceremony
			Muhammad Mas'ud	Present		Arif Suhirman	Not present	Business Trip
						Umi Rodiyah	Present	
						Tonny Prasetyo	Present	
			Dadang Setiabudi	Present		RM Wahyukusumo Wisnubroto	Present	
			Adhy Karyono	Not present	Permission	Wiweko Probojakti	Present	

No	Date	Meeting Agenda	Board of Commissioners Meeting Participants	Present/ Not Present	Reasons for Absence	Board of Directors Meeting Participants	Present/ Not Present	Reasons for Absence
11	October 28, 2025	Obligations for Holding a General Meeting of Shareholders	Adi Sulistyowati	Present		Winardi Legowo	Present	
			Muhammad Mas'ud	Present		R. Arief Wicaksono	Present	
			Dadang Setiabudi	Present		Arif Suhirman	Not present	Business Trip
			Adhy Karyono	Not present	Permission	Umi Rodiyah	Present	
						Tonny Prasetyo	Present	
						RM Wahyukusumo Wisnubroto	Present	
						Wiweko Probojakti	Present	
12	November 26, 2025	1. Bank Business Plan for 2026 2. Report on the Implementation of AML, CFT & PPP SPM	Adi Sulistyowati	Present		Winardi Legowo	Present	
			Muhammad Mas'ud	Present		R. Arief Wicaksono	Present	
			Dadang Setiabudi	Present		Arif Suhirman	Present	
			Adhy Karyono	Not present	Permission	Umi Rodiyah	Present	
			Asri Agung Putra	Present		Tonny Prasetyo	Present	
						RM Wahyukusumo Wisnubroto	Not present	(R. Arief Wicaksono concur-rently serves as Acting Director of Finance, Treasury & Global Services)
						Wiweko Probojakti	Present	
13	December 23, 2025	1. Customer Satisfaction Survey & Net Promoter Score (NPS) for 2025 2. Bank Jatim Financial Performance for November 2025	Adi Sulistyowati	Present		Winardi Legowo	Present	
						R. Arief Wicaksono	Present	
			Muhammad Mas'ud	Present		Arif Suhirman	Present	
			Dadang Setiabudi	Present		Umi Rodiyah	Present	
						Tonny Prasetyo	Present	
			Adhy Karyono	Not present	Permission	RM Wahyukusumo Wisnubroto	Not present	(R. Arief Wicaksono concur-rently serves as Acting Director of Finance, Treasury & Global Services)
			Asri Agung Putra	Present		Wiweko Probojakti	Present	

*) Also attended by the Sharia Supervisory Board

Frequency and Participants of Board of Commissioners' Meetings

During 2025, the Board of Commissioners has conducted and attended 21 (twenty one) internal meetings and 13 (thirteen) joint meetings of the Board of Commissioners and the Board of Directors. The frequency and attendance of meetings for each member of the Board of Commissioners can be seen in the table below.

Table of Frequency and Participants of Board of Commissioners Meetings

Name	Position	Board of Commissioners Meeting			Joint Meeting of Board of Commissioners with Board of Directors			GMS		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage
Adi Sulistyowati[1)]	Independent President Commissioner	3	3	100%	4	4	100%	1	1	100%
Adhy Karyono	Commissioner	21	12	57%	13	3	23%	1	1	100%
Muhammad Mas'ud	Independent Commissioner	21	21	100%	13	17	100%	1	1	100%
Dadang Setiabudi	Independent Commissioner	21	21	100%	13	17	100%	1	1	100%
Sumaryono[2)]	Independent Commissioner	9	9	100%	5	5	100%	1	1	100%
Asri Agung Putra[3)]	Independent Commissioner	2	2	100%	2	2	100%	1	1	100%

Notes :
[1)] Appointed at the Annual GMS for the financial year 2024 on May 22, 2025 and effective upon the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) dated October 16, 2025.
[2)] Dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025.
[3)] Appointed at the Annual GMS for the fiscal year 2024 on May 22, 2025 and effective upon the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) dated October 29, 2025.

Training and/or Increasing Competence of Members of The Board of Commissioners

In general, the policy regarding the development of the competency of members of the Board of Commissioners of Bank Jatim is regulated in the Board of Commissioners Work Manual No. 063/03/51/DKM/KEP dated March 28, 2024. In the Work Guidelines for the Board of Commissioners, it was stated that the Board of Commissioners should always improve knowledge and insight by following developments in the banking industry in particular and the business world in general so that it had a positive impact on the operations of Bank Jatim, one of which was through education programs/ training to improve the competence.

Specifically related to the implementation of education/ training programs to improve the competence of the Board of Commissioners, it was arranged in the work program of the Board of Commissioners every year. Competency development aimed to:

1. Increasing the insight and knowledge of the Board of Commissioners in accordance with their fields and business developments.
2. Increasing relationships and relationships with external stakeholders.
3. Supporting the implementation of duties and responsibilities supported by knowledge of educational outcomes.
4. Developing professional knowledge, competence and leadership abilities of the Directors and Board of Commissioners in line with the latest developments in the industry and good corporate governance.
5. Increasing awareness that education, introduction and development programs for the Board of Commissioners became an important part of the company's learning and development process in addition to strengthening the structure and strengthening corporate governance. perusahaan

The trainings and/or competency improvements that the Board of Commissioners participated in 2025 are as follows.

Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
Adi Sulistyowati[1)]	Independent President Commissioner	Implementation Program (Refreshment) of Banking Risk Management Certification – Qualification Level VII	Jakarta, July 6, 2025	TD Concultant
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Central Region "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK - BPDSI Wilayah Tengah
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Western Region "Protocols for Prevention, Handling, and Post-Cyber Attack Recovery in Banks"	Banda Aceh, November 17, 2025	FKDK - BPDSI Wilayah Barat
Adhy Karyono	Commissioner	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK - BPDSI
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Central Region "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK - BPDSI Wilayah Tengah
Muhammad Mas'ud	Independent Commissioner	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK - BPDSI
		Banking Risk Management Competency Certificate – Qualification Level 7	Jakarta, February 25, 2025	BSMR
		Implementation Program (Refreshment) of Banking Risk Management Certification – Qualification Level VII	Jakarta, July 6, 2025	TD Concultant
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Central Region "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK - BPDSI Wilayah Tengah
Sumaryono[2)]	Independent Commissioner	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK - BPDSI
		Banking Risk Management Competency Certificate – Qualification Level 7	Jakarta, February 25, 2025	BSMR
Dadang Setabudi	Independent Commissioner	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK - BPDSI
		Implementation Program (Refreshment) of Banking Risk Management Certification – Qualification Level VII	Jakarta, July 6, 2025	TD Concultant
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Central Region "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK - BPDSI Wilayah Tengah
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Western Region "Protocols for Prevention, Handling, and Post-Cyber Attack Recovery in Banks"	Banda Aceh, November 17, 2025	FKDK - BPDSI Wilayah Barat

Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
Asri Agung Putra[3)]	Independent Commissioner	Banking Risk Management Competency Certificate – Qualification Level 6 (Non-Tiered)	Jakarta, July 3, 2025	BSMR
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Central Region "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK - BPDSI Wilayah Tengah
		National Seminar of the Communication Forum of the Board of Commissioners of Regional Development Banks throughout Indonesia – Western Region "Protocols for Prevention, Handling, and Post-Cyber Attack Recovery in Banks"	Banda Aceh, November 17, 2025	FKDK - BPDSI Wilayah Barat

Notes :
1) Appointed at the Annual GMS for the financial year 2024 on May 22, 2025 and effective upon the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) dated October 16, 2025.
2) Dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025.
3) Appointed at the Annual GMS for the fiscal year 2024 on May 22, 2025 and effective upon the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) dated October 29, 2025.

Orientation Program for New Board of Commissioners

The Orientation Program is very important to be implemented, because the members of the Board of Directors can come from various backgrounds, so that in order to form a solid work team, the Orientation Program is mandatory to run. The provisions concerning the Orientation program must be given to Directors who are taking office for the first time must be given an orientation program regarding the Bank.

The orientation program that is given can be in the form of participantss, meetings or visits to the Company's facilities, introductions to Division Leaders, Groups and employees of the Company and other programs.

In 2025, there were 2 (two) newly appointed and effective members of the Board of Commissioners, namely Adi Sulistyowati (Independent President Commissioner) and Asri Agung Putra (Independent Commissioner). The orientation program for newly appointed Commissioners was conducted in stages through the delivery of materials covering, among others, the following information/matters:

1. The Company's vision, mission, organizational structure, business activities and operational network
2. Annual Report, Corporate Plan, and Bank Business Plan (RBB), Company Code of Ethics, Bank Jatim Work Culture, Company Articles of Association, and Board of Commissioners Work Procedure Guidelines
3. Good Corporate Governance, duties, authorities and responsibilities of the Board of Commissioners and Board of Directors, delegation of authority and limitations of the authority of the Board of Commissioners in carrying out supervisory duties towards the company based on applicable laws and regulations.
4. Committees under the Board of Commissioners which are formed and directly responsible to the Board of Commissioners, and the Board of Commissioners Secretariat which helps smooth the implementation of the Board of Commissioners' duties;
5. Remuneration and facilities provided to members of the Board of Commissioners.

Procedures and Frequency of Giving Advice

Providing advice from the Board of Commissioners to the Board of Directors through written letters or at meetings. Meetings held by the Board of Commissioners are divided into 2 (two), namely:

1. Internal meetings of the Board of Commissioners.
2. Meetings of the Board of Commissioners and the Board of Directors.
3. Meeting of the Board of Commissioners with the Board of Directors and the Sharia Supervisory Board.

In addition to these two meetings, the Board of Commissioners also conducts coordination meetings with the Committees under the Supervision of the Board of Commissioners consisting of Audit Committee Meetings, Risk Monitoring Committee Meetings and Remuneration and Nomination Committee Meetings.

Recommendations, Implementation of Duties of The Board of Commissioners, and Supervision of The Company's Strategy Implementation

Throughout 2025 the Board of Commissioners provided recommendations and carried out the duties and responsibilities of the Board of Commissioners through forums, including:

1. Board of Commissioners Meeting
2. Meetings with the Committees under the Board of Commissioners
3. On site visit of the Board of Commissioners.

In 2024, the Board of Commissioners issued 18 (eighteen) letters of approval which became the authority of the Board of Commissioners as stipulated in the Articles of Association and applicable regulations. Some of these approvals are as follows.

No.	Letter Date	Subject
1	January 7, 2025	Approval for the Replacement of the Internal Audit Work Unit
2	January 22, 2025	Approval of the 2025 Audit Plan
3	January 22, 2025	Approval for the Temporary Replacement of the President Director
4	February 24, 2025	Approval of the Plan for the Continuous Public Offering (PUB) of Bank Jatim Bonds in 202
5	March 13, 2025	Approval of the Principles for Granting Financing to Related Parties
6	March 13, 2025	Approval for the Provision of Religious Holiday Allowance for 2025 to the Board of Commissioners, Board of Directors, Committees, and the Sharia Supervisory Board
7	March 17, 2025	Approval for the Provision of Multipurpose Loans to Related Parties
8	April 14, 2025	Approval of the Key Performance Indicators (KPI) of the Board of Directors for 2024
9	April 17, 2025	Approval for the Temporary Replacement of the President Director
10	April 17, 2025	Approval of the Adjustment to the Bank Business Plan for 2025
11	May 14, 2025	Approval of the Bank Jatim Recovery Plan Document
12	May 20, 2025	Approval of Amendments to the Standard Operating Procedure (SOP) of the Board of Directors
13	June 18, 2025	Approval of the Improvement of the Organizational Structure
14	September 25, 2025	Approval for the Nomination of Candidates for the Board of Directors and Non-Independent Commissioner of Bank NTT
15	03 November 2025	Approval and Appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) to audit the 2025 Consolidated Financial Statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, the Sharia Business Unit, and banks within the Business Group (KUB)
16	November 26, 2025	Approval of the Bank Business Plan for 2026
17	December 10, 2025	Approval of Amendments to Credit or Financing Product Policies
18	December 23, 2025	Approval of the Update of the Internal Audit Charter

Performance Assessment of The Board of Director and Board of Commissioners

Board of Directors Performance Assessment

The evaluation of the Board of Directors' performance is carried out by the Board of Commissioners and subsequently reported to the Shareholders through the General Meeting of Shareholders (GMS). The assessment is carried out based on the achievement of key performance indicators (KPIs) that have been previously approved by Shareholders, the Board of Commissioners, and the Board of Directors.

PROCEDURES OF THE IMPLEMENTATION OF THE BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

The performance achievements of the Board of Directors, both collegially and individually, are carried out by the Board of Commissioners and then reported to shareholders through the GMS.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT CRITERIA

Key Performance Indicators (KPIs) of the Board of Directors as a Collegiate

No	Perspective	KRA	Description
1	FINANCIAL	Total TPFs	Achievement of Total Third Party Funds in accordance with the Business Plan (RBB)
		Total Credits	Achievement of credit distribution in accordance with prudential banking principles (sound, selective, and prudential)
		Total Assets	Achievement of Total Assets in accordance with the Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of CAR Ratio
		NIM	Achievement of NIM Ratio
		CASA	Achievement of CASA Ratio
		LDR	Achievement of LDR Ratio
		Coverage Ratio	Achievement of Coverage Ratio
		BOPO	Achievement of BOPO Ratio
		NPL	Achievement of NPL Ratio
		LAR	Achievement of LAR Ratio
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Ranking	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)
		Corporate Award	Achieving award for corporate minimally 5 times in a year
		J-Connect Users	Increasing the number of J-Connect users
		Sanctions / Fines	Zero Fines
		Auction/GS/Summary	Conducting Auction/GS/Summary

Key Performance Indicator (KPI) of Director individually

Key Performance Indicator (KPI) of Director collegially is individual KPI of President Director. The following is explanation of KPI of each Director.

KPI OF VICE-PRESIDENT DIRECTOR

No	Perspective	KRA	Description
1	FINANCIAL	Institutional TPF	Achievemnt of Total of Institutional Third Party Funds in accordance with the Bank's Business Plan (RBB)
		Medium & Corporate Creidt	Achievement of Medium and Corporate Credit disbursement in accordance with prudent banking principles (sound, selective, and prudent)

No	Perspective	KRA	Description
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of the CAR Ratio
		NIM	Achievement of the CAR Ratio
		CASA	Achievement of the CASA Ratio
		LDR	Achievement of the LDR Ratio
		Coverage Ratio	Achievement of the Coverage Ratio
		BOPO	Achievement of the BOPO Ratio
		NPL	Achievement of the NPL Ratio
		LAR	Achievement of the LAR Ratio
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Ranking	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)
		Financial Statements	Ensuring financial statements complying with applicable PSAK & Financial Principles
		Auction/GS/Summons	Conducting Auction/GS/Summons
		Legal	Cases resolution of the total legal cases
		Sanction/Fine	Minimizing reporting sanctions and fines

KPI OF DIRECTOR OF FINANCE

No	Perspective	KRA	Description
1	FINANCIAL	Total TPFs	Achievemnt of Total Third Party Funds in accordance with the Bank's Business Plan (RBB)
		Total Credits	Achievement loan disbursement in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of CAR Ratio
		NIM	Achievement of NIM Ratio
		CASA	Achievement of CASA Ratio
		LDR	Achievement of LDR Ratio
		Coverage Ratio	Achievement of Coverage Ratio
		BOPO	Achievement of BOPO Ratio
		NPL	Achievement of NPL Ratio

No	Perspective	KRA	Description
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		Ranking PEFINDO	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of “Good” (Composite Rating 2)
		Financial Statements	Ensuring financial statements complying with applicable PSAK & Financial Principles

KPI OF DIRECTOR OF IT, DIGITAL & OPERATIONAL

No	Perspective	KRA	Description
1	FINANCIAL	Total TPFs	Achievemnt of Total Third Party Funds in accordance with the Bank’s Business Plan (RBB)
		Total Credits	Achievement loan disbursement in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank’s Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of CAR Ratio
		NIM	Achievement of Net Interest Margin (NIM) Ratio
		CASA	Achievement of CASA Ratio
		LDR	Achievement of LDR Ratio
		Coverage Ratio	Achievement of Coverage Ratio
		BOPO	Achievement of BOPO
		NPL	Achievement of Non-Performing Loan (NPL) Ratio
		LAR	Achievement of Loan to Asset Ratio (LAR)
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Ranking	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of “Good” (Composite Rating 2)
		Reporting	Ensuring internal and external reporting complies with applicable regulations
		IT Security Project	Ensuring IT Security Project implementation complies with the Bank's Business Plan (RBB)
		IT Development	Planning and implementing future IT programs to develop the bank's operations and business to remain competitive
		J-Connect User	Increasing the number of J-Connect users

KPI OF DIRECTOR OF MICRO, RETAIL & SHARIA BUSINESS

No	Perspective	KRA	Description
1	FINANCIAL	Retail & SBU TPF	Achievement of total Retail and Sharia Third-Party Funds in accordance with the Bank's Business Plan (RBB)
		Micro Loan, Retail, Consumer, SBU	Achievement of Micro, Retail, Consumer, and Sharia financing distribution in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of the CAR Ratio
		NIM	Achievement of the NIM Ratio
		CASA	Achievement of the CASA Ratio
		LDR	Achievement of the LDR Ratio
		Coverage Ratio	Achievement of the Coverage Ratio
		BOPO	Achievement of the BOPO Ratio
		NPL	Achievement of the NPL Ratio
		LAR	Achievement of the LAR Ratio
2	NON FINANCIAL	Service Excellence Ranking	Achievement of service excellence ranking (Best Overall Performance Service Excellence), with a minimum of 2nd ranked by MRI for the Regional Development Bank (BPD) category
		PEFINDO Rating	Achievement of a Long-Term Rating of idA+ from PEFINDO
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)

KPI OF DIRECTOR OF MEDIUM, CORPORATE & NETWORK BUSINESS

No	Perspective	KRA	Description
1	FINANCIAL	Institutional TPF	Achievement of total Institutional Third-Party Funds in accordance with the Bank's Business Plan (RBB)
		Medium & Corporate Loans	Achievement of Commercial and Corporate Credit disbursement in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of the CAR Ratio
		NIM	Achievement of the CAR Ratio
		CASA	Achievement of the CASA Ratio
		LDR	Achievement of the LDR Ratio
		Coverage Ratio	Achievement of the Coverage Ratio
		BOPO	Achievement of the BOPO Ratio
		NPL	Achievement of the NPL Ratio
		LAR	Achievement of the LAR Ratio

No	Perspective	KRA	Description
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Rating	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)
		Cooperation with Counterparties	Maintaining strong relationships and expanding cooperation with counterparties

KPI OF DIRECTOR OF COMPLIANCE

No	Perspective	KRA	Description
1	FINANCIAL	Total TPF	Achievement of total Institutional Third-Party Funds in accordance with the Bank's Business Plan (RBB)
		Total Loan	Achievement of Commercial and Corporate Credit disbursement in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Laba Bersih	Achievement of Net Profit
		CAR	Achievement of Capital Adequacy Ratio (CAR)
		NIM	Achievement of Net Interest Margin (NIM) Ratio
		CASA	Achievement of CASA Ratio
		LDR	Achievement of Loan to Deposit Ratio (LDR)
		Coverage Ratio	Achievement of Coverage Ratio
		BOPO	Achievement of BOPO
		NPL	Achievement of NPL Ratio
		LAR	Achievement of LAR Ratio
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Rating	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)
		Number of Fraud Cases	Zero Fraud
		Sanction/Fine	Zero Fines
		Legal	Cases resolution of the total legal cases

KPI OF DIRECTOR OF RISK MANAGEMENT

No	Perspective	KRA	Description
1	FINANCIAL	Total TPF	Achievement of total Institutional Third-Party Funds in accordance with the Bank's Business Plan (RBB)
		Total Credits	Achievement of loan disbursement in accordance with prudent banking principles (sound, selective, and prudent)
		Total Assets	Achievement of Total Assets in accordance with the Bank's Business Plan (RBB)
		Net Profit	Achievement of Net Profit
		CAR	Achievement of the CAR Ratio
		NIM	Achievement of the NIM Ratio
		LDR	Achievement of the LDR Ratio
		Coverage Ratio	Achievement of the Coverage Ratio
		BOPO	Achievement of the BOPO Ratio
		NPL	Achievement of the NPL Ratio
		LAR	Achievement of the LAR Ratio
2	NON FINANCIAL	Service Excellence Ranking	The service standard rating position (Best Overall Performance Service Excellent) is at least 2nd position in Best Overall Performance Service Excellent from MRI for the Regional Development Banks (BPD) category.
		PEFINDO Rating	PEFINDO Long Term Rating position on idA+
		Customer Satisfaction	Results of Customer Satisfaction Survey by an Independent Party
		Audit Findings	Monitoring of audit findings (Internal & External) is completed on time
		Bank Soundness Level (BSL)	The minimum level of Bank Health is Composite Rating 2 and the Risk Profile assessment is at the risk predicate "Low to Moderate"
		GCG	Consistent implementation of GCG in accordance with OJK regulations and prevailing laws and regulations, with a minimum rating of "Good" (Composite Rating 2)
		Number of Fraud Cases	Zero Fraud
		Auction/GS/Warns	Execution of auctions/ GS/ issuance of warns

THE PARTY CONDUCTING THE ASSESSMENT

The performance evaluation of the Board of Directors was carried out by the Board of Commissioners and the GMS.

Board of Commissioners Performance Assessment

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

Assessment of the performance of the Board of Commissioners was carried out through the following procedures or mechanisms:

1. **Performance Assessment of the Board of Commissioners by the GMS.**
   The Board of Commissioners' Performance Assessment was carried out by the Shareholders at the Annual General Meeting of Shareholders (GMS) when submitting the Report on the Board of Commissioners' supervisory duties to the GMS in the Company's annual report.
2. **Assessment of the performance of the Board of Commissioners through the preparation of a Self Assessment**
   Assessment of the performance of the Board of Commissioners of Bank Jatim was carried out by means of a self-assessment which is determined by considering the duties and obligations in accordance with the Company's Articles of Association and applicable laws and regulations, as well as the Board of Commissioners work program which has been prepared and stipulated by the Board of Commissioners.

The policies and procedures for implementing the performance appraisal of the Board of Commissioners of Bank Jatim were determined and agreed upon by the Board of Commissioners at the Board of Commissioners' meeting. The Board of Commissioners performance assessment policy has been stipulated in Decree Number 063/03/51/DKM/KEP dated March 28, 2024 concerning the Standard Operating Procedure (SOP) for the Work Manual for the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Timur Tbk.

BOARD OF COMMISSIONERS PERFORMANCE EVALUATION CRITERIA

The criteria that will be used in the assessment/evaluation of the Board of Commissioners' performance (self-assessment) include:

No.	Perspective	Aspect
1	Complience Perspective	Passive supervision (Mandatory)
2	Internal Procces Perspective	Active Supervision of Board of Commissioners
3	Financial Perspective	Company Financial Performance Assessment
4	Learning & Growth Perspective	Competency Development of Board of Commissioners

PARTIES THAT DO THE ASSESSMENT

The Board of Commissioners' performance assessment process is carried out every semester and discussed in the Board of Commissioners' Internal Meeting by observing the achievement of each of the assessment indicators.

In addition, the Board of Commissioners is also responsible for its performance to Shareholders in the GMS based on the obligations stated in the prevailing laws and regulations. The Board of Commissioners will be held accountable for their performance in the 2025 period in the Annual GMS to be held in 2026.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

No	Perspective	Aspect	Indicator	Weight (%)	Target	Realization	Value	Final score
1	**Complience Perspective**	**Passive supervision (Mandatory)**	Review and response to Bank Business Plan (RBB)	4	conducted regularly, a maximum of every semester (twice in a year)	Review and response to the Bank's Business Plan has been conducted by the Board of Commissioners through the Board of Commissioners Committee in line with the provisions	1	4,0
			Preparation of Bank Business Plan (RBB) Supervision Report	4	Conducted every semester (no later than 2 months after the semester ends)	The preparation of the Bank Business Plan Supervision Report (RBB) has been conducted by the Board of Commissioners through the Board of Commissioners Committee in line with the provisions.	1	4,0
			Review of Internal Audit Report and follow-up of external audit results	3	Conducted according to regulations and on time according to targets. (every semester)	Review of Internal Audit Results Reports and follow-up of external audit results have been conducted in line with the provisions	1	3,0
			Implementation of Governance Self Assessment.	2,5	Conducted according to regulations and on time, according to targets. (every semester)	The Governance Self Assessment has been conducted in line with the provisions.	1	2,5

No	Perspective	Aspect	Indicator	Weight (%)	Target	Realization	Value	Final score
			Review of Risk Profile Report, Compliance Function, and Bank Soundness Level	2,5	Conducted according to regulations and on time, according to targets. (every semester).	Review of Risk Profile Report, Compliance Function, and Bank Soundness Level has been conducted in line with the provisions	1	2,5
			Review and approval of Board of Directors policies that require Board of Commissioners approval (Corporate Actions, Credit Policies, Capital, Risk Management Strategy, remuneration, etc.)	3	Conducted no later than 15 (fifteen) working days after being received by the Board of Commissioners.	Review of the Board of Directors' policies has been conducted in line with the targets.	1	3,0
			Appointment of Public Accounting Firm for the Company's Financial Statements	3	Recommendations of the Public Accounting Firm (KAP) that will audit the company's financial statements in line with regulations and provisions.	Recommendation for appointing a KAP has been conducted in line with regulations and provisions.	1	3,0
			Review of the remuneration structure for the Board of Commissioners and Directors	2,5	Providing recommendations regarding the remuneration structure for the Board of Commissioners and Directors in line with the provisions (at least every semester)	The remuneration structure for the Board of Commissioners and Directors is reviewed periodically in line with the provisions.	1	2,5
			Implementation of the Company's Nomination Policy	2,5	Availability of the Company's Nomination policy in line with the provisions	Has been fulfilled, the policy regarding the Company's Nomination is available.	1	2,5
			Review of strategic plan and IT Governance implementation	4	conducted regularly, a maximum of every semester (2x a year)	Review of the implementation of the Strategic Plan and IT Governance has been conducted in line with the provisions	1	4,0
			Review of the implementation report of the Bank's recovery plan and resolution plan	4	conducted regularly, a maximum of every semester (2x a year)	Review of the implementation of the Bank's recovery plan and resolution plan has been conducted in line with the provisions	1	4,0
Sub Total				**35**				**35,0**
2	**Internal Procces Perspective**	**Active Supervision of the Board of Commissioners**	Implementation of the Board of Commissioners' Work Plan and Budget	3	The Board of Commissioners' Work Plan and Budget are implemented according to the established timetable and targets.	The Board of Commissioners' Work Plan and Budget were approved on time and according to the set targets.	1	3,0
			Number of Meetings	8	Internal meetings of the Board of Commissioners are held at least 12 times a year **(6 meetings per semester)**	Internal meetings of the Board of Commissioners in 2025 were conducted every month.	1	8,0
				8	The Board of Commissioners and Board of Directors meetings are held at least 6 times a year **(3 meetings each semester)**	The Board of Commissioners and Board of Directors conducted 11 meetings during 2025.	1	8,0

No	Perspective	Aspect	Indicator	Weight (%)	Target	Realization	Value	Final score
			Review of Bank's Business & Financial Performance Report (periodic monitoring of bank performance)	10	Conducted at every Board of Commissioners and Board of Directors meeting, as targeted, every two months (6 times a year / 3 times per semester).	Review of the Bank's Business & Financial Performance Report in 2025 was conducted in 11 Board of Commissioners & Directors Meetings.	1	10,0
			Participating in branch/business unit performance evaluation activities and branch visits in order to conduct supervisory and coaching functions.	8	Participate in branch/business unit performance evaluation activities or visit branches at least 3 times a year	Implementation of branch/work unit performance evaluation and branch visits in order to carry out supervisory and coaching functions was conducted 4 times.	1	8,0
			Ensuring the follow-up on recommendations from the Board of Commissioners by the Board of Directors	8	Monitoring the follow-up of the Board of Commissioners' recommendations to the Board of Directors is carried out every month, a maximum of 5 days before the Board of Directors and Commissioners Meeting in the following month..	Monitoring process has been conducted according to target.	1	8,0
Sub Total				**45**				**45,00**
3	**Financial Perspective**	**Company Financial Performance Assessment (December 2024 Position)**	BALANCE SHEET		TARGET	REALIZATION		
			Profitability				**(%)**	
			- Net profit	2,5	1.538	1.546	100,52	2,51
			- Return on Asset (ROA)	2,5	2,08%	1,62%	84,19	2,10
			Liquidity					-
			- Third-party funds (DPK)	2,5	85.777	78.607	92	2,29
			- LDR	2,5	85,27%	85,39%	100,14	2,50
			Credit					-
			- Credit Expansion	2,5	73.138	64.576,00	88,29	2,21
			- NPL	2,5	2,95%	3,88%	69,02	1,73
Sub Total				**15**				**13,35**
4	**Learning & Growth Perspective**	**Board of Commissioners Competency Development**	Competency development programs (workshops, seminars, conferences, etc.)	5	Minimum of 3 times in a year	The implementation of the Board of Commissioners Workshop/Seminar in 2025 was conducted according to target.	1	5
Sub Total				**5**				**5,00**
TOTAL				**100**				**98,35**

Performance Assessment of The Committee Under The Board of Commissioners and The Basis of The Assessment

In order to increase the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners is assisted by 3 (three) committees namely the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee. The procedure for evaluating the performance of the Committees under the Board of Commissioners periodically (annually) evaluated the effectiveness of the performance of the Committees under the Board of Commissioners.

The evaluation criteria for the Committees under the Board of Commissioners were based on the Key Performance Indicators that had been set for each Committee under the Board of Commissioners. KPI Committees under the Board of Commissioners consist of 3 (three) aspects, namely Active Supervision, Passive Supervision and Competency Development. The Board of Commissioners considers that during 2025 the Committees have carried out their duties and responsibilities quite effectively and worked independently and provided useful input/ recommendations for the Board of Commissioners. The achievements of each KPI Committee were as follows.

Audit Committee Key Performance Indicator Achievement

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
1	**Passive Surveillance**	Evaluation of the Results of the Annual Historical Financial General Audit of Public Accounting Firms (KAP)	Conducted according to regulations and on time according to targets. (at least once a year)	Evaluation of the Results of the Annual Historical Financial General Audit of a Public Accounting Firm (KAP)has been conducted in line with the provisions	1	5	5
		Review of Internal Audit & External Audit Results	Conducted quarterly (four times in a year)	Review of Internal Audit & External Audit Result Reports has been conducted in line with provisions and on time	1	7,5	7,5
		Evaluation of the Follow-up of Special Audit & Fraud from Internal Audit Division	Conducted according to regulations and on time, according to targets. (at least once a year)	Evaluation of the Follow-up of Special Audit & Fraud from Internal Audit Division was carried out in line with the established regulations and targets.	1	7,5	7,5
		Evaluation of the Audit Plan from the Internal Audit Division for Approval of the Audit Plan Implementation	Conducted according to regulations and on time, according to targets. (at least once in a year)	has been conducted according to the provisions and on time according to the target	1	5	5
		Review of financial performance achievements and other reports related to financial information	Conducted quarterly (four times in a year)	Review of financial information projections and other reports related to financial information has been conducted in line with the provisions.	0,5	10	5
		Providing recommendations to the Board of Commissioners regarding the appointment of AP/KAP based on independence, scope of assignment, and service fees.	Conducted according to regulations and on time, according to targets. (at least once in a year)	Recommendations to the Board of Commissioners regarding the appointment of an Accountant based on independence, scope of assignment, and service fees have been conducted in line with the provisions	1	10	10
		Monitoring the implementation of the Anti-Fraud Strategy (SAF) and Gratification Control	Held every semester (twice in a year)	Monitoring the implementation of the Anti-Fraud Strategy (AFF) and Gratification Control has been conducted in line with the established targets.	1	5	5
		Monitoring and Evaluation of the implementation of the Internal Audit Unit (SKAI) duties	Conducted according to regulations and on time, according to targets. (at least once a year)	Monitoring process and evaluation of the implementation of the Internal Audit Unit (SKAI) duties has been conducted in line with the provisions	1	5	5

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
		Preparing an annual report on the implementation of the Audit Committee's activities in the Annual Report	Conducted according to regulations and on time, according to targets. (at least once a year)	The Audit Committee has prepared an annual report on the implementation of the Audit Committee's activities in the Annual Report in line with the provisions.	1	5	5
SUB TOTAL						**60**	**55**
2	**Active Surveillance**	Audit Committee Meeting	Conducted at least once a month (12 times a year)	The Audit Committee Meeting was held 17 times during 2025.	1	15	15
		Coordination Meeting with Related Business Units	Conducted at least once every 3 months	The Audit Committee Coordination Meeting with Related Business Units was held 8 times during 2025.	1	10	10
		Visiting and communicating directly with the Board of Directors, including employees, and the Internal Audit Unit, Risk Management Division, AMK Division, General Division and External Parties (Accountants) regarding the duties and responsibilities of the Audit Committee.	At least once in a month	Implementation of visits to branch offices in order to carry out supervisory functions in 2025 was held 4 times, as well as conducting visits and communicating directly with the Board of Directors, SEVP, including employees, and the Internal Audit Unit, Risk Management Division, AMK Division, MAP Division, General Division and External Parties (Accountants) regarding the duties and responsibilities of the Audit Committee are running effectively.	1	10	10
SUB TOTAL						**35**	**35**
3	**Pengembangan Kompetensi**	Self-competency development by updating understanding of external and internal regulations	Conducted according to regulations (once a year)	Self-competency development by updating the understanding of external and internal regulations has been conducted in line with the target.	1	2,5	2,5
		Competency development programs (workshops, seminars, training, certification, etc.)	Conducted according to the provision (twice in a year)	The Audit Committee's competency development program (workshops, seminars, training, certification, etc.) was implemented four times in 2025.	1	2,5	2,5
SUB TOTAL						5	5
TOTAL						100	95

Achievement of Key Performance Indicators of the Remuneration and Nomination Committee

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
1	**Passive Surveillance**	Conducting evaluations and providing recommendations regarding the System and Procedures for the Selection and/ or Replacement of Members of the Board of Commissioners and Members of the Board of Directors to be submitted to the GMS.	Developing a timetable and implement the nomination process for Bank Management within the required timeframe.	has been conducted according to the set targets	1	10	10
		Conducting evaluations and providing recommendations regarding the criteria and qualifications required in the nomination process for the Board of Commissioners and Directors in line with the Bank's strategic plan.	Preparing policies and nomination criteria for Bank Management candidates according to the specified time.	has been conducted according to the set targets	1	10	10
		Assisting in the evaluations of the Company's Management performance	Conducting performance evaluations of the Company's Management at least twice in a year (every semester)	has been conducted according to the set targets	1	10	10
		Evaluating and recommending qualified candidates as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS	Conducting reviews and providing proposals for candidates for the Company's Management who meet the requirements to the Board of Commissioners according to the established timetable.	has been conducted according to the set targets	1	10	10
		Developing the structure and policies for the remuneration of the Company's Management (Board of Commissioners and Directors)	Conducted at least once in a year	has been conducted according to the set targets	1	7,5	7,5
		Preparing the amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners	Conducted at least once a year	has been conducted according to the set targets	1	7,5	7,5
		Monitoring and evaluating the development and management of human capital	Conducted at least twice in a year	has been conducted according to the set targets	0,5	5	2,5
SUB TOTAL						**60**	**58**

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
2	**Active Surveillance**	Remuneration and Nomination Committee Meeting	Conducted minimum once every three months (quarterly)	The Remuneration and Nomination Committee Meeting was held 11 times during 2025.	1	10	10
		Coordination Meeting with Related Business Units	As needed (at least twice in a year)	The Coordination Meeting of Remuneration and Nomination Committee with Related Business Units was held 9 times during 2025.	1	10	10
		Visiting and communicating directly with the Board of Directors, including employees, and related Business Units in order to carry out the functions, duties and responsibilities of the Remuneration & Nomination Committee.	At least once every three months (quarterly)	Visits to branch offices and communication with the Board of Directors, SEVPs, including employees, and related Divisions/Business Units in order to carry out the functions, duties and responsibilities of the Remuneration & Nomination Committee in 2025 have been conducted effectively.	1	15	15
SUB TOTAL						**35**	**35**
3	**Competency Development**	Self-competency development by updating understanding of external and internal regulations	At least once in a year	Self-competency development by updating the understanding of external and internal regulations has been conducted in line with the target.	1	2,5	3
		Competency development programs (workshops, seminars, training, certification, etc.)	Conducted at least once a year	has been conducted according to the set targets	1	2,5	3
SUB TOTAL						**5**	**5**
TOTAL						**100**	**98**

Achievement of Key Performance Indicators of the Risk Monitoring Committee

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
1	**Passive Monitoring**	Monitoring and evaluation of Bank Risk Profile (PRB)	Conducted quarterly (four times in a year)	Monitoring and evaluation of Bank Risk Profile (PRB) has been conducted in line with the provisions	0,75	5	3,75
		Monitoring and Evaluation of Quarterly Achievement of Bank Soundness Level, Risk Profile Monitoring and Evaluation, Profitability in RBB Financial Report & Capital Resilience	Conducted quarterly (four times in a year)	Monitoring and Evaluation of Quarterly Achievement of Bank Soundness Level, Risk Profile Monitoring and Evaluation, Profitability in RBB Financial Report & Capital Resilience have been conducted in line with the provisions	1	5	5
		Evaluation of the suitability between the Risk Management Policy (RMP) and the implementation of Bank policies	Conducted every quarterly (twice in a year)	Evaluation of the suitability between the Risk Management Policy (KMR) and the implementation of Bank policies has been conducted in line with the provisions.	0,5	5	2,5

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
		Monitoring and evaluation of the implementation of the duties of the Risk Management Business Unit (SKMR) and the Risk Management Committee (Komenko)	Conducted every quarterly (twice in a year)	Monitoring and evaluation of the implementation of the duties of the Risk Management Business Unit (SKMR) and the Risk Management Committee (Komenko) have been conducted in line with the provisions.	1	5	5
		Monitoring and evaluation of contingency plans in the Business Continuity Management System (BCMS)	Conducted according to regulations and on time according to targets. (at least once a year)	Monitoring and evaluation of the contingency plan in the Business Continuity Management System (BCMS) was not implemented in 2024.	1	5	5
		Monitoring and evaluation of the implementation of Good Corporate Governance (GCG) principles	Conducted quarterly (twice in a year)	Monitoring and evaluation of the implementation of Good Corporate Governance (GCG) principles have been conducted in line with the provisions	1	5	5
		Monitoring of large exposure debtors above IDR100 billion	Conducted quarterly (twice in a year)	Monitoring of large exposure debtors above IDR100 billion in 2024 were conducted in line with the provisions	1	5	5
		Opinions on credit or financing applications in the large exposure category and approval of credit or financing applications to Related Parties	Conducted at least once in a year	Opinions on credit or financing applications in the large exposure category, and approval of credit or financing applications to Related Parties have been conducted in line with the provisions	1,25	5	6,25
		Supervision of the compliance function and review of the Compliance function report and the implementation of the Compliance Director's duties.	Conducted quarterly (twice in a year)	Supervision of the compliance function and reviewing the Compliance function report and the implementation of the Compliance Director's duties have not been implemented optimally	0	5	0
		Monitoring and Evaluation of the Information Technology Strategic Plan (RSTI) and Bank policies related to the use of Information Technology	Conducted at least once in a year	Evaluating, directing, and monitoring the Information Technology Strategic Plan and Bank policies related to the use of Information Technology have been conducted in line with the provisions.	1	5	5
		Review of Corporate plan and Bank Business Plan (RBB) before approval by the Board of Commissioners	Conducted at least once in a year	Review of Corplan, RSTI, and RBB before approval by the Board of Commissioners has been conducted in line with the provisions	1	5	5
		The Company Manual Review includes: • Changes to the Credit or Financing Product Policy (KPA PAP)	Conducted at least once in a year	The Company Manual Review includes: • Changes to the Credit or Financing Product Policy (KPA PAP)	1	2,5	2,5
		The Company Manual Review includes: • Changes to the Board of Directors' Standard Operating Procedures (SOPs)	Conducted at least once in a year	The Company Manual Review includes: • Changes to the Board of Directors' Standard Operating Procedures (SOPs)	1	2,5	2,5
SUB TOTAL						**60**	**53**

No	Aspect	Indicator	Target	Realization	Value	Weight (%)	Final Score
2	**Active Monitoring**	Risk Monitoring Committee Meeting	Conducted at least once in a month (12 times a year)	The Risk Monitoring Committee Meeting was held 14 times during 2025.	1	15	15
		Coordination Meeting with Business Units Regarding Bank's Strategic Issues	Conducted at least once in 3 months	The Risk Monitoring Committee Coordination Meeting was held nine (9) times during 2025.	1	10	10
		Visiting and communicating directly with the Board of Directors, including employees, and related business units in order to carry out the functions, duties and responsibilities of the Risk Monitoring Committee.	At least once in a month	Implementation of visits to Branch Offices in order to carry out monitoring functions in 2025 was conducted as many as four (4) times, as well as conducting visits and communicating directly with the Board of Directors, including employees, and Business Units Related to the duties and responsibilities of the Risk Monitoring Committee running effectively	1	10	10
SUB TOTAL						**35**	**35**
3	**Competency Development**	Self-competency development by updating understanding of external and internal regulations	Conducted according to the provisions (once in a year)	Self-competency development by updating the understanding of external and internal regulations has been conducted in line with the target.	1	2,5	2,5
		Competency development programs (workshops, seminars, training, certification, etc.)	Conducted according to provisions (twice in a year)	The Risk Monitoring Committee's competency development program (workshops, seminars, training, certification, etc.) was implemented four (4) times in 2025.	1	2,5	2,5
SUB TOTAL						**5**	**5**
TOTAL						**100**	**93**

Mechanism of Termination and Withdrawal of The Board of Commissioners

The mechanism for dismissal and resignation of the Board of Commissioners based on the Articles of Association are as follows:

1. Members of the Board of Commissioners are appointed and terminated by the GMS.
   a. Member of the Board of Commissioners may submit a request to resign from his/her position by notifying in writing of this purpose to the Controlling Shareholders of the Company.
   b. The company is obliged to hold a GMS to decide on the resignation application as referred to in letter a, no later than 90 (ninety) days after the resignation letter is received.
   c. Before the resignation becomes effective, the relevant members of the Board of Commissioners are still obliged to complete their duties and responsibilities in accordance with the articles of association and laws and regulations.
2. The position of a member of the Board of Commissioners ends if:
   a. Lossing Indonesian Citizenship.
   b. Resignation with due observance of the provisions of paragraph (11) of Article 11 of the Articles of Association
   c. No longer meets statutory requirements.
   d. Passed away.
   e. The term of office has ended.
   f. Was dismissed based on the resolution of the GMS.
   g. Was declared bankrupt or placed under pardon based on a court decision.

Sharia Supervisory Board

The Sharia Supervisory Board (DPS) has the duty and authority to provide advice and advice to the Board of Directors, oversee the sharia aspects of the operational activities of the Sharia Business Unit (UUS) at the National Sharia Council - Indonesian Ulema Council.

Duties and Responsibilities of The Sharia Supervisory Board

The duties and responsibilities of the Sharia Supervisory Board as stipulated in the articles of association include, among others:

1. The Sharia Supervisory Board is required to carry out its duties, authorities, and responsibilities in the interest of the Bank in good faith.
2. The Sharia Supervisory Board receives and exercises the authority delegated and/or granted to it in accordance with prevailing laws and regulations, the Articles of Association, and/or GMS resolutions.
3. The Sharia Supervisory Board is required to submit reports on its supervisory results to the Financial Services Authority on a semi-annual basis.
4. The Sharia Supervisory Board is required to oversee the follow-up actions of the Board of Directors on audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, supervisory results of the Financial Services Authority (OJK), and/or other authorities and institutions, related to the implementation of Sharia Principles.
5. The Sharia Supervisory Board is tasked with supervising, in the interest of the Bank, the policies and management conducted by the Board of Directors to ensure compliance with Sharia Principles and is responsible for such supervision, as well as providing advice to the Board of Directors, including providing sharia opinions on the Bank's activities.
6. The Sharia Supervisory Board is required to oversee the follow-up actions of the Board of Directors on audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, supervisory results of the Financial Services Authority (OJK), and/or other authorities and institutions, related to the implementation of Sharia Principles.

Term of Office of The Sharia Supervisory Board

The term of office of members of the Sharia Supervisory Board is a maximum of 4 (four) years from the date determined in the GMS of appointment and ends at the closing of the 4th (fourth) Annual GMS following the date of appointment or at the closing of the GMS at the end of 1 (one) term of office, and may be reappointed for a second term, subject to the regulations of the Financial Services Authority (OJK) and prevailing provisions, and provided that they are deemed capable of performing their functions properly, without prejudice to the right of the GMS to dismiss them at any time.

The GMS may consider other conditions in fulfilling the position of members of the Sharia Supervisory Board, including when a member whose term of office has expired has not yet been replaced by the GMS, in which case the concerned member may continue to exercise the same authority until a replacement is appointed by the GMS, taking into account the regulations of the Financial Services Authority and prevailing provisions.

Members of the Sharia Supervisory Board who have served for 2 (two) consecutive terms may be reappointed for the subsequent term as members of the Sharia Supervisory Board by considering:

- Performance evaluation results of the Sharia Supervisory Board members;
- Results of external reviews on the implementation of duties of the Sharia Supervisory Board members; and
- Statement of independence of the Sharia Supervisory Board members in the GMS.

Requirements for Sharia Supervisory Board Members

Members of the Sharia Supervisory Board must meet the following requirements :

a. Integrity

Members of the Sharia Supervisory Board must meet integrity requirements, including:

- having the legal capacity to perform legal acts in accordance with the Civil Code;
- possessing good character and morals, at a minimum demonstrated by compliance with prevailing regulations, including never having been convicted of a criminal offense within a certain period prior to nomination.
- has a commitment to comply with prevailing laws and regulations and to support policies of the Financial Services Authority (OJK).
- has a commitment to the development of sound Islamic banking practices; and
- is not a party prohibited from becoming a Main Party, including not being listed in the Failed List (a list maintained by the Financial Services Authority containing parties prohibited from becoming shareholders, controlling shareholders, members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, and Executive Officers in banking institutions, in accordance with regulations governing fit and proper tests).

b. Competence

Prospective members of the Sharia Supervisory Board must meet competency requirements, including:

- knowledge and experience in the field of sharia muamalah; and
- knowledge in banking or general financial knowledge.

c. **Financial Reputation**

Prospective members of the Sharia Supervisory Board must meet financial reputation requirements, including

- not having non-performing loans and/or financing; and
- never having been declared bankrupt and/or having been a shareholder, member of the board of directors, or member of the board of commissioners found guilty of causing a company to be declared bankrupt within the last 5 (five) years prior to nomination.

In addition to meeting the requirements of integrity, competence, and financial reputation as mentioned above, prospective members of the Sharia Supervisory Board must also meet requirements related to ownership and management/governance of the Bank as stipulated in prevailing laws and regulations.

Guidelines and Working Procedures of the Sharia Supervisory Board

In carrying out its duties, the Sharia Supervisory Board is guided by the Company's Articles of Association which regulate the Requirements for the Sharia Supervisory Board, Duties and Responsibilities, and Term of Office.

Composition and Basis for Appointment of The Sharia Supervisory Board

The Company is required to have members of the Sharia Supervisory Board consisting of at least 3 (three) persons and at most 50% (fifty percent) of the total number of members of the Board of Directors. The Sharia Supervisory Board must be chaired by a chairman selected from among its members. If deemed necessary, another member of the Sharia Supervisory Board may be appointed as vice chairman of the Sharia Supervisory Board.

Name	Position	Executor	Basis of Appointment	Effective Date
Afifuddin Muhajir	Chairman	OJK	• Annual GMS for the fiscal year 2018 dated April 26, 2019 (first) • Annual GMS for the fiscal year 2022 dated April 12, 2023 (second)	February 28, 2020
Sukadiono*	Member	OJK	Annual GMS for the fiscal year 2022 dated April 12, 2023	March 25, 2024
Mohammad Nasih**	Member	-	Annual GMS for the fiscal year 2024 dated May 22, 2025	-
Tamhid Masyhudi**	Member	-	Annual GMS for the fiscal year 2024 dated May 22, 2025	-

Notes :
* dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025
** effective upon obtaining a recommendation from the National Sharia Council of the Indonesian Ulama Council and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK)

Information regarding the term of office of the Sharia Supervisory Board is presented in each profile of the Sharia Supervisory Board in this Annual Report.

Training and/or Enhancement of The Competency of The Board of Sharia Supervisory Board Members

Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
Afifuddin Muhajir	Chairman	Sharia Training Competency Certification	Jakarta, September 5, 2025	Lembaga Sertifikasi Profesi Majelis Ulama Indonesia
		Pre-Ijtima Sanawi Workshop	Jakarta, September 24-25, 2025	Dewan Syariah Nasional – Majalis Ulama Indonesia
		Ijtima Sanawi	Jakarta, September 26-27, 2025	Dewan Syariah Nasional – Majalis Ulama Indonesia
Sukadiono*	Member	-	-	-
Mohammad Nasih**	Member	Basic Training on Muamalah Maliyah and DSN-MUI Fatwas	July 10, 2025	DSN MUI
Tamhid Masyhudi**	Member	Basic Training on Muamalah Maliyah and DSN-MUI Fatwas	July 10, 2025	DSN MUI

Notes :
* dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025
** effective upon obtaining a recommendation from the National Sharia Council of the Indonesian Ulama Council and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK)

Orientation Program for New Sharia Supervisory Board

The Orientation Program is very important to be implemented for DPS who are taking office for the first time. Provisions regarding the mandatory Orientation program regarding the Company's activities. The orientation program that is given can be in the form of participantss, meetings or visits to the Company's facilities, introductions to Division Leaders, Groups and employees of the Company and other programs. During the fiscal year 2025, there were 2 (two) appointments of members of the Sharia Supervisory Board which will become effective upon obtaining a recommendation from the National Sharia Council of the Indonesian Ulama Council and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

Concurrent Position of Sharia Supervisory Board

Table of Concurrent Positions of Sharia Supervisory Board

Name	Position	Position in Other Companies/ Agencies	Name of Other Company/Institution
Afifuddin Muhajir	Chairman	Chairman	Salafiyah Syafi'iyah Sukorejo Islamic Boarding School Foundation
Sukadiono*	Member	Chairman	Regional Leadership of Muhammadiyah East Java 2022–Present
		Deputy for the Coordination of Health Quality Improvement	Coordinating Ministry for Human Development and Cultural Affairs
Mohammad Nasih**	Member		
Tamhid Masyhudi**	Member		

Notes :
* dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025
** effective upon obtaining a recommendation from the National Sharia Council of the Indonesian Ulama Council and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK)

Affiliation Relationships

Information regarding the Affiliated Relationships of the Sharia Supervisory Board is presented in the Profile Chapter of this Annual Report.

Ownership of Sharia Supervisory Board

Table of Sharia Supervisory Board' Share Ownership

Name	Position	Share Ownership			
		Bank Jatim	Other Banks	Non-Bank Financial Institutions	Other Companies
Afifuddin Muhajir	Chairman	Nil	Nil	Nil	Nil
Sukadiono*	Member	Nil	Nil	Nil	Nil
Mohammad Nasih**	Member	Nil	Nil	Nil	Nil
Tamhid Masyhudi**	Member	Nil	Nil	Nil	Nil

Notes :
* dismissed at the Annual GMS for the financial year 2024 on May 22, 2025
** effective upon obtaining a recommendation from the National Sharia Council of the Indonesian Ulama Council and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK)

Meeting of Sharia Supervisory Board

Internal Meeting of Sharia Supervisory Board

Throughout 2025, the agenda, dates and participants of the Sharia Supervisory Board Meeting were as follows.

No.	Date	Agenda	Participant
1	January 31, 2025	Evaluation of the Sharia Business Unit Performance for December 2024	Afifuddin Muhajir Sukadiono*
2	February 28, 2025	1. Evaluation of the Sharia Business Unit Performance for January 2025 2. Preparation for the Annual GMS for the fiscal year 2024	Afifuddin Muhajir Sukadiono*
3	March 20, 2025	1. Evaluation of the Sharia Business Unit Performance for February 2025 2. Presentation of Internal Audit Monitoring	Afifuddin Muhajir Sukadiono*
4	April 28, 2025	1. Evaluation of the Sharia Business Unit Performance for March 2025 2. Amendments to the Articles of Association of Bank Jatim 3. Standard Operating Procedure of the Sharia Supervisory Board	Afifuddin Muhajir Sukadiono*
5	May 26, 2025	Financial Performance of the Sharia Business Unit for April 2025	Afifuddin Muhajir
6	June 25, 2025	1. Dissemination of the Sharia Supervisory Board SOP & Decree on the Establishment of Sharia Compliance Function, Sharia Risk Management & Sharia Internal Audit 2. Implementation of Sharia Governance in the context of applying the Sharia Compliance Function 3. Financial Performance of the Sharia Business Unit for May 2025	Afifuddin Muhajir
7	July 25, 2025	1. Financial Performance of the Sharia Business Unit for June 2025 2. Follow-up of the Sharia Supervisory Board Meeting for the First Semester of 2025	Afifuddin Muhajir
8	August 29, 2025	Financial Performance of the Sharia Business Unit of Bank Jatim for July 2025	Afifuddin Muhajir
9	September 24, 2025	Financial Performance of the Sharia Business Unit of Bank Jatim for August 2025	Afifuddin Muhajir
10	October 31, 2025	1. Submission of the Implementation Report of Risk Management of the Sharia Business Unit for the First Semester of 2025 2. Financial Performance of the Sharia Business Unit of Bank Jatim for September 2025 3. Others (Dual Banking Leveraging Model of Bank Jatim)	Afifuddin Muhajir
11	November 28, 2025	Financial Performance of the Sharia Business Unit of Bank Jatim for October 2025	Afifuddin Muhajir
12	December 19, 2025	1. Financial Performance of the Sharia Business Unit of Bank Jatim for November 2025 2. Work Program of the Sharia Supervisory Board for 2025 & 2026	Afifuddin Muhajir

Notes :
* dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025

Table of Meetings of the Sharia Supervisory Board with the Board of Commissioners and the Board of Directors

No.	Date	Agenda	Participant
1	January 22, 2025	1. Bank Jatim Financial Performance for December 2024 2. Results of Governance Self-Assessment for December 2025 3. Plan for the Implementation of the Continuous Public Offering of Bond	Afifuddin Muhajir Sukadiono*
2	May 27, 2025	Bank Jatim Financial Performance for April 2025	Afifuddin Muhajir
3	September 18, 2025	Presentation of Financial Performance for July and August 2025	Afifuddin Muhajir

Notes :
* dismissed at the Annual GMS for the fiscal year 2024 on May 22, 2025

Meeting Frequency and Participants

During 2025, the Sharia Supervisory Board has held 12 (twelve) internal meetings. The frequency and attendance of each member of the Sharia Supervisory Board can be seen in the table below.

Tabel Frekuensi dan Kehadiran Rapat Dewan Pengawas Syariah

Nama	Position	Sharia Supervisory Board Meeting		
		Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage
Afifuddin Muhajir	Chairman	15	15	100%
Sukadiono*	Member	5	15	100%
Mohammad Nasih**	Member	-	-	-
Tamhid Masyhudi**	Member	-	-	-

Notes :
* Dismissed at the Annual General Meeting of Shareholders (AGMS) for Financial Year 2024 on 22 May 2025.
** Effective after obtaining a recommendation from the National Sharia Council – Majelis Ulama Indonesia and after passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

Frequency and Method of Providing Advice as well as Supervision of Compliance with Sharia Principles in the Capital Market to Issuers or Public Companies

Advice and suggestions are given on several occasions. One of them is when the Sharia Supervisory Board (DPS) meeting is also attended by management. Throughout 2025, the DPS issued 11 (Eleven) Opinions. The DPS has carried out its duties by supervising the fulfillment of Bank Jatim's Sharia Principles and issuing opinions including:

1. Opinion on Sharia Priority Services
2. Opinion on KUB Biller Sharing with Bank NTB Syariah (East Java Land and Building Tax Payment)
3. Opinion on JConnect Edu Service (E-Learning Application)
4. Opinion on New JConnect Mobile Service
5. Opinion on Indonesia Credit Card / Indonesia Financing Card
6. Update of Opinion on Jatim SNAP API Service
7. Update of Opinion on the Development of Top-Up Feature for Jatim E-Money
8. Update of Opinion on Cashback Provision
9. Opinion on Addendum of Sharia Contract
10. Opinion on Financing Debtors
11. Opinion on the Recovery Plan

Sharia Supervisory Board Performance Assessment

Procedure for Implementation of Performance Assessment of the Sharia Supervisory Board

Performance appraisal is carried out by self assessment and submitted to the Board of Commissioners and the GMS.

Sharia Supervisory Board Performance Assessment Criteria

The DPS performance assessment is based on the implementation of the DPS duties in 2025. The implementation of the DPS duties can be seen from the number of meetings held and the opinions and recommendations that have been issued.

The party conducting the assessment

The Sharia Supervisory Board conducted a self-assessment of its performance for 2025 and submitted the results to the Board of Commissioners and the GMS.

Results of the Performance Assessment of the Sharia Supervisory Board

During 2025, the Sharia Supervisory Board has carried out its role properly. By holding 15 (Fifteen) meetings and issuing opinions or recommendations related to the Sharia Business Unit activities.

Nomination and Remuneration of the Board of Commissioners and Board of Directors

Board of Commissioners and Board of Directors Nomination Procedures

In the nomination process for the Board of Commissioners and the Board of Directors of Bank Jatim, policies related to the selection/replacement of members of the Board of Commissioners and Directors had been formulated, namely the System and Procedure for the Selection and/or Substitution of Members of the Board of Commissioners and Directors. This policy was prepared and adjusted based on regulations related to the Company including OJK Regulation No. 33/ POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and other related regulations regarding procedures for selecting/replacing members of the Board of Commissioners/Directors.

The purpose of formulating this policy on the selection and/or replacement of members of the Board of Commissioners and the Board of Directors was to serve as a guide in the process of selecting/replacing members of the Board of Commissioners in accordance with applicable regulations, as well as to ensure the implementation of good corporate governance in every process of nomination/election of members of the Board of Directors Commissioner.

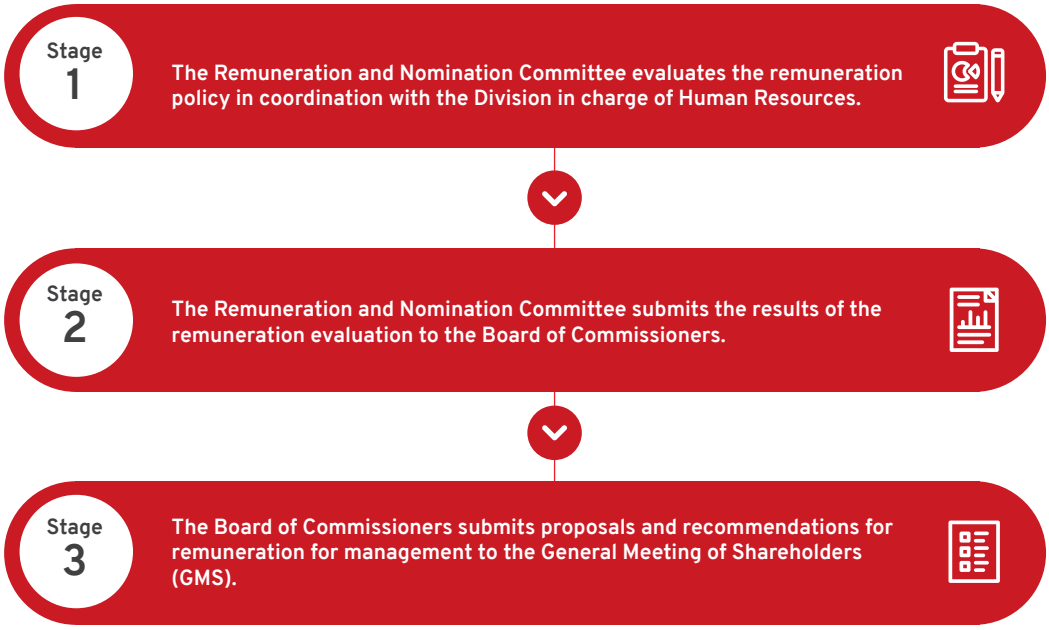
The Remuneration and Nomination Committee has assisted the Board of Commissioners in the Board of Directors succession program in accordance with applicable policies. The Board of Directors-1 (BoD-1) talent pool, consisting of Echelon 1 employees participating in the JLPD 1 career development program, was determined through the Human Capital Management Committee, which was attended by the Board of Directors and Senior Executive Vice President (SEVP) responsible for Human Capital.

The nomination/election process for the Board of Commissioners and the Board of Directors was proposed to the GMS by considering the recommendations from the Remuneration and Nomination Committee. The stages of the nominations included the following:

1. Announcement of acceptance of vacancies for candidates for members of the Board of Commissioners and/or Directors.
2. Administrative selection.
3. Implementation of the assessment by the appointed Independent institution.
4. Evaluation of assessment results.
5. Final interview by the Selection Committee.
6. Implementation of the Fit and Proper Test by the Financial Services Authority.
7. Appointment of selected candidates at the GMS.

Remuneration Determination Procedure

The stages in determining the remuneration of the management can be described as follows:



Proposals and recommendations from the Board of Commissioners to the General Meeting of Shareholders (GMS) can be in the form of:

1. Approval of the structure, scale, form and amount of remuneration; or
2. Giving power to the Board of Commissioners to determine the structure, scale, form and amount of remuneration.

Remuneration Structure of the Board of Commissioners and Board of Directors

Remuneration Structure for Members of the Board of Commissioners and the Board of Directors Remuneration for the Board of Commissioners and Directors is provided with due observance to the prevailing remuneration provisions, namely in the form of:

1. Remuneration is permanent in nature, is remuneration that is not related to performance and risks, including salaries/ honoraria, housing allowances, communication allowances, holiday allowances, annual leave pay, health facilities, other allowances that are comparable to this.
2. Variable remuneration is remuneration related to performance and risks, including production services, performance bonuses, bonuses or other forms that can be equated with the above. Remuneration in the form of bonuses is given in cash and shares or share instruments issued by Bank Jatim.

Table of Remuneration Structure for the Board of Commissioners and Directors

No	Type of Income	Description	
		BOARD OF COMMISSIONERS	BOARD OF DIRECTORS
1.	Honorarium	• President Commissioner: 55% of the President Director's honorarium • Commissioner: 90% of the President Commissioner's honorarium	• President Director: 100% • Director: 80% of the President Director • Vice President Director: 90% of the President Director's honorarium.
2.	Allowance	• Religious Holiday Allowance	• Religious Holiday Allowance
		• Housing Allowance provided monthly if not occupying official residence	• Housing Allowance provided monthly if not occupying official residence
		• Annual Leave Allowance: 1 (one) time the honorarium	• Annual Leave Allowance: 1 (one) time the honorarium
		• Communication Allowance provided in lump sum monthly	• Communication Allowance provided in lump sum monthly
		• Post-Employment Award of 38 (thirty-eight) times the honorarium	• Post-Employment Award of 48 (forty-eight) times the honorarium
3.	Facility	• Official vehicle facility through the Car Ownership Program (COP)	• Official vehicle facility through the Car Ownership Program (COP)
		• Inpatient and outpatient healthcare facilities in accordance with internal regulation No. 063/03/06/DKM/KEP dated February 7, 2024	• Inpatient and outpatient healthcare facilities in accordance with internal regulation No. 063/03/06/DKM/KEP dated February 7, 2024
		• Legal assistance facilities in accordance with company regulations	• Legal assistance facilities in accordance with company regulations
4.	Bonus & Tantiem	• Bonus provided in cash	• Bonus provided in cash
		• Tantiem provided in cash and in the form of shares issued by Bank Jatim.	• Tantiem provided in cash and in the form of shares issued by Bank Jatim.

Indicator Remuneration Determination for The Board of Directors and The Board of Commissioners

The Bank determines the remuneration of the Board of Directors and the Board of Commissioners by taking into account the business scale, business complexity, peer group benchmarking, inflation, the Company's condition and financial capability, long-term corporate performance, as well as prevailing laws and regulations.

Total Nominal Amount / Remuneration Components for Each Member of The Board of Directors and The Board of Commissioners

Table of Nominal Amount of Remuneration for the Board of Commissioners and Directors

Number of Remuneration and Other Facilities	Amount Received			
	Board of Commissioners		Board of Directors	
	Total Person	Total in (IDR) MIllion	Total Person	Total in (IDR) MIllion
Remuneration				
Honorarium	5	3.831	7	7.979
Housing Allowance	5	1.469	7	1.715
Communication Allowance	5	547	7	626
Tantiem	5	4.454	7	8.670
Other Facilities In Kind				
Housing (cannot be owned)	-	-	-	-
COP Program Transport (can be owned)	3	1.242	5	3100
Health (cannot be owned)	-	-	-	-
Total Remuneration In 1 Year				
Above IDR 2 billion	2	6.866	3	14.578
Above IDR 1 billion to 2 billion	1	1.882	4	4.412
Above IDR 500 million to 1 billion	2	1.553	-	-
IDR 500 million and below	2	6.866	3	14.578

Policies on Diversity of Board of Commissioners and Board of Directors

The diversity of the composition of the Board of Commissioners and Directors as stipulated in the Appendix of the Circular Letter of Financial Services Authority No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Company has been accommodated in the Bank's Articles of Association. The appointment of the Board of Commissioners and Board of Directors is carried out by taking into account the experience and understanding of the banking industry, the integrity and dedication of each individual.

The composition of members of the Board of Commissioners and Board of Directors of Bank Jatim that is appropriate and in accordance with the needs of the Bank will support the effectiveness of carrying out the duties and responsibilities of the Board of Commissioners and Directors and support the achievement of the Bank's vision and mission to continue to grow and develop.

Diversity factors in the composition of the members of Board of Commissioners and Board of Directors include:

1. The expertise/experience of the Board of Commissioners, has at least:
   a. 1 (one) member who has expertise/work experience in the field of economics/business /finance, and/or
   b. 1 (one) member who has expertise/work experience in the banking industry, and
   c. 1 (one) member who has expertise/work experience in the field of risk management.
2. Nationality
   Members of the Board of Commissioners and Board of Directors are Indonesian citizens.
3. Gender
   Currently all members of the Board of Commissioners of Bank Jatim are Male. Meanwhile, 4 (four) members of the Board of Directors are male and 1 (one) member of the Board of Directors is female.

4. Age
   Members of the Board of Commissioners and Board of Directors have a variety of ages.
5. Independence
   Board of Commissioners
   a. Minimum 50% (fifty percent) of the members of the Board of Commissioners are Independent Commissioners.
   b. The term of office of an Independent Commissioner is a maximum of 4 (four) years, and can be reappointed with due regard to applicable regulations.

   Board of Directors
   In accordance with OJK Regulation No. 46/POJK.03/2017 Concerning the Implementation of Compliance Functions of Commercial Banks, Bank Jatim has a Director who is in charge of the Compliance Function, namely the Compliance Director and Risk Management as a Director who meets the independence requirements.

Diversity Composition of the Board of Directors

Table of Diversity in the Composition of the Board of Directors

Name	Position	Age	Gender	Education	Work Experience	Expertise
Busrul Iman[1]	President Director	61 years old	Male	• Bachelor's Degree in Accounting (Economics) • Master's Degree in Management • Professional Certification in Accounting • Doctorate in Human Resource Development Management	Extensive experience in the banking sector	Management, Accounting
Winardi Legowo[2]	President Director	57 years old	Male	Bachelor's Degree in Economics	Experience in the banking sector	Economics
Edi Masrianto[1]	Finance, Treasury, and Global Services Director	61 years old	Male	• Bachelor's Degree in Management (Economics) • Master's Degree in Agribusiness Management	Experience in the banking sector	Management
R. Arief Wicaksono[3]	Vice President Director	55 years old	Male	• Bachelor's Degree in Industrial Technology • Master's Degree in Management	Experience in the banking sector	Management
Zulhelfi Abidin[1]	IT, Digital and Operation Director	63 years old	Male	• Bachelor's Degree in Informatics • Master's Degree in Computer Science	Experience in the banking sector	Information Technology
Eko Susetyono[1]	Risk Management Director	60 years old	Male	• Bachelor's Degree in Food Technology and Nutrition • Master's Degree in Corporate Finance and Investment • Doctorate in Management and Business	Experience in the banking sector	Risk management, finance, asset and liability management
Arif Suhirman	Medium, Corporate Business, and Network Director	59 years old	Male	• Bachelor's Degree in Accounting (Economics) • Master's Degree in Management and Business	Experience in the banking sector	Management, Accounting
Umi Rodiyah	Compliance Director	59 years old	Female	Bachelor's Degree in Public Administration	Experience in the banking sector	Public Administration
Tonny Prasetyo[2]	Micro, Retail and Sharia Business Director	56 Years old	Male	• Bachelor's Degree in Agriculture • Master's Degree in Management	Experience in the banking sector	Management

Name	Position	Age	Gender	Education	Work Experience	Expertise
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury, and Global Services Director	53 Years old	Male	• Bachelor's Degree in Civil Engineering • Master's Degree in Management	Experience in the banking sector	Management
Wiweko Probojakti[2]	IT, Digital & Operation Director	57 Years old	Male	• Bachelor's Degree in Business and Economics • Master's Degree in Management	Experience in the banking sector	Business and Economics, Management

[1] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[2] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025
[3] Prior to the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025, served as Director of Micro, Retail & Commercial. Following the said Annual General Meeting of Shareholders, appointed as Vice President Director, with such appointment becoming effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority Number KEPR-185/D.03/2025 dated October 16, 2025.

Composition Diversity of the Board of Commissioners

Table of Diversity in the Composition of the Board of Commissioners

Name	Position	Age	Gender	Education	Work Experience	Expertise
Adi Sulistyowati[1)]	Independent President Commissioner	58 Years old	Female	Bachelor's Degree in Management (Economics)	Experience in the banking sector	Banking
Adhy Karyono	Commissioner	54 Years old	Male	• Bachelor's Degree in Social Welfare • Master's Degree in Public Administration (Human Resource Management for Public Sector)	Experience in the government sector	Political Administration
Muhammad Mas'ud	Independent Commissioner	61 Years old	Male	• Bachelor's Degree in Public Administration • Master's Degree in Management • Doctorate in International Politics	Experience in the government and education sectors	Administration, Management, International Politics
Dadang Setiabudi	Independent Commissioner	63 Years old	Male	• Bachelor's Degree in Accounting • Master's Degree in Agribusiness Management	Experience in the banking and education sectors	Banking
Sumaryono[2)]	Independent Commissioner	65 Years old	Male	Bachelor's Degree in Business Administration	Experience in the banking sector	Banking
Asri Agung Putra[3)]	Independent Commissioner	61 Years old	Male	• Bachelor's Degree in Law • Master's Degree in Law • Doctorate in Law • Master's Degree in Law • Doctorate in Legal Studies	Experience in the government sector	Legal Studies

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on 22 May 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on 22 May 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.

Transparency of Share Ownership of Directors and Board of Commissioners

Share Ownership of Board of Directors Members

All members of the Board of Directors do not hold any share ownership in Bank Jatim, other banks, non-bank financial institutions, or other companies exceeding 5%.

Nama	Jabatan	Kepemilikan Saham (lembar)			
		Bank Jatim	Bank Lain	Lembaga Keuangan Non-Bank	Perusahaan Lain
Busrul Iman[1]	President Director	4.079.300	-	-	-
Winardi Legowo[2]	President Director	-	-	-	-
Edi Masrianto[1]	Finance, Treasury, and Global Services Director	863.900	-	-	-
R. Arief Wicaksono[3]	Vice President Director	1.858.600	-	-	-
Zulhelfi Abidin[1]	IT, Digital and Operation Director	447.800	-	-	-
Eko Susetyono[1]	Risk Management Director	546.800	-	-	-
Arif Suhirman	Medium, Corporate Business, and Network Director	1.183.400	-	-	-
Umi Rodiyah	Compliance Director	1.138.300	-	-	-
Tonny Prasetyo[2]	Micro, Retail & Sharia Business Director	-	-	-	-
RM Wahyukusumo Wisnubroto[2]	Finance, Treasury & Global Services Director	-	-	-	-
Wiweko Probojakti[2]	IT, Digital and Operation Director	-	-	-	-

[1] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[2] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025
[3] Prior to the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025, served as Director of Micro, Retail & Commercial. Following the said Annual General Meeting of Shareholders, appointed as Vice President Director, with such appointment becoming effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority Number KEPR-185/D.03/2025 dated October 16, 2025.

Share ownership of members of the Board of Commissioners

All members of the Board of Commissioners do not hold any share ownership in Bank Jatim, other banks, non-bank financial institutions, or other companies exceeding 5%.

Name	Position	Share Ownership (sheet)			
		Bank Jatim	Other Banks	Non-Bank Financial Institutions	Other Companies
Adi Sulistyowati[1)]	Independent President Commissioner	-	-	-	-
Adhy Karyono	Commissioner	249.200	-	-	-
Muhammad Mas'ud	Independent Commissioner	-	-	-	-
Dadang Setiabudi	Independent Commissioner	-	-	-	-
Sumaryono[2)]	Independent Commissioner	-	-	-	-
Asri Agung Putra[3)]	Independent Commissioner	-	-	-	-

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.

Share Ownership Transactions of The Board of Directors and Board of Commissioners

The Policy on Disclosure of Information on Share Ownership of the Board of Commissioners and Directors has been regulated in the Guidelines for Implementing Investor Relations Corporate Secretary Chapter IV, namely as follows:

- Ownership Report or Any Change in Public Company Share Ownership
  Reporting of members of the Board of Directors or members of the Board of Commissioners on ownership and any changes in ownership of the shares of the Public Company, either directly or indirectly, and any Party that owned shares, either directly or indirectly, should be at least 5% (five percent) of the paidup capital in the Public Company. Reporting obligations for parties who owned at least 5% (five percent) could be applied to changes in ownership of at least 0.5% (zero point five percent) in 1 (one) or several transactions. The report had to be submitted no later than 10 (ten) days from the occurrence of ownership or change in ownership of the shares of the Public Company.

  Meanwhile, the submission of information by the Board of Directors/Board of Commissioners applied to each change of ownership. Reports to the Public Company shall be made no later than 3 (three) working days after the ownership or change in ownership of shares occured. Reports carried out independently had to be submitted no later than 10 (ten) days from the occurrence of ownership or change in ownership of the shares of the Public Company. Reporting obligations could also be carried out by other parties (in this case the Corporate Secretary) through written power of attorney. Submission of a report through a proxy had to be made no later than 5 (five) days after the change in share ownership occured and had to be accompanied by a copy of the power of attorney based on the applicable regulations.

In 2025, the disclosure of Share Ownership Information for the Board of Commissioners and Directors was in accordance with the applicable Implementation Guidelines. Purchase/sale of shares of the Board of Commissioners and Board of Directors in 2025 were as follows.

No	Name	Before	After	Number of Transaction Shares	Price	Transaction date	Transaction Purpose	Reporting Date to OJK
1	Busrul Iman*	3,651,300	4,079,300	428,000	460	February 28, 2025	Investasi	March 3, 2025
2	Edi Masrianto*	764,900	863,900	99,000	472	March 3, 2025	Investasi	March 3, 2025
3	Eko Susetyono*	466,800	546,800	100,000	464	February 28, 2025	Investasi	March 3, 2025
4	Zulhelfi Abidin*	347,800	447,800	100,000	474	February 27, 2025	Investasi	March 3, 2025
5	Adhy Karyono	81,500	249,200	167,700	480	July 2, 2025	Program LTI	July 16, 2025
6	R Arief Wicaksono	952,300	1136300	184000	472 480	March 3, 2025	Investasi	March 3, 2025
		1,136,300	1,397,100	260,800	480	July 2, 2025	Program LTI	July 16, 2025
		1,397,100	1,858,600	461,500	540	December 16, 2025	Investasi	December 16, 2025
7	Umi Rodiyah	508,500	931,000	422,500	472	March 3, 2025	Investasi	March 3, 2025
		931,000	1,138,300	207,300	480	July 2, 2025	Program LTI	July 16, 2025
8	Arif Suhirman	819,700	925,200	105,500	472	March 3, 2025	Investasi	March 3, 2025
		925,200	1,183,400	258,200	480	July 2, 2025	Program LTI	July 16, 2025
		1,183,400	1,644,900	461,500	540	December 30, 2025	Investasi	December 30, 2025

*Ceased to hold office upon the conclusion of the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.

Organs and Committees Under The Board of Commissioners

In supervising the Company, the Board of Commissioners is assisted by the Secretariat of the Board of Commissioners and Committees under the Board of Commissioners. Committees under the Board of Commissioners consist of the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee. The organs and committees under the Board of Commissioners are described as follows.

Secretariat of Board of Commissioners

The Board of Commissioners of Bank Jatim in carrying out their duties and responsibilities is assisted by a work unit called the Secretariat of the Board of Commissioners. The Group Secretariat of the Board of Commissioners of Bank Jatim is structurally under the Corporate Secretary. The Secretariat Group of the Board of Commissioners is responsible to the Board of Commissioners to assist the Board of Commissioners in secretarial activities and in carrying out their duties.

Duties and Responsibilities of The Secretariat of The Board of Commissioners

1. Manage the agenda for the Board of Commissioners meeting activities and be responsible for the implementation process, prepare meeting materials, compile meeting minutes, and administer the Board of Commissioners Meetings in an orderly manner, Committees Meetings under the Board of Commissioners, and Meetings of the Board of Commissioners inviting the Board of Directors.
2. Coordinate with the Board of Directors and related work units with regard to the activities and duties of the Board of Commissioners.
3. Coordinate with related work units in preparing the necessary materials in relation to the preparation of reports involving the Board of Commissioners.
4. Prepare materials/materials that are needed in relation to matters that must obtain a decision from the Board of Commissioners regarding the Company's management activities carried out by the Board of Directors and all staff.
5. Prepare considerations, opinions, suggestions and other decisions from the Board of Commissioners for shareholders, the Board of Directors and parties related to the management of the Company.
6. Follow up every decision of the Board of Commissioners by:
   a. Record every decision made in decision-making forums and the person in charge.
   b. Monitor and check the progress stages of the implementation of the results of meeting decisions/ considerations, opinions, suggestions and other decisions of the Board of Commissioners.
   c. Make efforts to encourage the implementation of followup decisions on meetings/considerations, opinions, suggestions and other decisions of the Board of Commissioners to the person in charge.
7. Report to the Company regarding the share ownership of members of the Board of Commissioners and/or their families in the Company and other Companies.
8. Prepare a report on the supervisory duties that have been carried out by the Board of Commissioners during the previous financial year to the GMS.
9. Coordinate with the Committees of the Board of Commissioners in preparing reports on the results of supervision of the implementation of the Company's Business Plan every semester to OJK in accordance with the prevailing laws and regulations.
10. Coordinate the drafting of the Board of Commissioners' Annual Work Plan and Budget which is an integral part of the Company's Annual Work Plan and Budget prepared by the Board of Directors.
11. Coordinate the preparation of suggestions and opinions regarding the agenda and materials of the GMS, including but not limited to:
    a. Coordinating the agenda and materials with related parties.
    b. Prepare materials that are the responsibility of the Board of Commissioners, and provide opinions on the material as a whole.
12. Coordinate the participation of the Board of Commissioners and Committees under the Board of Commissioners in training/ seminars/other competency development activities in accordance with the respective areas of supervision of the Board of Commissioners/ Committees.
13. Carry out other duties to support the smoothness of the supervisory and advisory duties carried out by the Board of Commissioners.

The Implementation of The Secretariat of The Board of Commissioners

During 2024 the Secretariat of the Board of Commissioners has carried out the following task:

1. Prepare meeting materials, compile minutes of meetings, and administer the Board of Commissioners Meetings in an orderly manner, Meetings of committees under the Board of Commissioners, and Meetings of the Board of Commissioners inviting the Directors.
2. Provide input and information to the Board of Commissioners on matters of concern to the Board of Commissioners, including, among others, the policies and strategies of the Board of Directors in achieving the Bank's Business Plan.
3. Cooperate with the Committees under the Board of Commissioners in fulfilling the obligations of the Board of Commissioners, including reports from the Board of Commissioners to the Regulator.

4. Coordinate the drafting of the Board of Commissioners' Annual Work Plan and Budget and monitor the progress of implementing the work plan on time.
5. Coordinate the implementation of Work Visits for the Board of Commissioners and Committees under the Board of Commissioners, including administering the Visit Report.
6. Administer the correspondence of the Board of Commissioners and committees under the Board of Commissioners, including drafting the approval of the Board of Commissioners on matters proposed by the Board of Directors to seek approval from the Board of Commissioners.
7. Coordinate the participation of the Board of Commissioners and committees under the Board of Commissioners in training/seminars/other competency development activities in accordance with the respective areas of supervision of each Commissioner/Committee.
8. Facilitate the implementation of the duties of the Board of Commissioners and committees related to the nomination process for the nomination of Bank Supervisory Candidates.
9. Carry out other duties to support the smoothness of the supervisory and advisory duties carried out by the Board of Commissioner.

Audit Committee

Basic Establishment of The Audit Committee

The establishment of the Audit Committee is based on the following rules:

1. OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for Implementing the Work of the Audit Committee, dated December 23, 2015.
2. OJK Regulation No. 46 /POJK.03/2017 concerning Implementation of Compliance Function for Commercial Banks, dated July 12, 2017.
3. OJK Regulation No. 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategy for Commercial Banks, December 19, 2019.
4. OJK Regulation no 17 of 2023 concerning Implementation of Governance for Commercial Banks, dated September 14, 2023.
5. The Company's Articles of Association regarding the Duties and Authorities of the Board of Commissioners and its amendments.

Duties and Responsibilities of The Audit Committee

In carrying out its functions, the Audit Committee has duties and responsibilities including:

1. Monitoring and evaluating audit planning and implementation;
2. Monitoring of follow-up to audit results;
3. Monitoring and evaluating the implementation of the duties of the Internal Audit Business Unit (SKAI);
4. Conducting a review of financial information that the Bank will issue to the public and/or authorities, including financial reports, projections and other reports related to the Bank's financial information;
5. Conducting a review of compliance with laws and regulations relating to the Bank's activities;
6. Providing an independent opinion in the event of a difference of opinion between management and the Accountant regarding the services provided;
7. Provide recommendations to the Board of Commissioners regarding the appointment and dismissal of Public Accountants based on independence, scope of assignment, and service fees;
8. Conducting a review of the implementation of the audit by the internal auditor and supervising the implementation of follow-up actions by the Board of Directors on the findings of the internal auditor;
9. Conducting a review of the implementation of the audit by external auditors and supervising the implementation of follow-up actions by the Board of Directors on the findings of external auditors (OJK, BPK, KAP, BI and BPKP);
10. Reviewing complaints relating to the Bank's accounting and financial reporting processes;
11. Maintaining the confidentiality of Bank documents, data and information; and
12. Assisting the Board of Commissioners to:
    a. Continuously improve the quality of implementation of good corporate governance by applying the principles of transparency, accountability, responsibility, independence and fairness, to strengthen the internal conditions of national banking;
    b. Encourage the implementation of good corporate governance, the formation of an adequate internal control structure, improve the quality of transparency and financial reporting, and review the scope, determination of independence and objectivity of public accountants;
    c. Assess the adequacy of the Bank's internal audit function, to assess all aspects of activities in line with applicable laws and regulations; and
    d. Assess the effectiveness of the implementation of the Bank's internal audit tasks in creating a healthy Bank that is able to develop naturally.

Audit Committee Charter

The Audit Committee has a Work Guideline which is regulated in the Charter/Standard Operating Procedure for the Work Guidelines of the Board of Commissioners Committee Number 063/03/52/DKM/KEP dated March 28, 2024, which regulates:

1. Basic Principles
2. Organization and Management
3. Committee Work Program and Performance Evaluation
4. Committee Working Procedures
5. Committee Meeting
6. Monitoring, Evaluation, and Follow-up of Recommendations
7. Documentation, Administration, and Reporting

Authority of Audit Committee

In carrying out their duties, the Audit Committee has the following authority:

1. Accessing the Bank's documents, data, and information regarding to the employees, fund, assets, and the required company resources.
2. Communicating directly to the employees, including the Board of Directors and parties performing the internal audit function, risk management, and accountant in regard to the Audit Committee duties.
3. Involving independent parties outside the Audit Committee members necessary to help conduct their duties (if required).
4. Performing any other authority given by the Board of Commissioners.

Term of Office of the Audit Committee

The term of office of the Audit Committee shall not be longer than the term of office of the Board of Commissioners as stipulated in the articles of association or internal provisions of the Bank, and may be reappointed for a certain term of office.

Structure, Membership, and Expertise of The Audit Committee

The structure, membership and expertise of the Audit Committee can be seen in the table below.

Structure, Membership and Expertise of the Audit Committee for the Period January 1, 2025 –August 12, 2025

Name	Position	Decree of Appointment	Information	Expertise
Sumaryono[2)]	Chairman	Decree of the Board of Directors Number 063/063/DIR/ HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	Economics
Muhammad Mas'ud	Member		Independent Commissioner	Economics
Dadang Setabudi	Member		Independent Commissioner	Economics
Kusnadi	Member		Independent Party	Economics
Moch. Arifin	Member		Independent Party	Legal

Structure, Membership and Expertise of the Audit Committee for the Period 12 August 2025 – 27 November 2025

Name	Position	Decree of Appointment	Information	Expertise
Dadang Setiabudi	Chairman	Decree of the Board of Directors Number 064/064/DIR/ HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2025 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	Economics
Muhammad Mas'ud	Member		Independent Commissioner	Economics
Kusnadi	Member		Independent Party	Economics
Moch. Arifin	Member		Independent Party	Legal

Structure, Membership and Expertise of the Audit Committee for the Period 28 November 2025 – 31 December 2025

Name	Position	Decree of Appointment	Information	Expertise
Asri Agung Putra[3)]	Chairman	Decree of the Board of Directors Number 064/065/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2025 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	Legal
Adi Sulistyowati[1)]	Member		Independent President Commissioner	Economics
Muhammad Mas'ud	Member		Independent Commissioner	Economics
Dadang Setiabudi	Member		Independent Commissioner	Economics
Kusnadi	Member		Independent Party	Economics
Moch. Arifin	Member		Independent Party	Legal

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
3) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority (Otoritas Jasa Keuangan) dated October 29, 2025.

Profile of Audit Committee

The profile of the Audit Committee as of December 31, 2025 is as follow.

Asri Agung Putra
Chairman of the Audit Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Adi Sulistyowati
Member of Audit Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Muhammad Mas'ud
Member of Audit Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Dadang Setiabudi
Member of Audit Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Kusnadi



Audit Committee Member (Independent Party)

Indonesian citizen, domiciled in Malang.
Born in Cianjur, June 18, 1966/Age 59 as of December 2025.

Educational History	• Bachelor of Accounting, Brawijaya University, Malang (1990) • Master of Agribusiness, UGM Yogyakarta (2004)
Certifications	• Risk Management Certification Level 2, 2006 • Bank Internal Audit Competency Certificate With Special Occupational Qualifications In BRI Audit Supervisor Work (BRI Professional Certification Institute), 2021 • Risk Management Certification Level 5, Jakarta Mei 19, 2024
Job History	
Work Experience	• Job Trainer, Muara Bungo Office (1990-1992) • Staff I, Bitung Office (1992-1994) • Staff II, Tegal Office (1994-1997) • MLO, Cilegon Office (1997-1999) • MLO, Jakarta Office, Roxi (1999-2002) • Head of Pekalongan Wiradesa Assistant Branch (2002-2004) • Head of BRI Luwuk Branch (2004-2006) • Head of BRI Parepare Branch (2007-2009) • Head of BRI Lubuk Pakam Branch (2009-2011) • Head of BRI Nganjuk Branch (2011-2012) • Head of BRI Jakarta Kota Branch (2012-2012) • Special Staff (2012-2016) • Head of Logistics Pekanbaru (2016-2019) • GH AIW Bandung (2019-June 2022)
Legal Basis for Appointment	Board of Directors Decree No. 061/200/DIR/HCP/KEP dated October 3, 2022
Concurrent Positions	None
Period of Office	Period I
Term of Office	Period 2022-2026

Moch. Arifin

Audit Committee Member (Independent Party)



Indonesian citizen, domiciled in Surabaya.
Born in Surabaya, February 2, 1971/54 years old as of December 31, 2025

Educational History	Bachelor of Law, Bhayangkara University, Surabaya 1994
Certifications	• Minutes of the Oath Taking (BAPS) • Advocate Card (KTA) of the Indonesian Advocates Association (PERADI) • Risk Management Qualification 4, Jakarta Agustus 23, 2025
Job History	
Work Experience	• Advocate (1996 – Present) • Legal Consultant PT Berlian Mandiri Perkasa, Surabaya (2001 – Present) • Legal Consultant PT Java Green Transport, Sidoarjo (2009 – Present) • Legal Consultant PT Multi Color Indonesia, Sidoarjo (2009 – Present) • Legal Consultant PT Angkasa Raya, Surabaya (2009- Present) • Legal Consultant Bank Yudha Bhakti (2005 – 2015) • Chairman of the Supervisory Board of the Kediri City Rural Credit Bank, (2012 – 2018) • Legal Consultant PT Perkebunan Nusantara IX, Surakarta (2014 – 2020) • Expert Staff of the Legal Bureau of the Regional Secretariat of the East Java Provincial Government (2013 – Present)
Legal Basis for Appointment	Board of Directors Decree No. 061/200/DIR/HCP/KEP dated October 3, 2022
Concurrent Positions	• Legal Consultant PT Berlian Mandiri Perkasa, Surabaya (2001 – Present) • Legal Consultant PT Java Green Transport, Sidoarjo (2009 – Present) • Legal Consultant PT Multi Color Indonesia, Sidoarjo (2009 – Present) • Legal Consultant PT Angkasa Raya, Surabaya (2009- Present) • Expert Staff of Legal Bureau of Regional Secretariat of East Java Provincial Government (2013 – Present)
Period of Office	Period I
Term of Office	Period 2022-2026

Qualification of Education and Experience of Audit Committee

Table of Audit Committee Education Qualification and Work Experience

Name	Position	Education	Work Experience
Asri Agung Putra[2)]	Chairman	• Bachelor's Degree in Law • Master's Degree in Law • Doctorate in Law	Experience in the government and legal sectors.
Adi Sulistyowati[1)]	Member	Bachelor's Degree in Management (Economics)	Experience, among others, in the banking sector
Muhammad Mas'ud	Member	• Bachelor's Degree in Public Administration • Master's Degree in Management • Doctorate in Political Science and International Studies	Experience in the government and education sectors
Dadang Setiabudi	Member	• Bachelor's Degree in Accounting • Master's Degree in Agribusiness Management	Experience in the banking and education sectors
Kusnadi	Member	• Bachelor's Degree in Accounting • Master's Degree in Agribusiness	Experience in the banking sector
Moch. Arifin	Member	Bachelor's Degree in Law	Experience, among others, in the legal and banking sectors

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on 22 May 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025..

Audit Committee Independence

Table of Audit Committee Independence

Independence Aspect	Asri Agung Putra[2)]	Adi Sulistyowati[1)]	Muhammad Mas'ud	Dadang Setiabudi	Kusnadi	Moch. Arifin
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓
Has no share ownership in the company	✓	✓	✓	✓	✓	✓
Has no family relationship with the Board of Commissioners, Directors, and/or fellow members of the Audit Committee	✓	✓	✓	✓	✓	✓
Not serving as a political party administrator, official or government official	✓	✓	✓	✓	✓	✓

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.

Audit Committee meeting

AUDIT COMMITTEE MEETING POLICY

The implementation and procedures for the Audit Committee meetings are as follows:

1. Meetings are held at least 1 (one) time in 1 (one) months according to the needs of the Bank.
2. Meetings can be held if attended by at least 51% of the total committee members, including 1 (one) Independent Commissioner and Independent Party.
3. The meeting is chaired by the Chairman of the Audit Committee or a Member of the Audit Committee from an Independent Commissioner if the Chairman of the Audit Committee is unable to attend.
4. Decisions of the Committee meetings are based on consensus deliberation. If there is no consensus deliberation, then the decision is made based on the majority vote.
5. Committee meetings are recorded in the minutes of the meeting, including if there are dissenting opinions and the reasons for the meeting participants for these differences. The minutes of the meeting are signed by all members of the Audit Committee present and submitted to the Board of Commissioners.
6. Meetings can be held offline or online through digital media which allows the Audit Committee meeting participants to participate in the meeting

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2025, the implementation date, Meeting Agenda and Meeting Participants of the Audit Committee are as follows.

Table of Meeting Agenda of the Audit Committee

No	Meeting Date	Meeting Agenda	Meeting Participants
1	January 6, 2025	Proposal for the Replacement of the Vice President of Internal Audit in accordance with the Board of Directors' Letter No. 063/137/DIR.HCP/NOTA dated December 31, 2025 regarding the Proposal for the Replacement of the Vice President of Internal Audit.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
2	January 21, 2025	Approval of the 2025 Internal Audit Division Audit Plan.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
3	February 6, 2025	Continuous Public Offering of Bonds.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
4	March 5, 2025	Progress Update on the Bank Jatim Syariah Case.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
5	March 5, 2025	Progress Update on the BI Fast Case.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
6	March 5, 2025	Progress Update on the Bank Jatim Jakarta Branch Case.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin

No	Meeting Date	Meeting Agenda	Meeting Participants
7	April 25, 2025	Performance Evaluation of the Internal Audit Division for 2024.	Sumaryono Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
8	May 27, 2025	Audit Committee Evaluation of the Consolidated Financial Statements for Fiscal Year 2024 by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan.	Dadang Setiabudi Muhammad Mas'ud Kusnadi Moch. Arifin
9	June 13, 2025	1. Internal Audit performance achievements up to May 2025; and 2. Number of audit findings.	Dadang Setiabudi Muhammad Mas'ud Kusnadi Moch. Arifin
10	July 16, 2025	1. Determination of Term of References (TOR); 2. Determination of Owner's Estimate (HPS); and 3. Reference Public Accounting Firms (KAP) to be included in the beauty contest process.	Dadang Setiabudi Muhammad Mas'ud Kusnadi Moch. Arifin
11	August 22, 2025	Supervisory Report of the Board of Commissioners on the Implementation of the Bank Business Plan (RBB) for the First Semester of 2025.	Dadang Setiabudi Muhammad Mas'ud Kusnadi Moch. Arifin
12	September 17, 2025	1. Asset and Liability Management conditions of Bank Jatim (liquidity conditions, pricing calculation, foreign exchange, earnings gap management, treasury FBI); 2. Progress of implementation and plan for the Continuous Public Offering (PUB) of Bonds; and 3. Profile and work plan of the Accounting and Financial Management Division.	Dadang Setiabudi Muhammad Mas'ud Kusnadi Moch. Arifin
13	October 27, 2025	Portfolio of the 20 Largest Non-Performing Debtors of Bank Jatim	Dadang Setiabudi Adi Sulistyowati Muhammad Mas'ud Kusnadi Moch. Arifin
14	November 3, 2025	1. Results of Evaluation on Bidding Documents for the Procurement of Public Accounting Services (AP/KAP) in relation to the Audit of Financial Statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025. 2. Audit Committee recommendations on the Public Accountant/Public Accounting Firm (AP/KAP)	Dadang Setiabudi Adi Sulistyowati Muhammad Mas'ud Asri Agung Putra Kusnadi Moch. Arifin
15	December 9, 2025	Completion of Internal and External Audit Findings for 2025	Asri Agung Putra Adi Sulistyowati Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
16	December 22, 2025	Audit Committee Recommendation on the 2025 Internal Audit Charter	Asri Agung Putra Adi Sulistyowati Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin
17	December 24, 2025	Progress on the Settlement of Off-Balance Sheet Loans, and Recovery of Credit/ Financing Assets with Final and Binding Legal Status	Asri Agung Putra Adi Sulistyowati Muhammad Mas'ud Dadang Setiabudi Kusnadi Moch. Arifin

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

During 2025, the Audit Committee held 17 (seventeen) meetings. The frequency and level of attendance of each member of the Audit Committee are as follows.

Table of Attendance Level on Audit Committee Meeting

Name	Position	Audit Committee Meeting		
		Number and Attendance Percentage		
		Number of Meetings	Number of Attandance	Percentage
Dadang Setiabudi	Chairman	17	17	100%
Muhammad Mas'ud	Member	17	17	100%
Sumaryono[2)]	Member	7	7	100%
Adi Sulistyowati[1)]	Member	5	5	100%
Asri Agung Putra[3)]	Member	4	4	100%
Kusnadi	Member	17	17	100%
Moch. Arifin	Member	17	17	100%

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
3) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.

Training and/or Competency Improvement of The Audit Committee In 2025

Name	Position	Types of Training and Development Materials Competence/Training	Time and place Implementation	Organizer
Asri Agung Putra[3)]	Chairman	Education and/or Competency Improvement can be seen in the Education and/or Competency Improvement section for the Board of Commissioners		
Adi Sulistyowati[1)]	Member	Education and/or Competency Improvement can be seen in the Education and/or Competency Improvement section for the Board of Commissioners		
Muhammad Mas'ud	Member	Education and/or Competency Improvement can be seen in the Education and/or Competency Improvement section for the Board of Commissioners		
Dadang Setiabudi	Member	Education and/or Competency Improvement can be seen in the Education and/or Competency Improvement section for the Board of Commissioners		
Kusnadi	Member	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK – BPD SI
		National Seminar of the Indonesian Board of Commissioners Communication Forum "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK – BPD SI
Moch. Arifin	Member	National Seminar "Enhancing the Supervisory Role of the Board of Commissioners of BPDSI"	Malang, January 16-17, 2025	FKDK – BPDSI
		National Seminar of the Indonesian Board of Commissioners Communication Forum "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK
		Banking Risk Management Certification	Jakarta, August 23, 2025	BSMR

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
3) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.

Work Program and Implementation of Duties of The Audit Committee In 2025

WORK PROGRAM

Quarter I

- Monitoring and evaluation of follow-up actions on General Audit findings from both internal and external parties.
- Monitoring and evaluation of follow-up actions on Special Audit and fraud cases conducted by the Internal Audit Division.
- Review of financial performance achievements and other relevant information in relation to the achievement of the Bank Business Plan (RBB).
- Monitoring the implementation of the Anti-Fraud Strategy (SAF) and Gratification Control.
- Monitoring and evaluating the implementation of the duties of the Internal Audit Work Unit (SKAI).
- Making an annual report on the implementation of the activities of the Audit Committee in the Annual Report.

Quarter II

- Monitoring and evaluation of follow-up actions on General Audit findings from both internal and external parties.
- Monitoring and evaluation of follow-up actions on Special Audit and fraud cases conducted by the Internal Audit Division.
- Evaluation of General Annual Historical Financial Audit Results from KAP (Public Accountant Office).
- Conducting reviews of financial performance achievements and other information in order to achieve the RBB.

Quarter III

- Evaluation of Follow-Up of General Audit Findings from Internal and External Parties.
- Evaluation of Special Audit & Fraud Follow-up from the Internal Audit Division.
- Review of financial performance achievements and other relevant information in relation to the achievement of the Bank Business Plan (RBB).
- Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) to audit the Annual Financial Statements, based on independence, scope of engagement, and professional fees.
- Monitoring the implementation of the Anti-Fraud Strategy (SAF) and Gratification Control.

Quarter IV

- Monitoring and evaluation of follow-up actions on General Audit findings from both internal and external parties.
- Monitoring and evaluation of follow-up actions on Special Audit and fraud cases conducted by the Internal Audit Division.
- Review of financial performance achievements and other relevant information in relation to the achievement of the Bank Business Plan (RBB).
- Evaluation and approval of the Audit Plan proposed by the Internal Audit Division.
- Review of financial performance achievements and other relevant information in relation to the achievement of the Bank Business Plan (RBB).

BRIEF REPORT ON THE IMPLEMENTATION OF AUDIT COMMITTEE ACTIVITIES

The Audit Committee has carried out its duties and responsibilities properly as stipulated in the Audit Committee Charter and refers to OJK Regulation No. 55/POJK.04/2015, concerning the Establishment and Guidelines for the Implementation of the Audit Committee's Work, Standard Operating Procedure (SOP) for the Work Guidelines of the Board of Commissioners Committee Number 063/03/52/DKM/KEP. The Audit Committee during the 2024 period held 17 (seventeen) meetings and carried out its duties including:

1. Implementation of follow-up reporting on a number of fraud cases during 2025, and providing recommendations on matters requiring approval of the Board of Commissioners, including:
   a. Replacement of the Vice President of Internal Audit.
   b. Audit Plan of the Internal Audit Division;
   c. Report of the Board of Commissioners' Supervision on the Implementation of the Bank Business Plan (RBB) for the Second Semester of 2024 and the First Semester of 2025;
   d. Report on the Evaluation Results of the Provision of Audit Services on the annual historical financial information of PT Bank Pembangunan Daerah Jawa Timur Tbk for Fiscal Year 2024;
   e. Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) to audit the Annual Financial Statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025, based on independence, scope of engagement, and professional fees; and
   f. Providing recommendations on the 2025 Internal Audit Charter.

2. Conducting coordination meetings with related divisions, including:
   a. Internal Audit Division
      - Progress updates on fraud cases of Bank Jatim Syariah;
      - Progress updates on the BI Fast fraud case;
      - Progress updates on fraud cases at Bank Jatim Jakarta Branch;
      - Performance evaluation of the Internal Audit Division for 2024;
      - Evaluation of the implementation of audit services on the Consolidated Financial Statements for Fiscal Year 2024 by the Public Accountant (AP)/Public Accounting Firm (KAP) Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan;
      - Internal Audit performance achievements for 2025;

- Monitoring of the portfolio of the 20 largest non-performing debtors of Bank Jatim;
- Results of evaluation of bidding documents for the procurement of Public Accounting services (AP/KAP) in relation to the audit of the financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025;
- Audit Committee recommendations on AP/KAP;
- Monitoring of the completion of outstanding internal and external audit findings; and
- Evaluation of the Audit Plan for the 2026 period.

b. Accounting and Financial Management Division:
   - Determination of the Terms of Reference (TOR) and Owner's Estimate (HPS) for the provision of financial statement audit services of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025 by a Public Accountant (AP)/Public Accounting Firm (KAP);
   - Asset and Liability Management (ALM) conditions of Bank Jatim (liquidity conditions, pricing calculations, foreign exchange, earnings gap management, and treasury FBI; and
   - Work plan of the Accounting and Financial Management Division.
   - Results of evaluation of bidding documents for the procurement of Public Accounting services (AP/KAP) in relation to the audit of the financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025; and
   - Audit Committee recommendations on AP/KAP.

c. General Affairs Division:
   - Procurement process for annual financial statement audit services of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025 by a Public Accountant (AP) and/or Public Accounting Firm (KAP);
   - Determination of the Terms of Reference (TOR) and Owner's Estimate (HPS) for the provision of financial statement audit services of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025 by a Public Accountant (AP)/Public Accounting Firm (KAP); and
   - Results of evaluation of bidding documents for the procurement of Public Accounting services (AP/KAP) in relation to the audit of the financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025; and
   - Audit Committee recommendations on AP/KAP.

d. Human Capital Division:
   - Progress updates on fraud cases of Bank Jatim Syariah;
   - Progress updates on the BI Fast fraud case; and
   - Progress updates on fraud cases at Bank Jatim Jakarta Branch.

e. Legal Division:
   - Progress updates on fraud cases of Bank Jatim Syariah;
   - Progress updates on the BI Fast fraud case;
   - Progress updates on fraud cases at Bank Jatim Jakarta Branch; and
   - Progress on the settlement of off-balance sheet loans and recovery of credit/financing assets with final and binding legal status

f. Strategic Planning and Performance Management Division
   - Coordination on the evaluation of the Bank Business Plan (RBB) report for the second semester of 2024.
   - Coordination on the evaluation of the Bank Business Plan (RBB) report for the first semester of 2025.

g. Subsidiary Management Division
   - Determination of the Terms of Reference (TOR) and Owner's Estimate (HPS) for the provision of financial statement audit services of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025 by a Public Accountant (AP)/Public Accounting Firm (KAP);
   - Results of evaluation of bidding documents for the procurement of Public Accounting services (AP/KAP) in relation to the audit of the financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk, including its Sharia Business Unit and KUB Bank for 2025; and
   - Audit Committee recommendations on AP/KAP.

h. Treasury Division
   - Asset and Liability Management (ALM) conditions of Bank Jatim (liquidity conditions, pricing calculations, foreign exchange, earnings gap management, and treasury FBI).
   - Progress of implementation and plan for the Continuous Public Offering (PUB) of Bonds.

3. Coordination with the Risk Monitoring Committee in order to:
   a. Conduct reviews and provide recommendations in the Board of Commissioners' Supervisory Report on the implementation of the Bank Business Plan (RBB) on a semester basis;
   b. Conduct reviews and provide recommendations on the Recovery Plan of PT Bank Pembangunan Daerah Jawa Timur Tbk;
   c. Monitor and evaluate the direction of the Bank's transformation policies and strategies;
   d. Evaluate the implementation of the Self-Assessment Framework (SAF) in managing conflicts of interest, controlling gratuities, ensuring transparency of financial and non-financial information, and aligning the Bank's strategic plan;
   e. Review and provide assessment on amendments to the Board of Directors' Standard Operating Procedures (SOP); and
   f. Review and provide assessment on updates to the Credit or Financing Product Activity Policy (KPA PAP).

Statement of the Audit Committee on the Effectiveness of the Internal Control System and Risk Management

1. The Bank has established an adequate internal control system that is effectively designed to support the achievement of corporate objectives, including the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with prevailing laws and regulations.
2. The internal control system encompasses the reliability of financial reporting, operational effectiveness and efficiency, safeguarding of assets, as well as compliance with regulatory requirements, including those of the Financial Services Authority, and other applicable laws and regulations.
3. The internal control system has been consistently implemented across all business units of the Company, with continuous oversight by management to ensure its effective implementation.

Remuneration and Nomination Committee

Basis Establishment of The Remuneration and Nomination Committee

Members of the Remuneration and Nomination Committee are based on the following regulations:

1. OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 34/POJK.04/2014 concerning the Nomination & Remuneration Committee of Issuers or Public Companies.
3. Articles of Association regarding the duties and authorities of the Board of Commissioners and their amendments.

Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee has a Work Guideline which is regulated in the Charter/Standard Operating Procedure (SOP) for the Work Guidelines of the Board of Commissioners Committee Number 063/03/52/DKM/KEP dated March 28, 2024, which regulates:

1. Basic Principles
2. Organization and Management
3. Committee Work Program and Performance Evaluation
4. Committee Working Procedures
5. Committee Meeting
6. Monitoring, Evaluation, and Follow-up of Recommendations
7. Documentation, Administration, and Reporting

Duties and Responsibilities of The Remuneration and Nomination Committee

1. Related to Remuneration function

a. Provide recommendations to the Board of Commissioners regarding the structure, policies and amount of Remuneration for members of the Board of Directors and/ or members of the Board of Commissioners.

b. Assist the Board of Commissioners in evaluating performance in accordance with the remuneration received by each member of the Board of Directors and/ or members of the Board of Commissioners.

c. In carrying out the remuneration function as referred to in point “a” above, the Remuneration and Nomination Committee must perform the procedure:
   - Develop a remuneration structure for members of the Board of Directors and/or members of the Board of Commissioners and the Sharia Supervisory Board, namely in the form of salary, honorarium, incentives, fixed and/or variable allowances;
   - Develop and evaluate policies on remuneration for members of the Board of Directors and/or members of the Board of Commissioners and the Sharia Supervisory Board; and
   - Develop the amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners, as well as the Sharia Supervisory Board.

d. The preparation of the structure, policy and amount of Remuneration must pay attention to:
   - Remuneration applicable to the industry in accordance with business activities and similar business scales in its industry (peer groups).
   - The duties, responsibilities and authority of members of the Board of Directors and/or members of the Board of Commissioners are related to the achievement of the objectives and performance of the bank.
   - Performance targets or the performance of each member of the Board of Directors and/or members of the Board of Commissioners.serta Dewan Pengawas Syariah; and
   - A balance of benefits between those that are permanent and variable.

e. Assisting the Board of Commissioners in providing recommendations on the payroll/wage system, provision of allowances and facilities for employees.
   - Assisting the Board of Commissioners in providing recommendations on the compensation system and other benefits for employees.
   - Ensuring that the remuneration policy is in accordance with the provisions.
   - Conducting periodic evaluations of the implementation of the remuneration policy.

2. Related to Nomination function

a. Provide recommendations to the Board of Commissioners regarding the composition of the positions of members of the Board of Directors and/or members of the Board of Commissioners.

b. Provide recommendations to the Board of Commissioners regarding the policies and criteria needed in the Nomination process.

c. Provide recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Board of Directors and/ or members of the Board of Commissioners.
d. Assist the Board of Commissioners in evaluating the performance of members of the Board of Directors and/ or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation material.
e. Provide recommendations to the Board of Commissioners regarding the capacity building program for members of the Board of Directors and/or members of the Board of Commissioners.
f. Provide proposals for candidates who qualify as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
g. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and members of the Risk Monitoring Committee.
h. Assist the Board of Commissioners in compiling and analyzing dismissal criteria for the Board of Commissioners and Directors.
i. Assist the Board of Commissioners in monitoring the implementation and analysis of selection criteria and procedures for bank executive candidates.
j. In carrying out the Nomination function, the Remuneration and Nomination Committee must carry out the following procedures:
    - Compile the composition and process of nomination of members of the Board of Directors and/or members of the Board of Commissioners.
    - Formulate policies and criteria needed in the process of nominating candidates for members of the Board of Directors and/or members of the Board of Commissioners.
    - Assist in the evaluation of the performance of members of the Board of Directors and/or members of the Board of Commissioners.
    - Formulate a capacity building program for members of the Board of Directors and/or members of the Board of Commissioners.
    - Review and propose candidates who qualify as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.

Authority of Remuneration and Nomination Committee

The Board of Commissioners authorizes the Remuneration and Nomination Committee within the scope of responsibility for:
1. Obtaining various information needed for the implementation of the Nomination and Remuneration function from various parties, both internal and external to the bank.
2. Obtaining the advice or input needed in the context of the implementation of the Nomination and Remuneration function from both internal and external parties of the bank.

Term of Office of the Remuneration and Nomination Committee

The term of office of the Remuneration and Nomination Committee shall not be longer than the term of office of the Board of Commissioners as stipulated in the articles of association or internal provisions of the Bank, and may be reappointed for a certain term of office.

Structure, Membership and Expertise of The Remuneration and Nomination Committee

Structure, Membership and Expertise of the Remuneration and Nomination Committee for the Period 1 January 2025 – 12 August 2025

Name	Position	Decree of Appointment	Information	Expertise
Muhammad Mas'ud	Chairman	Decree of the Board of Directors Number 063/063/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	economics
Adhy Karyono	Member		Commissioner	economics
Sumaryono[2)]	Member		Independent Commissioner	economics
Dadang Setabudi	Member		Independent Commissioner	economics
Yusuf Adnan	Member		Independent Party	economics
Slamet Purwanto	Member		Ex-Officio Member (Head of Human Capital Division)	economics

Structure, Membership and Expertise of the Remuneration and Nomination Committee for the Period 12 August 2025 – 27 November 2025

Name	Position	Decree of Appointment	Information	Expertise
Muhammad Mas'ud	Chairman	Decree of the Board of Directors Number 064/064/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	economics
Adhy Karyono	Member		Commissioner	economics
Dadang Setiabudi	Member		Independent Commissioner	economics
Yusuf Adnan	Member		Independent Party	economics
Slamet Purwanto	Member		Ex-Officio Member (Head of Human Capital Division)	economics

Structure, Membership and Expertise of the Remuneration and Nomination Committee for the Period 28 November 2025 – 31 December 2025

Name	Position	Decree of Appointment	Information	Expertise
Muhammad Mas'ud	Chairman	Decree of the Board of Directors Number 064/065/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	Legal
Adi Sulistyowati[1)]	Member		Independent President Commissioner	Economics
Adhy Karyono	Member		Commissioner	Economics
Dadang Setiabudi	Member		Independent Commissioner	Economics
Asri Agung Putra[3)]	Member		Independent Commissioner	Legal
Yusuf Adnan	Member		Independent Party	Economics
Aam Waro' Panotogamo[4)]	Member		Independent Party	Sociology
Slamet Purwanto	Member		Ex-Officio Member (Head of Human Capital Division)	Economics

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
[4)] Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on 25 November 2025.

Profile of The Remuneration and Nomination Committee

The profile of the Remuneration and Nomination Committee as of December 31, 2025 is as follow.

Muhammad Mas'ud
Chairman concurrently Member of Remuneration and Nomination Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Adi Sulistyowati
Member of Remuneration and Nomination Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

AdhyKaryono
Member of Remuneration and Nomination Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Dadang Setiabudi
Member of Remuneration and Nomination Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Asri Agung Putra
Member of Remuneration and Nomination Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Yusuf Adnan

Member of Remuneration and Nomination Committee



Indonesian citizen, domiciled in Surabaya.
Born in Serang in 1990. Age 35 as of 2025.

Educational History	• Bachelor of Information Systems from the Information Technology Institute, Surabaya (2013) • Master of Management from the University of Indonesia (2018) • Master of Business Administration Institut d'Administration des Entrepises de Grenoble, Grenoble (2018)
Certifications	Banking Risk Management Certification Qualification 4
Job History	
Work Experience	• Co-Founder, Finance & Strategic Manager of PT Bina Informasi Optima Solusindo (December 2021) • Finance Manager of PT Energi Mineral Langgeng, Jakarta (until August 2024)
Legal Basis for Appointment	Decree of the Board of Directors No. 063/063/DIR/HCP/KEP dated November 28, 2024
Concurrent Positions	Director of PT Moya Kasri
Period of Office	Period I
Term of Office	November 13 – present

Aam Waro' Panotogomo



Member of the Remuneration and Nomination Committee

Indonesian citizen, domiciled in Surabaya.
Born in Bojonegoro in 1995. Aged 30 as of 2025

Educational History	• Bachelor of Sociology, University of Jember 2018 • Master of Politics, Wijaya Kusuma University 2024 • Doctor of Management, State University of Surabaya (present)
Certifications	-
Job History	
Work Experience	Joined Bank Jatim in November 2025. Prior to his current position, he served as a Survey and Research Consultant at Fixpoll (2020–2021). In addition, he currently holds positions as Director of Publications (Elstat.id), Public Relations Officer at the East Java Provincial Government, Director of Research (Edudata.network), and Director of Operations at PT. Sarana Nata Tambang Lestari Nusantara
Legal Basis for Appointment	Decree of the Board of Directors No. 064/065/DIR/HCP/KEP date November 25, 2025
Concurrent Positions	• Director of Publications (Elstat.id), • Public Relations Officer (East Java Provincial Government), • Director of Research (Edudata.network), • Director of Operations (PT Sarana Nata Tambang Lestari Nusantara)
Period of Office	First term
Term of Office	November 25 – present

Slamet Purwanto

Remuneration and Nomination Committee Members



Indonesian citizen, domiciled in Surabaya
Born in Surabaya in 1979. Age 46 as of 2024.

Educational History	• Bachelor of Computer Science from the College of Informatics Management and Computer Engineering (STIKOM) (2004) • Master of Management from the National Development University "Veteran" East Java (2016)
Certifications	Level 4 Risk Management Certification
Job History	
Work Experience	Joined Bank Jatim in 2007. Prior to occupying his current position, he served as Senior Analyst of the Human Capital Division (2015), Head of the Investor Relations Corporate Secretary Sub-Division (2015), Head of the Human Capital Development Sub-Division (2020), Head of the Human Capital Policy & Development Sub-Division (2020), Head of the Learning Center Sub-Division (2021), AVP Learning Center (2023).
Legal Basis for Appointment	Since July 2023, he has served as Acting Vice President of the Human Capital Division based on the Decree of the Board of Directors No. 062/055/DIR/HCP/KEP dated July 5, 2023.
Concurrent Positions	-
Period of Office	Period I
Term of Office	July 5, 2023 – present

Qualification of Educational and Work Experience of The Remuneration and Nomination Committee

Table of Qualification of Educational and Work Experience of The Remuneration and Nomination Committee

Name	Position	Education	Work Experience
Muhammad Mas'ud	Chairman	• Bachelor's Degree in Public Administration, Brawijaya University • Master's Degree in Management, University of Muhammadiyah Malang • Doctor (Ph.D.) in Political and International Studies	Experience, among others, in finance, political science, and economics
Adi Sulistyowati[1)]	Member	Bachelor's Degree in Management (Economics)	Experience, among others, in the banking sector
Adhy Karyono	Member	• Bachelor's Degree in Social and Political Sciences, University of Garut • Master's Degree in Public Administration (Human Resource Management for Public Sector)	Experience in the government sector.
Dadang Setiabudi	Member	• Bachelor's Degree in Accounting, University of Padjajaran • Master's Degree in Agribusiness Management, Bogor Agricultural Institute	Experience, among others, in banking, finance, and information technology.
Asri Agung Putra[3)]	Member	• Bachelor's Degree in Law • Master's Degree in Law • Doctorate in Law	Experience in the government and legal sectors.

Name	Position	Education	Work Experience
Yusuf Adnan	Member	• Bachelor's Degree in Information Systems, Institute of Information Technology; • Master of Management • Master of Business Administration, Institut d'Administration des Entreprises de Grenoble	Experience in finance and information technology
Aam Waro' Panotogamo[4)]	Member	• Bachelor's Degree in Sociology • Master's Degree in Sociology • Master's Degree in Political Science • Doctoral Degree in Management	Experience in the government sector
Slamet Purwanto	Ex-officio Member	• Bachelor's Degree in Computer Science, STIKOM • Master's Degree in Management, UPN Veteran Jawa Timur	Experience, among others, in banking and human resources

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
[4)] Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on November 25, 2025.

Independence of The Nomination and Remuneration Committee

The Remuneration and Nomination Committee carries out its duties, responsibilities and authority professionally and independently, without interference from any party that is not in accordance with the laws and regulations. Members of the Remuneration and Nomination Committee have fulfilled all the independence criteria and are able to carry out their duties independently, uphold the interests of the Bank and cannot be influenced by any party. This can be seen from the majority of Commissioners who are members of the Remuneration and Nomination Committee who are Independent Commissioners.

Table of Independence of the Remuneration and Nomination Committee

Independence Aspect	Muhammad Mas'ud	Adhy Karyono	Adi Sulistyowati[1)]	Dadang Setiabudi	Asri Agung Putra[3)]	Yusuf Adnan	Aam Waro' Panotogomo[4)]	Slamet Purwanto
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓	✓	✓
Has no share ownership in the company	✓	✓	✓	✓	✓	✓	✓	✓
Has no family relationship with the Board of Commissioners, Directors, and/or fellow members of the Nomination and Remuneration Committee	✓	✓	✓	✓	✓	✓	✓	✓
Not serving as a political party administrator, official or government official	✓	✓	✓	✓	✓	✓	✓	✓

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
[4)] Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on November 25, 2025.

Meeting of The Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICY

The Remuneration and Nomination Committee Meeting is held periodically at least 1 (one) time in 3 (three) months. The Remuneration and Nomination Committee Meeting can only be held if attended by a majority of the members of the Remuneration and Nomination Committee and one of the majority of the members of the Remuneration and Nomination Committee is the Chairperson of the Remuneration and Nomination Committee.

MEETING AGENDA OF THE NOMINATION AND REMUNERATION COMMITTEE

Table of Agenda for the Remuneration and Nomination Committee Meeting

No.	Meeting Date	Meeting Agenda	Meeting Participants	Information
1	January 14, 2025	Presentation on the results of the Team 7 Discussion of the Regional Development Banks Board of Commissioners Communication Forum (BPD SI) 2025 regarding the Synchronization of Regulations for Regional Development Banks related to the Nomination and Remuneration process of the Board of Directors and the Board of Commissioners.	Muhammad Mas'ud Sumaryono[2)] Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Nomination and Remuneration
2	February 19, 2025	Simulation of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024.	Muhammad Mas'ud Sumaryono* Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Nomination and Remuneration
3	March 13, 2025	Proposal for Holiday Allowance (THR) for the Management	Muhammad Mas'ud Sumaryono* Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Remuneration
4	March 13, 2025	KPI of the Board of Commissioners and Committees for the Second Semester of 2024.	Muhammad Mas'ud Sumaryono* Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Remuneration
5	April 18, 2025	Percentage allocation of Tantiem and Production Bonus for 2024.	Muhammad Mas'ud Sumaryono* Dadang Setiabudi Slamet Purwanto	Remuneration
6	June 17, 2025	1. Remuneration and facilities for the position of Vice President Director; 2. Benefits for Management upon retirement, particularly regarding life insurance benefits for Management who cease their tenure before the end of their term; 3. Benefits for Management upon retirement, particularly regarding the Management's COP and healthcare facilities; and 4. Remuneration of the Sharia Supervisory Board, particularly adjustments to the honorarium.	Muhammad Mas'ud Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Remuneration
7	July 18, 2025	1. Vacancy of the Chairman of the Audit Committee previously held by Mr. Sumaryono (who has retired); and 2. Vacancy of a member of the Risk Monitoring Committee (Mr. Sulam Andjar Rochim) due to his passing.	Muhammad Mas'ud Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Nomination
8	August 8, 2025	Proposal for granting allowances in commemoration of Bank Jatim's Anniversary in 2025 for the Board of Commissioners, Board of Directors, Committees, and the Sharia Supervisory Board	Muhammad Mas'ud Adhy Karyono Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Remuneration

No.	Meeting Date	Meeting Agenda	Meeting Participants	Information
9	September 23, 2025	1. Appointment of Management as Bank Jatim's representative at Bank NTT; 2. Proposal for division of duties/temporary replacement of the Board of Directors; 3. Update on the progress of the Fit and Proper Test process for Bank Jatim's Management; and 4. Proposed amendments to the Management remuneration policy.	Muhammad Mas'ud Adhy Karyono Dadang Setiabudi Yusuf Adnan Slamet Purwanto	Nomination
10	November 3, 2025	1. Results of the Fit and Proper Assessment (PKK) of the Board of Commissioners by the Financial Services Authority (OJK) for Mrs. Adi Sulistyowati as President Independent Commissioner and Mr. Asri Agung Putra as Independent Commissioner; and 2. Fulfillment of the requirement for Independent Parties as members of the Board of Commissioners' Committees to support the duties and responsibilities of the Board of Commissioners.	Muhammad Mas'ud Adi Sulistyowati[1)] Dadang Setiabudi Asri Agung Putera[3)] Yusuf Adnan	Nomination
11	December 23, 2025	Proposed year-end bonus for Management for 2025.	Muhammad Mas'ud Adi Sulistyowati[1)] Dadang Setiabudi Asri Agung Putera[3)] Yusuf Adnan Aam Waro' Panotogomo[4)] Slamet Purwanto	Remuneration

Description :
[1)] Appointed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025, effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025, effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
[4)] Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on November 25, 2025.

FREQUENCY AND ATTENDANCE LEVEL OF MEETING OF NOMINATION AND REMUNERATION COMMITTEE

Table of Attendance Level of Remuneration and Nomination Committee Meetings

Name	Position	Remuneration and Nomination Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Muhammad Mas'ud	Chairman	11	11	100%
Adhy Karyono	Member	11	2	18%
Dadang Setiabudi	Member	11	11	100%
Sumaryono[2)]	Member	5	5	100%
Adi Sulistyowati[1)]	Member	2	2	100%
Asri Agung Putra[3)]	Member	2	2	100%
Yusuf Adnan	Member	11	10	91%
Aam Waro' P [4)]	Member	1	1	100%
Slamet Purwanto	Ex-Officio Member	11	10	91%

Notes :
[1)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
[2)] Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
[3)] Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
[4)] Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on November 25, 2025.

Remuneration and Nomination Committee Competency Improvement Program

Name	Position	Types of Training and Development Materials Competence/Training	Time and place Implementation	Organizer
Muhammad Mas'ud	Chairman	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Adi Sulistyowati[1)]	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Adhy Karyono	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Dadang Setiabudi	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Asri Agung Putra[3)]	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Yusuf Adnan	Member	National Seminar "Enhancing the Supervisory Role of the BPDSI Board of Commissioners"	Malang, January 16-17, 2025	FKDK – BPD SI
		National Seminar of the Indonesian Board of Commissioners Communication Forum "Roadmap for Strengthening BPD"	Surabaya, July 9-10, 2025	FKDK – BPD SI
		Banking Risk Management Certification	Jakarta, August 23, 2025	BSMR
Aam Waro' Panotogamo[4)]	Member	Has not participated in any education and/or competency development programs during his/her tenure at Bank Jatim.		
Slamet Purwanto	Ex-Officio Member	General Pension Fund Management Training	Yogyakarta, February 6-7, 2025	Asosiasi Dana Pensiun Indonesia (ADPI)
		General Pension Fund Management Certification	Yogyakarta, February 8, 2025	Lembaga Sertifikasi Profesi Dana Pensiun –LSPDP
		Procurement of Goods and Services Training	Surabaya, August 7, 2025	LPPIA FIA UI
		Public Training on Pension Fund Management	Yogyakarta, August 20-22, 2025	PT Gendhis Prima Sentosa Konsultan
		Indonesia Human Capital Beyond Summit 2025	Jakarta, September 2-3, 2025	PT GML Performance Consulting
		Training on Institutional Governance, Risk Management, Anti-Fraud Strategy, and Pension Fund Consumer Protection	Bandung, October 9-10, 2025	Dhani Gunawan Idat
		Risk Management Certification Maintenance Program Level 6	Surabaya, October 25, 2025	Srategic Development Group (SDG)

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
3) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
4) Appointed as a Member (Independent Party) of the Remuneration and Nomination Committee on November 25, 2025.

Work Program and Implementation of Duties of The Remuneration and Nomination Committee In 2025

Quarter I

- Providing recommendations on the Board of Directors' proposal regarding the implementation of allowances for Management (Holiday Allowance/THR).
- Conducting discussions on the evaluation of work programs and Key Performance Indicators (KPI) of the Board of Commissioners and its Committees for the Second Semester of 2024.
- Conducting a simulation of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024.
- Holding Remuneration and Nomination Committee meetings and coordination meetings with related parties.

Quarter II

- Providing recommendations on the Board of Directors' proposal regarding the implementation of tantiem for Management and production bonuses for employees for 2024.
- Formulating the structure and policy on remuneration and facilities for Management (Vice President Director).
- Formulating the structure and policy on remuneration benefits for Management upon retirement (including life insurance benefits, Management COP, and healthcare facilities).
- Making adjustments to the remuneration policy of the Sharia Supervisory Board (DPS).
- Evaluating and providing recommendations on the criteria and qualifications required in the nomination process for the Board of Commissioners and the Board of Directors in line with the Bank's strategic plan.

Quarter III

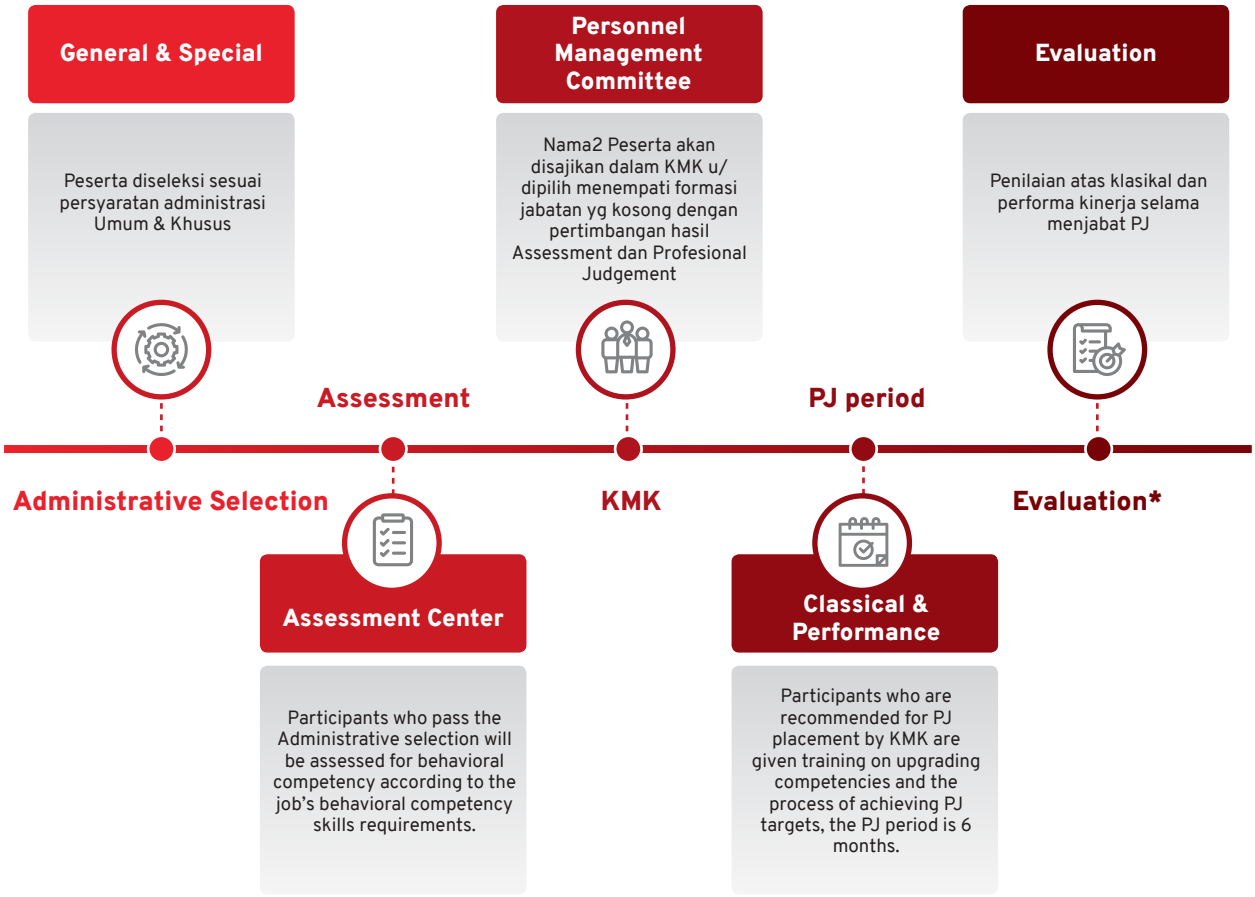
- Conducting evaluation and nomination processes for vacant positions, namely the Chairman of the Audit Committee (due to retirement) and a member of the Risk Monitoring Committee (due to passing).
- Providing recommendations on the Board of Directors' proposal regarding the implementation of allowances for Management (Bank Jatim Anniversary Allowance 2025).
- Evaluating and providing recommendations on the criteria and qualifications required in the nomination process for the Board of Commissioners and the Board of Directors in line with the Bank's strategic plan.
- Conducting discussions and appointment of Management as Bank Jatim's representative at Bank NTT
- Conducting evaluation on amendments to the remuneration policy for Management.

Quarter IV

- Conducting evaluation and nomination processes for vacant positions of independent members in the Risk Monitoring Committee and the Remuneration & Nomination Committee.
- Evaluating and providing recommendations on the criteria and qualifications required in the nomination process for the Board of Commissioners and the Board of Directors in line with the Bank's strategic plan.
- Providing recommendations on the Board of Directors' proposal regarding the implementation of allowances for Management (Year-End Performance Bonus 2025).
- Evaluating and recommending qualified candidates for members of the Board of Directors and/or the Board of Commissioners to the Board of Commissioners for submission to the General Meeting of Shareholders.
- Conducting discussions on the evaluation of activities and work programs of the Remuneration & Nomination Committee for 2025.

Board of Directors and Key Management Succession Policy

The Succession Policy in the Nomination process for members of the Board of Directors is regulated in the Implementation Guidelines for the Board of Commissioners Committee Number: 058/002/DK/KEP dated April 23, 2019 and its amendments in accordance with the Board of Commissioners' Provisions Letter Number: 060/02/DK/KEP dated January 15, 2021. The Remuneration and Nomination Committee has assisted the Board of Commissioners in the Board of Directors Succession program in accordance with the policy. The BOD-1 Talent Pool of Echelon 1 employees who participate in the JLDP 1 career development program is decided in the Personnel Management Committee attended by the Board of Directors and the SEVP in charge of human capital.



Risk Monitoring Committee

The Risk Monitoring Committee is tasked with assisting in the implementation of the supervisory and coaching functions by the Board of Commissioners towards executives (the Board of Directors and their staff) in the area of implementing risk management in all Bank activities and products, ensuring the adequacy of an adequate internal control system and the effective running of the compliance system, including issues regarding risk management and internal control systems as well as anticipatory steps taken by the Board of Directors in implementing policies and risk management.

Basic for The Establishment of The Risk Monitoring Committee

The establishment of the Risk Monitoring Committee is based on the following regulations:

1. OJK Regulation No. 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
2. OJK Regulation No. 18/POJK.03/2016 and SEOJK No. 34/POJK.03/2016 concerning Risk Management Implementation for Commercial Banks.
3. OJK Regulation No. 65/POJK.03/2016 concerning Risk Management Implementation for Commercial Banks, Sharia Banks, and Sharia Business Units.
4. OJK Regulation No. 4/POJK.03/2021 concerning Risk Management Implementation in the Use of Information Technology by Commercial Banks.
5. OJK Regulation No. 11/POJK.03/2022 concerning Information Technology Implementation for Commercial Banks.
6. OJK Regulation No. 17 of 2023 concerning Governance Implementation for Commercial Banks.
7. Articles of Association regarding the duties and authorities of the Board of Commissioners and their amendments.

Charter of Risk Monitoring Committee

The Risk Monitoring Committee has a Work Guideline regulated in the Charter/Standard Operating Procedure (SOP) of the Board of Commissioners' Committee Work Guidelines Number 063/03/52/DKM/KEP dated March 28, 2024, covering:

1. Basic Principles
2. Organization and Management
3. Work Program and Committee Performance Evaluation
4. Committee Work Procedures
5. Committee Meetings
6. Monitoring, Evaluation, and Follow-up of Recommendations
7. Documentation, Administration, and Reporting

Duties and Responsibilities of The Risk Monitoring Committee

The Risk Monitoring Committee performed the task of monitoring and evaluating the conformity between risk management policies and the implementation of Bank policies, as well as implementing the work plans and duties of the Risk Management Committee and the Risk Management Work Unit (SKMR), to provide recommendations to the Board of Commissioners to ensure that the Bank had managed risks in an effective adequate manner.

Dalam In carrying out its functions, the Risk Monitoring Committee has duties and responsibilities including:

1. Continuously improving the quality of good governance implementation by applying the principles of transparency, accountability, responsibility, independence, and fairness to strengthen the Bank's internal governance.
2. Evaluating and providing input to the Board of Commissioners regarding the adequacy and alignment between risk management policies and the Bank's policy implementation.
3. Monitoring and evaluating the performance of the Risk Management Committee and the Risk Management Work Unit to provide recommendations to the Board of Commissioners and coordinating with related work units in preparing reports under the authority and responsibility of the Board of Commissioners.
4. Providing input to the Board of Commissioners regarding risk management related to country risk and transfer risk, including conducting evaluation and testing (stress testing).
5. Identifying, measuring, monitoring, and controlling risks in every aspect of the Bank's business activities to prevent events that could cause losses/risks.
6. Assessing the effectiveness and adequacy of risk management implementation according to the Bank's objectives, size, business complexity, and the risks faced.
7. Ensuring that the Board of Directors (Management) actively supervises the implementation of risk management policies and strategies.
8. Conducting reviews and necessary actions in risk management following prudential principles.
9. Evaluating the Bank's compliance with the Articles of Association, Bank and Capital Market Supervisory Authority regulations, and other applicable regulations related to risk management.
10. Drafting the committee's work guidelines (charter) and reviewing them at least once every two years.
11. Carrying out other duties and responsibilities assigned by the Board of Commissioners from time to time and preparing regular reports on the activities of the Risk Monitoring Committee and matters that need the attention of the Board of Commissioners.
12. Conducting self-assessment on the effectiveness of the Risk Monitoring Committee's activities.
13. Reviewing information about the Bank, the Bank's work plan and budget, management reports, and other relevant information.
14. Analyzing risks in the Sharia Business Unit.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee is authorized by the Board of Commissioners to:

1. Conduct a full, free and unlimited access to Bank records related to the implementation of the duties of the Risk Monitoring Committee;
2. Collaborate with the Risk Management Committee, SKMR, Compliance Work Unit (SKK), Legal Work Unit (SKL), Information Technology Work Unit (SKTI) and other work units related to the Committee's duties;
3. Obtain input or suggestions from external banking professionals related to the duties of the Risk Monitoring Committee;
4. Communicate directly with employees, including the Board of Directors and those performing risk monitoring functions, regarding the duties and responsibilities of the Risk Monitoring Committee.
5. Engage independent parties outside the Risk Monitoring Committee when needed to assist in carrying out its duties.
6. Exercise other authorities granted by the Board of Commissioners.

Term of Office of the Risk Monitoring Committee

The term of office of the Risk Monitoring Committee shall not exceed the term of office of the Board of Commissioners, as stipulated in the Articles of Association or the Bank's internal regulations, and may be reappointed for a specific term.

Structure, Membership, and Expertise of Risk Monitoring Committee

Structure, Membership and Expertise of the Risk Monitoring Committee for the Period 1 January 2025 – 12 August 2025

Name	Position	Decree of Appointment	Information	expertise
Dadang Setiabudi	Chairman	Decree of the Directors Number 063/063/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	economics
Muhammad Mas'ud	Member		Independent Commissioner	economics
Sumaryono[2)]	Member		Independent Commissioner	economics
Sulam Andjar Rochim	Member		Independent Party	economics

Structure, Membership and Expertise of the Risk Monitoring Committee for the Period 12 August 2025 – 27 November 2025

Name	Position	Decree of Appointment	Information	expertise
Dadang Setiabudi	Chairman	Decree of the Board of Directors Number 064/064/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	economics
Muhammad Mas'ud	Member		Independent Commissioner	economics
Yugo Heryawan[4)]	Member		Independent Party	economics

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko Periode 28 November 2025 – 31 Desember 2025

Name	Position	Decree of Appointment	Information	expertise
Dadang Setiabudi	Chairman	Decree of the Board of Directors Number 064/065/DIR/HCP/KEP concerning the Composition of the Board of Commissioners' Committees for the 2024 Period of PT Bank Pembangunan Daerah Jawa Timur Tbk	Independent Commissioner	Legal
Adi Sulistyowati[1)]	Member		Independent President Commissioner	Economics
Muhammad Mas'ud	Member		Independent Commissioner	Economics
Asri Agung Putra[3)]	Member		Independent Commissioner	Economics
Yugo Heryawan[4)]	Member		Independent Party	Economics
Achmad Jani[5)]	Member		Independent Party	Economics

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
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4) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on August 11, 2025.
5) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on November 25, 2025.

Profile of The Risk Monitoring Committee

The profile of the Risk Monitoring Committee as of December 31, 2025 is as follow.

Dadang Setiabudi
Chairman of Risk Monitoring Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Adi Sulistyowati
Member of Risk Monitoring Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Muhammad Mas'ud
Member of Risk Monitoring Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Asri Agung Putra
Member of Risk Monitoring Committee

His profile can be seen in the Profile of the Board of Commissioners in this Annual Report.



Yugo Heryawan

Member of the Risk Monitoring Committee

Indonesian citizen, domiciled in Malang.
Born in Malang, December 18, 1968/57 years old as of December, 2025.

Educational Background	• Bachelor's Degree in Agricultural Technology, Brawijaya University Malang (1992) • Master's Degree in Management, Brawijaya University Malang (2009)
Certifications	• Risk Management Certification Qualification 4, 2025
Career History	
Work Experience	• Small Credit Analyst, PT Bank Negara Indonesia (Persero) Tbk (1994 -2003) • Small Credit Supervisor PT Bank Negara Indonesia (Persero) Tbk (2003 -2006) • Relationship Manager, Commercial Credit, PT Bank Negara Indonesia (Persero) Tbk (2006 – 2010) • Deputy Head of Small Credit Center, PT Bank Negara Indonesia (Persero) Tbk (2010 – 2011) • Head of Small Credit Center, PT Bank Negara Indonesia (Persero) Tbk (2011 – 2016) • Head of Medium Credit Center, PT Bank Negara Indonesia (Persero) Tbk (2016 – 2019) • Head of Business Banking Regional Office, PT Bank Negara Indonesia (Persero) Tbk (2019 – 2021) • DGM SME Business Division PT Bank Negara Indonesia (Persero) Tbk (2021- 2023) • Area Head PT Bank Negara Indonesia (Persero) Tbk (2023 – 2024) • Learning Expert Program Branch Management Course (BMC) for Branch Managers/Prospective Branch Managers, PT Bank Negara Indonesia (Persero) Tbk (2024 – present)
Legal Basis of Appointment	Decree of the Board of Directors Number 064/44/HCP/PK dated August 12, 2025
Concurrent Positions	None
Term of Office	First term
Period of Service	2025 – present

Achmad Jani

Member of the Risk Monitoring Committee



Indonesian citizen, domiciled in Surabaya.
Born in Pasuruan, September 28, 2065/60 years old as of December, 2025.

Educational Background	• Bachelor's Degree in Economics, University of Moch. Sroedji Jember (1992) • Bachelor's Degree in Law, University of Moch. Sroedji Jember (2012) • Master's Degree in Industrial Management, ITATS Surabaya (1997) • Master's Degree in Law, Wijaya Putera University Surabaya (2024)
Certification	• Certified Contract Drafter (C.C.D.) – National Professional Certification Agency (BNSP), 2021 ;Certified Waqf Competent (C.W.C.) – National Professional Certification Agency (BNSP), 2022 • Certified Legal Auditor (C.L.A.) – National Professional Certification Agency (BNSP), 2023 • Certified Mediator Conciliator (C.M.C.) – National Professional Certification Agency (BNSP), 2023 • Certified Human Capital General Manager (C.H.C.G.M.) –National Professional Certification Agency (BNSP), 2023 • Certified Consultant Industrial Relation (C.C.I.R.) – National Professional Certification Agency (BNSP), 2024 • Certified Tax Techician (C.T.T) – Indonesian Association of Tax Technicians (ATPI), 2025
Career History	
Work Experience	• Advocacy Team Member, "Pengabdian" Legal Consultancy & Aid Bureau (1984) • Journalist, Memorandum Daily Newspaper, Surabaya (1984 - 1985) • Officer PT Bank Tabungan Pensiunan Nasional Tbk Jember (1985 – 1990) • Credit Supervisor PT Bank Tabungan Pensiunan Nasional Tbk Surabaya (1990 – 1992) • Branch Manager PT Bank Tabungan Pensiunan Nasional Tbk (Sub Branch : Tulungagung, Situbondo, Jember) (1992 – 1998) • Treasury Division Manager, Head Office,PT Bank Tabungan Pensiunan Nasional Tbk (1998 – 2000) • Funding Marketing Manager, Head Office PT Bank Tabungan Pensiunan Nasional Tbk (2000 – 2003) • Business & Branch Development Manager, Head Office, PT Bank Tabungan Pensiunan Nasional Tbk (2003 – 2004) • Branch Head PT Bank Tabungan Pensiunan Nasional Tbk (Branch: Magelang, Purwokerto) (2004) • Senior Analyst, Product Development Division, Head Office, PT Bank Tabungan Pensiunan Nasional (2004 – 2005) • Area Head (South Kalimantan – Banjarmasin; South Sulawesi – Makassar; Central Java I – Semarang; East Java IV – Jember; East Java I – Surabaya), PT Bank Tabungan Pensiunan Nasional (2005 -2015) • Business Support Leader, East Java–Bali–Nusra Region PT Bank Tabungan Pensiunan Nasional Tbk (2016 – 2017) • Area Head Jatim III di Kediri PT Bank Tabungan Pensiunan Nasional (2017 – 2020)
Legal Basis of Appointment	Decree of the Board of Directors Number 064/065/DIR/HCP/KEP dated November 25, 2025
Concurrent Positions	None
Term of Office	First term
Period of Service	2025 – present

Education Qualification and Work Experience of The Risk Monitoring Committee

Table of Education Qualification and Work Experience of the Risk Monitoring Committee

Name	Position	Education	Work Experience
Dadang Setiabudi	Chairman	• Bachelor's Degree in Accounting, University of Padjajaran • Master's Degree in Agribusiness Management, Bogor Agricultural Institute	Experience, among others, in banking, finance, and information technology.
Adi Sulistyowati[1)]	Member	Bachelor's Degree in Management (Economics)	Experience in the banking sector
Muhammad Mas'ud	Member	• Bachelor's Degree in Public Administration • Master's Degree in Management • Doctor (Ph.D) in Political and International Studies	Experience, among others, in finance, political science, and economics
Asri Agung Putra[3)]	Member	• Bachelor's Degree in Law • Master's Degree in Law • Doctorate in Law	Experience in the government and legal sectors
Yugo Heryawan[4)]	Member	• Bachelor's Degree in Agricultural Technology • Master's Degree in Management	Experience, among others, in the banking sector
Achmad Jani[4)]	Member	• Bachelor's Degree in Economics • Bachelor's Degree in Law • Master's Degree in Industrial Management • Master's Degree in Law	Experience in journalism and banking

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025.
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4 Appointed as a Member (Independent Party) of the Risk Monitoring Committee on August 11, 2025.
5) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on November 25, 2025.

Independence of The Risk Monitoring Committee

The Risk Monitoring Committee carries out its duties, responsibilities and authorities professionally and independently without interference from any party that is not in accordance with the laws and regulations. Members of the Risk Monitoring Committee have met all independence criteria and are able to carry out their duties independently, uphold the interests of the Bank and cannot be influenced by any party. This can be seen from the membership consisting of 1 (one) Chairperson who is an Independent Commissioner, 2 (two) members who are Independent Commissioners and 1 (one) member of the Independent Party.

Table of Independence of the Risk Monitoring Committee

Independence Aspect	Dadang Setiabudi	Adi Sulistyowati[1)]	Muhammad Mas'ud	Asri Agung Putra[3)]	Yugo Heryawan[4)]	Achmad Jani[5)]
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓
Has no share ownership relationship in the company	✓	✓	✓	✓	✓	✓

Independence Aspect	Dadang Setiabudi	Adi Sulistyowati[1)]	Muhammad Mas'ud	Asri Agung Putra[3)]	Yugo Heryawan[4)]	Achmad Jani[5)]
Has no family relationship with the Board of Commissioners, Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓	✓	✓	✓
Not serving as a political party administrator, official or government official	✓	✓	✓	✓	✓	✓

Notes :
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Risk Monitoring Committee Meeting

RISK MONITORING COMMITTEE MEETING POLICY

Implementation and procedures for the Risk Monitoring Committee meeting were as follows:

1. Committee meetings were held as follows:
   a. according to the needs of the Bank and or at least 1 (satu) kali dalam 1 (satu) bulan;
   b. It can only be implemented if attended by at least 51% (fifty one percent) of the total number of Committee members including 1 (one) Independent Commissioner and 1 (one) Independent Party who is not a Commissioner;
   c. chaired by the Committee Chair or a Committee member from an Independent Commissioner if the Committee Chair is unable to attend; And
   d. can invite SKMR, SKK, SKL
2. Committee meeting decisions are made based on:
   a. Consensus, and in the event that there is no consensus, then the decision is made based on the majority vote;
   b. In the event that the decision is made by voting and there are equal votes, then the decision is made based on the majority vote; and
   c. Differences of opinion (dissenting opinion) that occur in the Committee Meeting must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
3. Committee meetings were set forth in the Minutes of Meeting, which are signed by all Committee members present and submitted to the Board of Commissioners.
4. The attendance of Committee members at meetings was reported in the Committee's quarterly report and annual report in the Annual Report on Corporate Governance.

MEETING AGENDA OF RISK MONITORING COMMITTEE

Throughout 2025, the implementation date, agenda and Meeting Participants of the Risk Monitoring Committee are as follows.

Table of Meeting Agenda of the Risk Monitoring Committee

No.	Meeting Date	Meeting Agenda	Meeting Participant
1	January 14, 2025	Identification of Legal Risks related to regulations concerning the Bank's institutional framework.	Dadang Setiabudi Muhammad Mas'ud Sumaryono[2)] Sulam Andjar Rochim[6)]
2	January 30, 2025	Evaluation of the Risk Monitoring Committee's performance for 2024.	Dadang Setiabudi Muhammad Mas'ud Sumaryono[2)] Sulam Andjar Rochim[6)]

No.	Meeting Date	Meeting Agenda	Meeting Participant
3	February 24, 2025	1. Evaluation of Bank Risk Profile (PRB) for Q1–Q4 2024 2. Evaluation of Performance (Self-Assessment) of the Risk Management Committee and SKMR for 2024. 3. Evaluation of Risk Management Policy for 2024 and its implementation	Dadang Setiabudi Sumaryono[2)] Sulam Andjar Rochim[6)]
4	March 11, 2025	Discussion on Large Exposure Debtor Data (Credit Limit > IDR 100 billion).	Dadang Setiabudi Sumaryono[2)] Sulam Andjar Rochim[6)]
5	April 29, 2025	Supervision by the Board of Commissioners over Payment Service Providers (PJP) acting as Payment Infrastructure Operators for 2024.	Dadang Setiabudi Muhammad Mas'ud Sumaryono[2)] Sulam Andjar Rochim[6)]
6	April 29, 2025	1. Information Technology Risk Management Policy for 2025. 2. Implementation of IT RSTI for the First Quarter of 2025. 3. Strengthening of IT Security Systems against cybercrime risks.	Dadang Setiabudi Muhammad Mas'ud Sumaryono[2)] Sulam Andjar Rochim[6)]
7	May 27, 2025	Compliance Risk.	Dadang Setiabudi Muhammad Mas'ud Sulam Andjar Rochim[6)]
8	June 13, 2025	Ongoing Special Issues under review	Dadang Setiabudi Muhammad Mas'ud
9	July 9, 2025	1. Legal Risk Profile (including inherent risk and the quality of risk management implementation). 2. Work Plan and progress of the implementation of the Policy & Procedure Division's work program.	Dadang Setiabudi Muhammad Mas'ud
10	August 22, 2025	1. Asset Quality. 2. Loan Growth in the Middle Market and Corporate segments. 3. Recovery Rate of Written-Off Loans. 4. Operational Risk.	Dadang Setiabudi Muhammad Mas'ud Yugo Heriawan[4)]
11	September 17, 2025	1. Performance and outlook of credit quality. 2. Root Cause of non-performing loans. 3. Strategies and progress in improving credit quality. 4. Restructuring schemes and applicable rates.	Dadang Setiabudi Muhammad Mas'ud Yugo Heriawan[4)]
12	October 27, 2025	Direction of policies and strategic transformation of Bank Jatim.	Dadang Setiabudi Adi Sulistyowati[1)] Muhammad Mas'ud Yugo Heriawan[4)]
13	November 3, 2025	1. Request for approval of credit facilities to Prospective debtor Mr. Tonny Prastyo, Director of Micro, Retail & Sharia Business of Bank Jatim. 2. Request for approval of credit facilities to Debtor Mr. Achmad Fauzi Wongsojudo representing the Regional Government of Sumenep Regency.	Dadang Setiabudi Adi Sulistyowati[1)] Muhammad Mas'ud Asri Agung Putera[3)] Yugo Heriawan[4)]
14	December 10, 2025	Overview of Information Technology and Digital Banking	Dadang Setiabudi Adi Sulistyowati[1)] Muhammad Mas'ud Asri Agung Putera[3)] Yugo Heriawan[4)] Achmad[5)]

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4) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on August 11, 2025.
5) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on November 25, 2025.
6) Ceased to hold office on 7 July 2025 due to passing away.

FREQUENCY AND ATTENDANCE 0F RISK MONITORING COMMITTEE MEETINGS

During 2025, the Risk Monitoring Committee has held 13 (thirteen) meetings. The level of attendance of each member of the Risk Monitoring Committee is as follows.

Table of Attendance at Risk Monitoring Committee Meetings

Name	Position	Risk Monitoring Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Dadang Setiabudi	Chairman	14	14	100%
Muhammad Mas'ud	Member	14	12	86%
Sumaryono[2)]	Member	6	6	100%
Adi Sulistyowati[1)]	Member	3	3	100%
Asri Agung Putra[3)]	Member	2	2	100%
Yugo Heriawan[4)]	Member	5	5	100%
Achmad Jani[5)]	Member	1	1	100%
Sulam Andjar Rochim[6)]	Member	7	7	100%

Notes :
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6) Ceased to hold office on July 7, 2025 due to passing away.

Risk Monitoring Committee Competence Improvement Program

Name	Position	Types of Training and Competency Development/ Training Materials	Implementation Time and Place	Organizer
Dadang Setiabudi	Chairman	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Adi Sulistyowati[1)]	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Muhammad Mas'ud	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Asri Agung Putra[3)]	Member	Education and/or Competency Improvement can be seen in the Education and/ or Competency Improvement section for the Board of Commissioners		
Yugo Heryawan[4)]	Member	Risk Management Certification Level 4	Jakarta, August 23, 2025	BSMR
Achmad Jani[5)]	Member	Risk Management Certification Level 4	Jakarta, May 19, 2024	BSMR
Sulam Andjar Rochim[6)]	Member	-	-	-

Notes :
1) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
3) Appointed at the Annual General Meeting of Shareholders for Fiscal Year 2024 held on May 22, 2025 and became effective pursuant to the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.
4) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on August 11, 2025.
5) Appointed as a Member (Independent Party) of the Risk Monitoring Committee on November 25, 2025.
6) Ceased to hold office on July 7, 2025 due to passing away.

Work Program and Implementation of Duties of The Risk Monitoring Committee for 2025

RISK MONITORING COMMITTEE WORK PROGRAM

The Risk Monitoring Committee developed a work program in 2025, including the following:

Quarter I
- Monitoring and Evaluation of the Bank's Risk Profile (PRB) Quarterly.
- Semesterly Monitoring and Evaluation of Bank Health Levels (TKB).
- Monitoring and Evaluation of the implementation of the duties of the Risk Management Work Unit (SKMR) and the Risk Management Committee (Komenko).

- Evaluation of conformity between the Risk Management Policy (KMR) and the implementation of Bank policies.
- Monitoring and evaluating the implementation of Good Corporate Governance (GCG) principles.
- Monitoring the compliance function and the implementation of the compliance system, as well as reviewing reports on the implementation of the compliance function and the duties of the Compliance Director.

Quarter II
- Monitoring and Evaluation of the Bank's Risk Profile (PRB) on a quarterly basis.
- Monitoring and Evaluation of the adequacy of the risk management identification, measurement, monitoring, and control processes.
- Monitoring of large debtors with exposures exceeding IDR 100 billion.
- Monitoring the compliance function and implementation of the compliance system, as well as reviewing reports on the implementation of the compliance function and the duties of the Compliance Director.
- Reviewing and providing assessment on amendments to the Board of Directors' Standard Operating Procedures (SOP).

Quarter III
- Monitoring and Evaluation of the Bank's Risk Profile (PRB) on a quarterly basis.
- Monitoring and evaluating the Bank Soundness Level (TKB) on a semester basis.
- Monitoring and Evaluation of the implementation of the duties of the Risk Management Work Unit (SKMR) and the Risk Management Committee (Komenko).
- Monitoring and evaluating the implementation of Good Corporate Governance (GCG) principles.
- Monitoring of large debtors with exposures exceeding IDR 100 billion.
- Reviewing and providing recommendations on credit or financing proposals to related parties.
- Monitoring the compliance function and the implementation of the compliance system, as well as reviewing reports on the implementation of the compliance function and the duties of the Compliance Director.

Quarter IV
- Quarterly Monitoring and Evaluation of Bank Risk Profiles (PRB).
- Semesterly Monitoring and Evaluation of Bank Health Levels (TKB).
- Monitoring and evaluating the contingency plan under the Business Continuity Management System (BCMS).
- Reviewing and providing recommendations on credit or financing proposals to related parties..
- Reviewing and providing assessment on updates to the Credit or Financing Product Activity Policy (KPA PAP).

RISK MONITORING COMMITTEE WORK PROGRAM BRIEF REPORT IN 2025

The Risk Monitoring Committee carried out its duties and responsibilities properly, referring to OJK Regulation No. 17 Year 2023, concerning Implementation of Governance for Commercial Banks and referring to the BPP Committee of the Board of Commissioners and the Risk Monitoring Committee Charter of Bank Jatim. The implememtation of the Risk Monitoring Committee work program during the 2025 period can be breifly reported as follows:

1. Conducting reviews of credit issuance to related parties as a consideration for the Board of Commissioners in providing recommendations for its implementation.
2. Providing recommendations to the Board of Commissioners on the supervisory report concerning Payment Service Providers (PJP) acting as Payment Infrastructure Operators for 2024.
3. Conducting discussions in meetings with the Risk Management Work Unit (SKMR), covering the following:
   a. Monitoring and evaluation of the Bank's Risk Profile;
   b. Monitoring and evaluation of constraints and achievements related to the Bank Soundness Level (TKB);
   c. Monitoring and evaluation of the performance of the Risk Management Work Unit (SKMR) and the Risk Management Committee (Komenko); and
   d. Evaluation of the alignment between the Risk Management Policy (KMR) and its implementation within the Bank.
4. Coordinating with relevant work units on several matters, including:
   a. Review of the Information Technology Risk Management Policy for 2025 and the implementation of IT Risk Self-Assessment (RSTI) for the first quarter of 2025
   b. Review of the strengthening of IT Security Systems against cybercrime risks

c. Monitoring of the legal risk profile (including inherent risk and the quality of risk management implementation);
d. Monitoring of credit-related reports, including:
   – Loan Growth in the Middle Market and Corporate segments;
   – Performance & outlook of credit quality;
   – Strategies and progress in improving credit quality;
   – Root Cause of non-performing loans;;
   – Restructuring schemes and applicable rates; and
   – Recovery rate of written-off loans.
e. Monitoring of large exposure debtor data (credit limit > IDR 100 billion); and
f. Overview of Information Technology and Digital Banking.

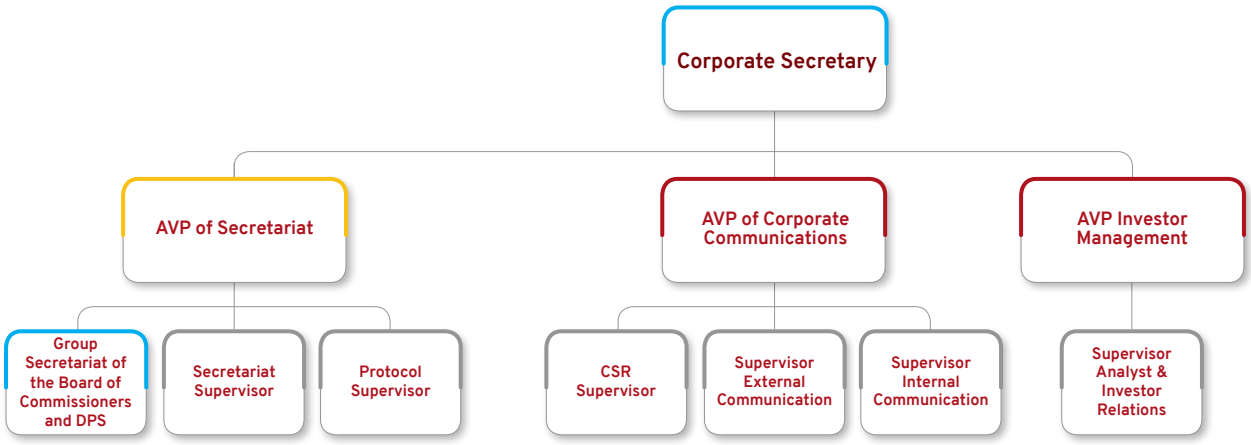
5. Reviewing and providing opinions and recommendations to the Board of Commissioners regarding issues related to the implementation of risk management across all activities and products that may potentially result in losses to the Bank.
6. Assisting the Board of Commissioners in exercising active oversight through visits to branch offices identified as having moderate-to-low risk profiles, as follows:
   a. Conducting working visits to 6 (six) branch offices with moderate-to-low risk profiles, covering credit, operational, and legal risks;
   b. Conducting socialization on enhancing risk awareness and strengthening internal controls to reinforce the second line of defense under the three lines of defense framework, as well as fostering a risk-aware culture across the branch network.
7. Coordinating with the Audit Committee in order to:
   a. Conduct reviews and provide recommendations in the Board of Commissioners' Supervisory Report on the implementation of the Bank Business Plan (RBB) on a semester basis;
   b. Conduct reviews and provide recommendations on the Recovery Plan of PT Bank Pembangunan Daerah Jawa Timur Tbk;
   c. Monitor and evaluate the direction of the Bank's transformation policies and strategies;
   d. Evaluate the implementation of the Self-Assessment Framework (SAF) in managing conflicts of interest, controlling gratuities, ensuring transparency of financial and non-financial information, and aligning the Bank's strategic plan;
   e. Review and provide assessment on amendments to the Board of Directors' Standard Operating Procedures (SOP); and
   f. Review and provide assessment on updates to the Credit or Financing Product Activity Policy (KPA PAP).



Organ and Committee Under The Board of Directors

Corporate Secretary

Structure of The Corporate Secretary



Functions, Duties and Responsibilities of The Corporate Secretary

The Corporate Secretary has duties and responsibilities, among others:

1. Developing the Bank's mission.
2. Mediators with Stakeholders such as regulators, investors and the public
3. Maintaining the Bank's image as well
4. Provide information disclosure.

The Corporate Secretary of Bank Jatim has access to material and relevant information related to the Company, particularly concerning information disclosure. The Corporate Secretary oversees three sub-divisions: the Secretariat Sub-Division, the Corporate Communication Sub-Division, and the Investor Management Sub-Division.

In carrying out its duties, the Corporate Secretary has the duties and responsibilities to:

1. Follow the development of regulations and legislation in force in the Capital Market field.
2. Provide input to the Directors and Board of Commissioners to comply with the provisions of the regulations and legislation in the Capital Market.
3. Assist the Board of Directors and Board of Commissioners in implementing corporate governance which includes:
   - Disclosure of information to the public, including the availability of information on the company's website
   - Submission of reports to the Financial Services Authority on time Implementation and documentation of the General Meeting of Shareholders
   - Organization and documentation of the Directors and/or Board of Commissioners meetings.
   - Organization and documentation of meetings of the Board of Directors and/or the Board of Commissioners as well as the Sharia Supervisory Board; and
   - Implementation of orientation programs on the Company for members of the Board of Directors and/or the Board of Commissioners as well as the Sharia Supervisory Board.
4. Serve as a liaison between the Issuer or Public Company and the shareholders of the Issuer or Public Company, the Financial Services Authority, and other stakeholders.
5. Evaluate every information to be submitted externally and ensure the image and reputation of the Bank is maintained.
6. Build and maintain a good image for the Bank to support and maintain the value of the company so that it always increases.

Profile of Corporate Secretary

Fenty Rischana K

Pjs. VP Corporate Secretary



Indonesian citizen, domiciled in Surabaya.
Born in Banyuwangi in 1983 / Age 42 as of December 2025.

Educational Background	• Faculty of Law, Airlangga UNiversity (2001 – 2005) • Master's Degree in Law, DR. Soetomo University (2019 – 2021)
Certification	Risk Management Certification Level 7
Position History	
Work Experience	Joined Bank Jatim in 2006. Prior to her current position, she served as Head of Kejapanan Sub-Branch (2015), Head of Injoko Sub-Branch (2016–2018), Senior Officer of the Remuneration & Welfare Group, Operational Human Capital Sub-Division (2018–2020), Head of Operational Human Capital Sub-Division (2021–2023), and Head of Dr. Soetomo Branch, Surabaya (2024 - 2025).
Basis of Appointment	Decree of the Board of Directors No. 064/003/LHC/HCP/KEP dated 22 January 2025 concerning Employee Transfer and Appointment.

Corporate Secretary Competency Improvement Program

Throughout 2024, Bank Jatim's Corporate Secretary participated in various competency development programs, such as training, workshops, conferences, and seminars, as outlined in the table below:

No	Date	Type of Training	Organizer
1	April 17-19, 2025	Corporate Secretary Training	Patrari Jaya Consultant
2	August 7, 2025	Procurement of Goods and Services Training	LPPIA FIA UI
3	September 25-26, 2025	Corporate Secretary for Sustainability Governance	Infobank Media Group
4	October 18, 2025	Risk Management Certification Maintenance Program (Level 6)	Strategic Development Group (SDG)
5	November 17, 2025	Talent DNA	ESQ – DR. (H.C) ARY GINANJAR AGUSTIAN

Implementation of Corporate Secretary Assignments in 2025

In 2025, the Corporate Secretary has carried out his duties and responsibilities in accordance with the functions carried as follows:

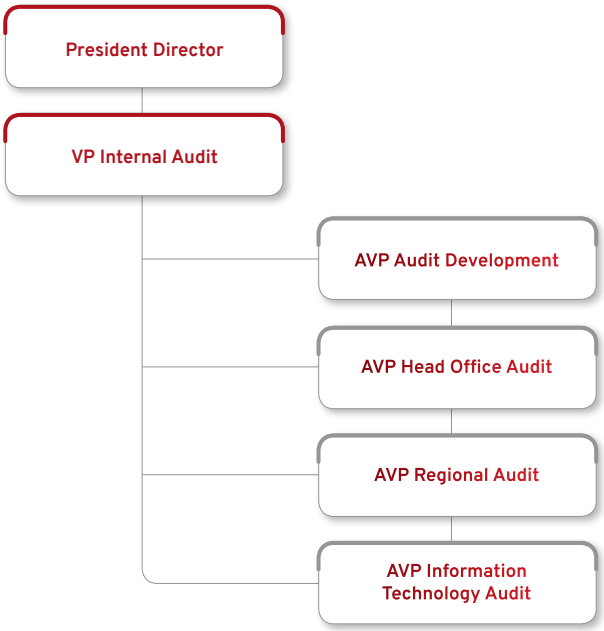
1. Organized the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024 on 22 May 2025. Since the Initial Public Offering (IPO), vote tabulation at the AGMS has been conducted using barcode scanning of stickers provided to attending shareholders. These barcode stickers contain the identity of the shareholders and their voting rights, enabling the voting process to be carried out efficiently and effectively.

2. The Company held one (1) Analyst Meeting to present quarterly performance. The Analyst Meeting was attended by securities analysts, asset management investment managers, pension fund investment managers, insurance company investment managers, and other fund managers.
3. The Company participated in the DXtraordinary Corporate Access Webinar with Bahana Sekuritas on 6 March 2025.
4. The Company participated in the Public Expose Live 2025 ("Pubex Live 2025") held in commemoration of the 48th Anniversary of the Reactivation of the Indonesian Capital Market on 11 September 2025.
5. BJTM was included in the ESGQ KEHATI Index and ESGS KEHATI Index for the period 1 December 2025 – 27 February 2026.
6. The Company participated in and won the Annual Report Awards 2024 in the Regional Development Bank (BUMD) Financial Category, held on 8 December 2025.
7. The Company participated in the Asia Sustainability Reporting Rating (ASRRAT) and received a Platinum rating, held on 19 December 2025.
8. Submitted periodic reports and incidental reports to regulators in accordance with applicable regulations.
9. Submitted information disclosure in accordance with applicable regulations.
10. Enhanced the Company's website to provide corporate information to stakeholders. The enhancements include the addition of financial ratios commonly used by investors, macroeconomic and microeconomic conditions, regulatory developments, and industry benchmarking. These improvements enable stakeholders, particularly domestic investors, to access corporate information more easily to support their investment decision-making in the Company's shares.
11. The Company conducted two (2) media gatherings with the participation of leading media organizations based in East Java.
12. Coordinating the preparation of the Bank's Annual Report Book.
13. Held Board of Commissioners meetings, Board of Directors meetings, and Board of Directors and Board of Commissioners meetings, making minutes of meetings and administering them.
14. Accommodating student and student requests in submitting Field Work Practices and research at Bank Jatim.
15. Administered, distributed and followed up on incoming and outgoing mail.
16. Coordinating the procedures and concepts for Board of Directors meetings, ceremonies, Bank events and other meetings.

Internal Audit Division

Organizational Structure of The Internal Audit Division

The organizational structure of the Internal Audit Divivsion based on the Decree of the Board of Directors No.061/218/DIR/PRS/KEP December 7, 2022 is as follows:



The Position of The Internal Audit Division in Organizational Structure

The structure and position of the Internal Audit Division is regulated and determined according to:

1. Financial Services Authority Regulation No.1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.
2. Decree of the Board of Directors of Bank Jatim No. 061/218/DIR/PRS/KEP December 7, 2022 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk.
3. Decree of the Board of Directors of Bank Jatim No. 061/162/DIR/AUI/KEP July 15, 2022 concerning the Audit Charter of the Internal Audit Division of PT Bank Pembangunan Daerah Jawa Timur Tbk.

The Head of the Internal Audit Division reports directly to the President Director. To support independence and ensure the smooth operation of the audit and the authority to monitor follow-up, the Internal Audit Division can communicate directly with the Board of Commissioners to inform various matters relating to the audit. The position, mechanism, duties and authority of the Internal Audit Division including transparency and clarity are significant matters in the management of Bank Jatim, so that the internal audit policy relating to responsibilities, authorities and levels of independence has been stated in the Internal Audit Charter signed by the President Director and approved by the Board of Commissioners on July 15, 2022 which was compiled based on OJK Regulation Number 01/ POJK.03/2019 dated January 28, 2019 concerning the Obligation of Commercial Banks to Implement Standards for Implementing Bank Internal Audit Functions (SPFAIB) and Regulation of the Financial Services Authority No.56/POJK.04/2015 concerning the Formation and Guidelines for the Preparation of Internal Audit Charter.

Profile of VP Internal Audit Division



Herijadi Widodo

VP Internal Audit Division

Indonesian citizen, domiciled in Sidoarjo.
Born in Surabaya in 1971 / Age 54 as of 31 December 2025.

Educational Background	• Bachelor's Degree in Law, University of Sunan Bonang Tuban • Master's Degree in Management, University of Wijaya Putra Surabaya
Certification	• Qualified Internal Auditor (QIA)Specialized for Head of Internal Audit Unit : 2025 • Risk Management Certification Level 6 : 2024 • Competency-Based Certification (SBK-SPPUR) – Cash Management (Level 6) : 2022 • Risk Management Certification Level 4 : 2021 • Risk Management Certification Level 3 : 2011 • Risk Management Certification Level 2 : 2007 • Risk Management Certification Level 1 : 2007
Position History	
Career History	• Vice President,Internal Audit Division : December 2024 - present • Vice President, General Affairs Division : July 2023 – December 2024 • Acting Head of Main Branch : May 2022 – July 2023 • Head of Jakarta Branch : January 2020 – August 2020 • Head of Credit Division, Main Branch : July 2017 – January 2020 • Head of Jombang Branch : March 2015 – July 2017 • Head of Bangkalan Branch : October 2014 – March 2015 • Head of Bawean Branch : August 2014 – October 2014 • Acting Head of Sampang Branch : February 2014 – August 2014 • Head of Operations Division, Sampang Branch : February 2013 – February 2014
Basis of Appointment	Vice President of Internal Audit Division (in accordance with Decree No. 063/015/CPT/HCP/KEP dated December 31, 2024)
Training Attended in 2025	• Qualified Internal Auditor (QIA) Managerial Level Training • Forensic Audit and Corruption Detection Training • Banknote Standardization and Identification Training

Parties Who Appoint and Dismiss the Head of the Internal Audit Division

The Head of the Internal Audit Division is appointed and removal by the President Director with the approval of the Board of Commissioners based on the recommendation of the Audit Committee and reported to the Capital Market Supervisory Agency (Bapepam) and the Financial Services Authority (OJK).

Internal Audit Charter

The Internal Audit Division has an Internal Audit Charter stipulated by the Decree of the Board of Directors of Bank Jatim No. 064/079/DIR/AUI/KEP dated December 31, 2025 concerning the Audit Charter of the Internal Audit Division of PT Bank Pembangunan Daerah Jawa Timur, Tbk.

The Audit Charter of the Internal Audit Division of PT Bank Pembangunan Daerah Jawa Timur, Tbk was prepared based on:

1. Financial Services Authority Regulation No. 56/POJK.04/2015 concerning the Establishment and Guidelines for the Preparation of the Internal Audit Charter.
2. Financial Services Authority Regulation Number 1/POJK.03/2019 concerning the Implementation of Internal Audit Function at Commercial Banks.
3. Financial Services Authority Regulation Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks.
4. Financial Services Authority Regulation Number 13 / POJK.03/2020 concerning Amendments to Financial Services Authority Regulation Number 38/POJK.03/2016 concerning.
5. Bank Indonesia Regulation No. 22/23/PBI/2020 concering the payment system.

6. Bank Indonesia Regulation No. 23/06/PBI/2021 concering payment service providers.
7. Bank Indonesia Regulation Number 12 of 2024 concerning Bank Indonesia Data and Information Policy and its amendments
8. Bank Indonesia Regulation Number 2 of 2024 concerning Information System Security and Cyber Resilience for Payment System Providers, Money Market Participants, and Foreign Exchange Markets and its amendments

Internal Audit Charter was created to provide an overview/ guidelines related to Vision, Mission, and Functions, Position in the Organization, Duties and Responsibilities, Authorities, Code of Ethics, Internal Auditor Requirements, Responsibilities of Heads of Internal Audit Division, Internal Audit and Investigation Activities, Internal Audit Division Relationship with External Auditors or Legal Experts, Limitation Policy and Waiting Period, Reporting, Audit Devemopment, Audit Risk, and Legal Protection.

Duties and Responsibilities of Internal Audit Division

Duties and Responsibilities of the Internal Audit Division, namely:

1. Plan and carry out Internal Audit activities with an emphasis on areas/activities that have high risk and evaluate existing procedures/control systems to gain confidence that the goals and objectives of the Bank can be achieved optimally.
2. Evaluating and having an active role in improving the effectiveness of the internal control system on an ongong basis related to the implementation of bank operations that are at risk of incurring losses.
3. Providing consultation services to internal parties to provide additional value and improvement to the quality of control, risk management, and corporate governance as long as it does not affect the independence and objectivity of internal audit, and adequate resources are available.
4. Carry out steps in order to dig up information (investigation), report, and submit recommendations/conclusions on fraud to Management.
5. Provide recommendations on audit results and monitor followup on the results of Internal Audit activities and investigative activities.

Authority of The Internal Audit Division

The Internal Audit Division has the authority to:

1. Conducting Internal Audit activities and have full, free and unlimited access to records, information, employees, funds, assets, locations/ areas, and other resources related to the implementation of audits and consultations.
2. Communicating directly with the Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.
3. Holding regular and incidental meetings with the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.
4. Communicating and coordinating with external parties including regulators.
5. Participating in strategic meetings without having voting rights.
6. Conducting investigative activities on cases/problems in every aspect and element of activities indicated by fraud and violation of the code of conduct.

Internal Audit Division Personnel Composition

The composition of Internal Audit Division personnels as of December 31, 2025 is as follows.

Table of Internal Audit Division Personnel Composition

Position	Total
Junior Auditor	32
Auditor	22
Senior Auditor	9
Acting AVP Sub Division Audit	2
AVP Sub Division Audit	1
VP Internal Audit Division	1
TOTAL	**67**

Competency Improvement Program for the Internal Audit Division

No.	Type of Training/Certification	Training/ Certification Date
1	Certified Qualified Internal Auditor (QIA) Specifically for the Head of SKAI	February 17 - 26, 2025
2	Certified Practitioner Internal Auditor(CPIA)	March 10-21, 2025 April 28-May 9, 2025
3	Training on Forensic Audit and Corruption Detection	March 13-14, 2025
4	Training on Implementation of Financial Control and Consolidation within the Bank Business Group Scope	June 13-14, 2025
5	Training on Basic Capital Market and Custodian Services	June 23-26, 2025
6	Training on Fraud Detection System (FDS) using AI and ML methods	June 25-26, 2025

No.	Type of Training/Certification	Training/ Certification Date
7	IcoFR (Internal Control over Financial Reporting) Training	30 - 31 July 2025 & November 13 - 14, 2025
8	Training on Goods/Services Procurement	August 6, 2025
9	Data Analytic & Machine Learning Operations	September 15-19, 2025
10	Training on Effective Business Presentation Skills	September 17, 2025
11	Data Protection Officer Training and Certification	September 22-26, 2025
12	Certified Ethical Hacker (CEH)	September 22-26, 2025
13	Anti-Corruption Training for Regionally-Owned Enterprises (BUMD)	September 23-26, 2025
14	Structuring Credit & Credit Risk	September 27-28, 2025
15	Standardization and Identification of Bank Notes	November 6, 2025
16	Certified Professional Internal Auditor (CPIA)	Batch 1: November 10 – 15, 2025 Batch 2: November 17 – 22, 2025 Batch 3: December 15 – 20, 2025
17	Talent DNA Test & Understanding For Leader	November 17, 2025
18	Certified Basic Treasury Level 5	22 - 23 November 2025
19	Certified Data Science Specialist (CDSS)	24 - 28 November 2025
20	Quality Assurance Improvement Program (QAIP)	3 - 4 December 2025
21	Training on Bank Product Licensing Process	11 - 13 December 2025

Internal Audit Division Personnel Certification

Certifications held by the Auditor as of December 31, 2025, include:

Certification	Total
CPIA	50
CIAB	10
CEH	5
ITIL	5
Procurement of Goods & Services	3
CDSS	3
QIA	3
Fraud Auditing	3
CISA	2
CIPDPO	2
CDA	2
CFrA	2
ISO 27001	2
ISO 20000	2
ISO 37001	1

Auditor Code of Ethics

The Internal Audit Division must strive to be able to play a role as a consultant for internal parties that need it, especially regarding the scope of their duties. The Internal Audit Division can provide responses to proposals for policies or new systems and procedures to assess aspects of internal control so that in its implementation its objectives can be achieved effectively and efficiently.

With the involvement of the Internal Audit Division in this system review, it does not mean that those things will be excluded as audit objects. **The Internal Audit Division does not have the authority or responsibility to carry out operational activities of the Auditee.**

Independence

The Internal Audit Division has independence in carrying out Internal Audit and investigative activities, expressing views and thoughts in accordance with its profession and applicable standards.

1. Management must provide full support for the functions of the Internal Audit Division in order to be able to carry out their duties freely without interference from any party and management must follow up on the findings of the Internal Audit Division.
2. Internal Auditors are able to express their views and thoughts without influence or pressure from any other party.
3. The Internal Audit Division has the freedom to determine the audit methods, scope, methods, techniques and approaches to be carried out.
4. In managing Internal Audit Division personnel, with the approval of the President Director and Head of the Internal Audit Division.

Objectivity

1. Internal Auditors and Investigators must have an independent mental attitude in carrying out internal audit and investigative activities. This mental attitude is reflected in a complete, objective report and based on careful and impartial analysis.
2. Internal Auditors and Investigators are free from conflicts of interest over the object or activity being examined. If the Internal Auditor and Investigator have a conflict of interest in the object or activity being examined, the person concerned must state the connection and not be assigned to carry out an audit of the object or activity in question.

Professionalism

Professionalism becomes a reference for the Auditor in carrying out his duties. For this reason the auditor must have the attitude:

1. Integrity, mental attitude that is independent, honest, objective, diligent, reliable, decisive, trustworthy, avoids conflicts of interest and upholds the ethics and profession of the Internal Auditor, including being wise and cautious in using information obtained in carrying out tasks and not use confidential information for personal interests or other things that could cause harm to the Bank (confidentiality code).
2. Competencies in accordance with the required competency profile.
3. The ability to interact and communicate effectively both verbally and in writing.
4. Obligation to comply with the Internal Auditor's Code of Ethics and the Internal Auditor's Professional Standards for the Internal Auditor and the Investigator's Code of Ethics and Investigator's Professional Standards for Investigators.
5. Obligation to maintain the confidentiality of company information and/or data related to carrying out the duties and responsibilities of the Internal Auditor unless required by statutory regulations or court decisions/decisions.

Brief Report on The Implementation of Internal Audit Activities In 2025

AUDIT METHOD

The audit is carried out by a sampling method with a Risk Based Audit approach, namely an audit approach that begins with an audit risk assessment process (risk profile), so that in planning, implementing and reporting the audit is more focused on important high-risk areas. The sampling method used theJudgmental Sampling method by considering population and historic problem.

Audit techniques are carried out to obtain relevant evidentiary material in order to compare the existing conditions (conditions) with the conditions that should be (criteria), including substantive tests on financial reports, interviews, verification, analysis, translation, reconciliation, inspections and if necessary they can be carried out. confirmation to third parties (Notary, KJPP, KAP, Bouwheer, etc).

AUDIT ACTIVITIES IMPLEMENTATION IN 2025

Audit activities in 2025 were conducted in line with the Internal Audit Division's Audit Work Plan for 2025 No. 064/001/AUI/AUDITPLAN dated January 22, 2025. General Audit examinations were carried out at Conventional Branch Offices, Sharia Branch Offices, Thematic Audits, Information Technology Audits, and Clarification Audits in line with the authority held.

Meeting With The Board of Directors, Board of Commissioners, and/or Audit Committee

The Internal Audit Division has the authority to hold regular and incidental meetings with the Main Director, Board of Commissioners, Audit Committee and Sharia Supervisory Board. Furthermore, the Internal Audit Division can attend strategic meetings without having voting rights.

During 2025, the Internal Audit Division has attended meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee, with the following details.

No.	Information	Number of Meetings
1.	Audit Committee and Board of Commissioners Meeting	6
2.	Branch and Division Exit Meeting with the Board of Directors	29

Findings and Follow Up on Audit Results

Internal Findings (General Audit 2025) Position 31 December 2025

Branch Name	Exit Meeting Date	Number of Findings	Total Completed	Number of Monitoring	% Monitor
Probolinggo	April 22, 2025	98	87	11	11,22%
Kediri	April 23, 2025	156	155	1	0,64%
Bojonegoro	July 9, 2025	173	108	65	37,57%
Sampang	July 15, 2025	90	88	2	2,22%
Madiun	July 23, 2025	231	208	23	9,96%
Kangean	September 4, 2025	109	105	4	3,67%
Batu	September 15, 2025	198	141	57	28,79%
Batam	September 19, 2025	123	77	46	37,40%
Jakarta	September 25, 2025	147	94	53	36,05%
Situbondo	October 7, 2025	124	116	8	6,45%
Malang	October 10, 2025	183	107	76	41,53%
Jember	October 16, 2025	59	10	49	83,05%
Syariah Kediri	October 20, 2025	86	74	12	13,95%
Banyuwangi	October 21, 2025	212	96	116	54,72%
Pasuruan	November 5, 2025	264	98	166	62,88%
Mojokerto	November 20, 2025	222	60	162	72,97%
Syariah Sidoarjo	November 27, 2025	154	53	101	65,58%
Sidoarjo	November 27, 2025	122	21	101	82,79%
Syariah Surabaya	November 28, 2025	113	83	30	26,55%

External Findings 2025

No	External Parties	Number of Findings	Finding Status			Monitor Percentage
			Finished	Has Been Followed Up	Monitor	
1.	OJK	329	0	176	153	46,50%
2.	KAP – PUB	48	0	28	20	41,67%
3.	BI – PUVA	82	0	73	9	10,98%
4.	BI – LBUT Bulanan	21	0	8	13	61,90%
5.	BI – LBUT Harian	10	0	7	3	30,00%

The Internal Audit Division must monitor and analyze and report the progress of the implementation of the follow-up improvements that have been made by the Auditee. The followup includes:

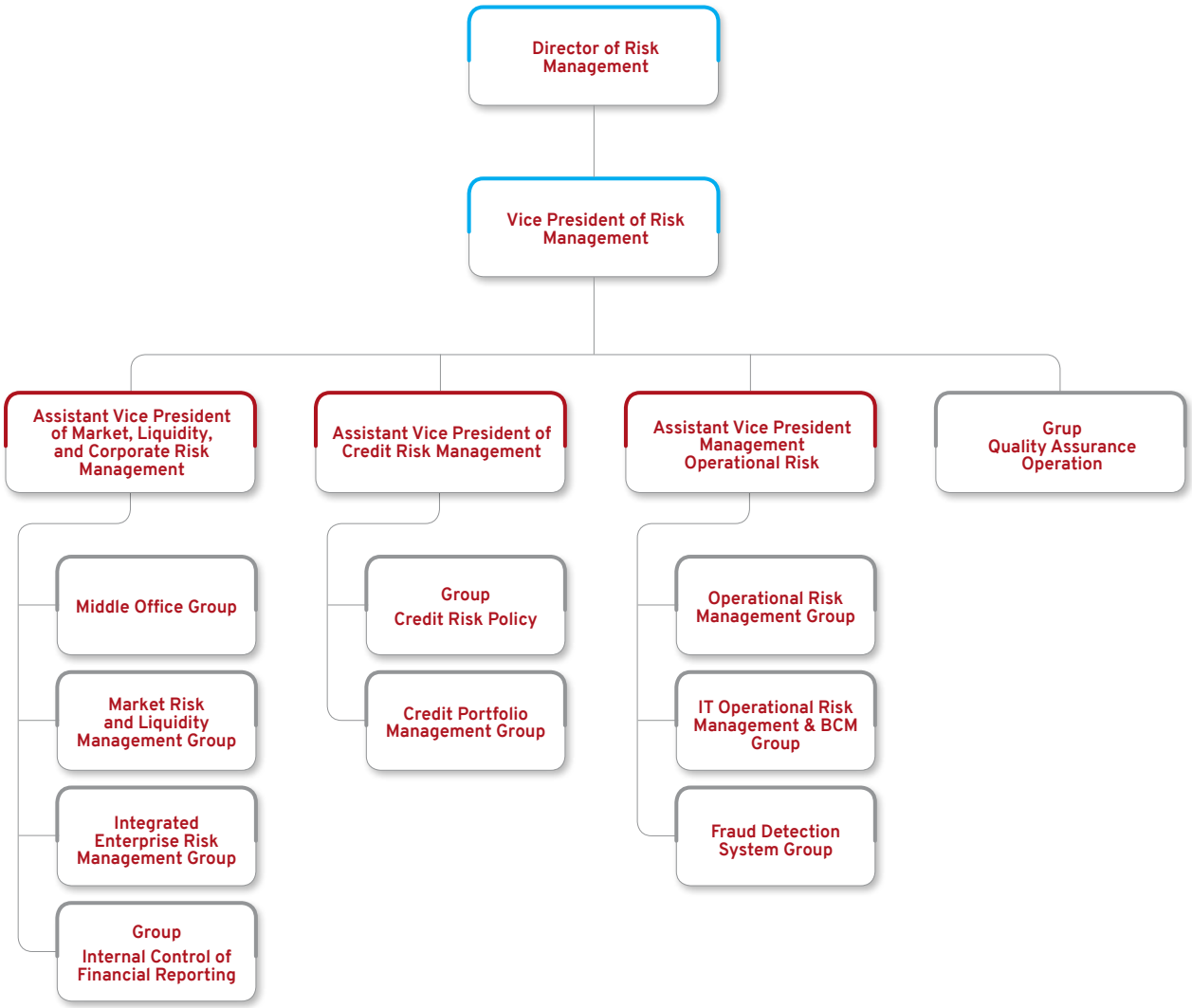
1. Monitoring of follow-up implementation
   Monitoring of follow-up implementation must be carried out so that progress can be known and can be reminded to the Auditee if the auditee has not been able to carry out the commitment to improve before or until the promised time limit.

2. Analysis of adequacy of follow-up
   From the results of monitoring of follow-up implementation, an adequacy analysis was carried out on the realization of the promise of improvement that had been carried out by the auditee. Furthermore, a follow-up check needs to be done if there are difficulties or obstacles that cause the follow-up to be unable to be carried out properly. Every time a followup is held, there is a follow-up evidence report signed by the auditor and auditee.
3. Follow-up Reporting
   In its implementation, if the follow-up has not been fully fulAccorded By the Auditee, the Head of the Internal Audit Division provides a written report to the President Director and the Board of Commissioners as well as a copy to the Audit Committee and the Director of Compliance and Risk Management for further action.
4. Compliance with the follow-up to General Audit findings.
   If none of the progress of follow up occurs within 3 months, follow-up monitoring is submitted to Audit Policy Group and Quality Control Audit Internal Division, and periodically coordinated with the Auditee regarding the follow-up development.

Corporate Risk Management Division

Structure of Corporate Risk Management Division

The Risk Management Division acts as the Risk Management Work Unit of Bank Jatim consisting of several Sub Divisions, namely the Market, Liquidity and Company Risk Management Sub Division, the Credit Risk Management Sub Division, and the Operational Risk Management Sub Division which are supervised by the Director of Risk Management. The Organizational Structure of the Risk Management Division is presented as follows:



Duties and Responsibilities of the Corporate Risk Management Division

The duties and responsibilities of the Risk Management Division were as follows:

1. Providing input to the Directors in preparing Risk Management policies and strategies.
2. Develop procedures and tools for identification, measurement, monitoring and risk control.
3. Design and implement the tools needed in the implementation of risk management.
4. Monitor the implementation of Risk Management policies, strategies and frameworks recommended by the risk management committee and approved by the Board of Directors.
5. Monitor overall risk position or exposure, as well as per risk, including monitoring compliance with established risk tolerances and limits.
6. Conduct Stress Testing to determine the impact of the implementation of risk management policies and strategies on the Bank's overall portfolio or performance
7. Review proposed new products and/or activities developed by a work unit including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank.
8. Provide recommendations to the risk-taking unit and/or to the Risk Management committee regarding the implementation of risk management.
9. Evaluate the accuracy and validity of the data used to measure risk for Banks using models for internal Bank purposes.
10. Prepare and submit reports on Bank Soundness Level, Bank Risk Profile, KPMM in accordance with the Risk Profile to the main Director and the Director in charge of the risk management function.
11. Carry out periodic reviews of the process of implementing Risk Management.
12. Independent form risk taking unit in performing risk management monitoring function. Monitoring function aims to ensure that bank risk and portfolio have been well managed, such as by the determination of risk parameter and limit.

Profile of Vice President of Risk Management Division

Wawan Budi Rachmanto

Acting VP of Risk Management



Indonesian citizen, domiciled in Probolinggo.
Born in Probolinggo in 1979. / Age 46 as of December 2025

Educational background	• Bachelor of Computer Science, STIKOM Surabaya • Master Degree from UPN Veteran East Java
Certification	Risk Management Certification Level 6
Position History	
Work Experience	Joined Bank Jatim in 2007, before occupying his current position, he served as: • Probolinggo Branch Manager (2019) • Kraksaan Branch Manager (2021) • Jember Branch Manager (2022)
Basis of Appointment	Since 2024, he has served as **Acting** Vice President of the Risk Management Division based on the Board of Directors' Decree No. 063/0018/CPT/HCP/KEP dated December 31, 2024.

Risk Management Competency Development

The competency development that has been followed by the Company's Risk Management Division employees during 2025 is as follows.

No	Name of Education and Competency Development	Execution time
1	Workshop on Climate Risk Stress Testing (Preparation for Reporting and Technical and Non-Technical Briefing)	January 2025
2	Basic Islamic Banking Training (PDPS)	February 2025
3	Preparation and Review of Liquidity Risk Management in Normal/Crisis Conditions Through the Internal Liquidity Adequacy Assessment Process (ILAAP)	February 2025
4	Account officer development program (aodp)	February 2025
5	Basic Islamic Banking Training (PDPS)	February 2025
6	IMPLEMENTATION OF INTERNAL CONTROL OVER FINANCIAL REPORTING (icofr)	February 2025
7	Basic Islamic Banking Training (PDPS)	March 2025
8	Islamic financial planner	March 2025
9	Basic Islamic Banking Training (PDPS)	March 2025
10	SQL query training	April 2025
11	Collateral appraisal	April 2025
12	Operational knowledge for sub-branches	May 2025
13	Improving understanding of gratification (kpk)	May 2025
14	Collateral appraisal	May 2025
15	Technical workshop on preparing climate risk management and scenario analysis (CRMS) reports	June 2025
16	Technical Implementation of Control and Reporting within the KUB Scope	June 2025
17	Basic training in capital markets and custodian services	June 2025
18	Treasury For Operation Activities and Control	July 2025
19	Collateral appraisal	July 2025
20	Treasury For Operation Activities and Control	July 2025
21	Personal data protection and self-print history account	July 2025
22	In house training of self-print history account (spha) application	July 2025
23	Internal Control over Financial Reporting icofr based on OJK Regulation Number 15 of 2024	July 2025
24	IMPLEMENTATION OF INTERNAL CONTROL OVER FINANCIAL REPORTING (icofr)	August 2025
25	Commercial credit analysis and decision making training for businesses for branch office head	September 2025
26	Budget preparation training	September 2025
27	Training on effective business presentation skills	September 2025
28	Risk management certification maintenance program level 5	September 2025
29	Risk management certification maintenance program level 4	September 2025
30	Risk management certification maintenance program level 5	October 2025
31	Risk management certification maintenance program level 4	October 2025

No	Name of Education and Competency Development	Execution time
32	Internal auditor of anti-bribery management system (SMAP) SNI ISO 37001 2016	October 2025
33	Standardization and identification of banknotes	October 2025
34	Risk management certification maintenance program level 5	October 2025
35	Risk management certification maintenance program level 4	October 2025
36	Climate risk stress test (crst)	October 2025
37	Risk management certification maintenance program level 6	October 2025
38	Provision of JLDP 3 in 2025	October 2025
39	Risk management certification maintenance program level 6	October 2025
40	Managing and measuring credit risk	October 2025
41	Financial derivatives essentials - a comprehensive guide	November 2025
42	(Workshop & Discussion) “Risk Management-Building Risk Culture Understanding of Risk Culture and Its Critical Role in Shaping Organizational Behavior and Decision-Making”	November 2025
43	IMPLEMENTATION OF INTERNAL CONTROL OVER FINANCIAL REPORTING (icofr)	November 2025
44	Preparation of bank business plans (RBB) and corporate plans (corplan) for subsidiaries and associated companies	November 2025
45	Talent dna	November 2025
46	Training on Credit risk management	November 2025
47	Public Training Digital Maturity, Artificial Intelligence, Cybersecurity, and Cyber Resilience “A Governance Essential Strategy”	December 2025
48	Bank product licensing process	December 2025
49	Risk Management Training and Certification Level 5	December 2025
50	Test of Risk management certification program level 5	December 2025

Risk Management Certification

The number of Bank employees who have obtained Risk Management Certification is as follows:

No	Certification	Position	Total
1	Risk Management Certification Level 7	COMMISSIONER	1
		DIRECTORS	6
		SEVP	0
		ECHELON 1	0
2	Risk Management Certification Level 6	COMMISSIONER	2
		SEVP	1
		ECHELON 1	25
		ECHELON 2	34
		ECHELON 3	2

No	Certification	Position	Total
3	Risk Management Certification Level 5	COMMITTEE	1
		ECHELON 1	0
		ECHELON 2	73
		ECHELON 3	303
		ECHELON 4	633
		BASIC EMPLOYEES	2
		EXECUTOR	17
4	Risk Management Certification Level 4	COMMITTEE	3
		ECHELON 3	2
		ECHELON 4	278
		IMPLEMENTING	296

Implementation Duties of the Risk Management Division in 2025

During 2025, the Risk Management Division has implemented several initiatives/work plans to improve the implementation of risk management, including:

1. Improvement of Asset Quality and optimizing recovery strategy by forming an Extra-Computerized Credit/ Financing & Recovery Control Team and Re-Focusing Program
2. Development of risk management tools such as the J-Credit Rating Application (an application for part of the credit analysis process, mapping potential debtors/debtors to a risk grade in the retail, medium and corporate credit segments)
3. Development of risk management information systems
4. Implementation of Climate Risk Management & Scenario Analysis (CRMS)
5. Workshop on preparing the ILAAP (Internal Liquidity Adequacy Assessment Process) Report
6. Update on Recovery Plan Document
7. Developing an Internal Stress Test
8. Joint Stress Test OJK – Bottom Up Stress Testing
9. Implementation of the risk culture program
10. Updating and preparing risk management policies, including Main Policies and Activities, Standard Operating Procedures and Technical Instructions.
11. Preparing Risk Studies for New and Existing Products/ Activities.
12. Implementing the Risk Management Committee and the Credit/Financing Policy Committee.
13. Preparing and submitting Risk Management Reports individually and consolidated with members of the Bank Business Group (KUB) to the Regulator.
14. Conducting a review of the Bank Soundness Level assessment methodology.
15. Reviewing and updating Risk Limits.
16. Implementation of Risk Management Application with Members of the Bank Business Group
17. Implementation of Financial Services Authority Regulation Number 15 of 2024 concerning the Integrity of Bank Financial Reporting
18. Implementation of Fraud Detecting System Phase 1
19. Monitoring the achievement of the bank's business plan by continuously striving for improvement measures based on the results of the Bank Soundness Level self-assessment.
20. Improving the quality of human resources through training programs, both Public Training and In-House Training, as well as Risk Management Certification.
21. Evaluating the results of testing the branch's operational internal control system by Quality Assurance Operations.
22. Property credit scoring development
23. Preparing an Industry Risk Rating (IRR) evaluation study as a consideration for determining the target market in 2025.

Committee Under the Board of Directors

The provisions related to the Board of Directors Committee of Bank Jatim are stipulated based on the Board of Directors Decree Number 064/15/DIR/PSM/KEP dated June 19, 2025 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk. The Board of Directors Committee of Bank Jatim in 2025 is as follows:

1. Asset Liability Committee (ALCO);
2. Risk Management Committee;
3. Personnel Management Committee;
4. Information Technology Committee;
5. Credit/Financing Committee
   a. Credit/Financing Implementation
   b. Credit/Financing Recovery
   c. Credit/Financing Settlement Committee
   d. Credit/Financing Write Off

e. Credit Line Committee
f. Term Loan Facility Committee
6. Credit/Financing Policy Committee;
7. Product and Network Committee, consists of 2 (two) Committees, namely:
   a. Product Committee
   b. Network Committee
8. Sustainability Committee.

Asset Liability Committee (ALCO)

In order to unify the decision making of assets and liabilities for the purposes outlined, a forum called the Asset Liabilities Committee (ALCO) is needed. To minimize and eliminate the risks that occur in banks, especially Liquidity Risk, Interest Rates and Exchange Rates, cooperation and active participation from the decision makers is necessary, both in terms of assets and liabilities. The cooperation will succeed if each decision maker understands the role and its impact on overall business profits.

STRUCTURE AND MEMBERSHIP OF ASSET LIABILITY COMMITTEE (ALCO)

Position	Accorded By	Voting Rights Status
Chairman*	President Director	Have voting rights
Alternate Chairman 1*	Vice President Director	Have voting rights
Alternate Chairman 2*	Finance, Treasury, and Global Services Director	Have voting rights
Secretary*	*Treasury Vice President*	Have voting rights
Permanent Member	1. Micro, Retail & Sharia Business Director 2. Medium, Corporate Business, and Network Director 3. IT, Digital and Operation Director 4. Risk Management Director 5. Compliance Director	Has voting rights except for the Compliance Director
	All Senior Executive Vice Presidents (SEVPs)	Have voting rights
	All Vice Presidents who are not permanent members	Have voting rights
Non-Permanent Member	1. VP of Human Capital; 2. VP of General Affairs; 3. VP of Internal Audit; 4. VP of Compliance & AML/AML/CFT/PPP/SPM; 5. VP of Policies and Procedures; 6. VP of Legal Affairs; 7. Internal and external sources (e.g., Economists, Branch Managers, Consultants/ Experts)	Does not have voting rights

Notes :
The Chairman, Alternate Chairman 1, Alternate Chairman 2, and the Secretary also serve as Permanent Members of the ALCO.

DUTIES, AUTHORITY, AND RESPONSIBILITIES OF ASSET LIABILITY COMMITTEE (ALCO)

The duties, authorities and responsibilities of ALCO are:
1. Formulation of strategies and policies for the management and control of financial assets as well as Bank liabilities based on the predetermined liquidity risk, interest rate risk and exchange rate risk controls.
2. Review the balance sheet structure on exposure assets and liabilities so that it is in line with the Bank's Business Plan and established risk limits.
3. Reviewing the latest developments and projections related to the state of the economy, interest rates, exchange rates and foreign exchange to guide established policies
4. Conduct asset and liability pricing reviews to optimize the results of investment funds, minimize the cost of funds, and maintain a balance sheet structure in accordance with the company's ALMA strategy.
5. Evaluate, develop and determine the Asset & Liabilities Management position to ensure that the results of the risk taking position are consistent with management objectives:

a. Liquidity Risk;
b. Market Risk
   - Interest Rate Risk;
   - Foreign Exchange Risk.

6. Evaluate and set the banking book portfolio strategy based on the Bank's Business Plan (RBB) and following current conditions while still considering Liquidity Risk, Market Risk, and Exchange Rate Risk.
7. Review and determine loan and fund interest rates and list & terms of conditions in accordance with the recommendations, studies and the authority of each division in charge;
8. Review and determine the Bank's Liquidity Reserve position strategy;
9. Review and determine the gap position strategy and its instruments;
10. Review and define strategies for foreign exchange positions and currencies;
11. Determine the internal funds transfer rate or inter-office account prices to boost efficiency in branch management.
12. Reviewing the performance and position of the Bank's financial assets and liabilities to assess the impact of asset liability management on the Bank's targets/objectives.

PROFILE OF ASSET LIABILITY COMMITTEE (ALCO) MEMBERS

Profiles of members of the Asset Liability Committee (ALCO) can be seen in the Profiles of Directors and Profiles of Division Leaders in the Company Profile Chapter in this Annual Report.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

ASSET LIABILITY COMMITTEE (ALCO) INDEPENDENCE STATEMENT

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and they were not shareholders of the Company and could affect their ability to act independently, Commissioners, Directors or employees of companies that had affiliation or business with the Bank.

ASSET LIABILITY COMMITTEE (ALCO) MEETING AND DUTIES

Meeting Policy

The Bank regularly held ALCO (Asset & Liability Committee) Meetings every month. The ALCO meeting agenda was led by the ALCO Chair and/or ALCO replacement Chair and attended by ALCO members and invitees. The ALCO Meeting Forum had fulfilled the meeting quorum in accordance with the provisions or management policies related to the Committees under the Board of Directors. The ALCO Meeting agenda of each Business Division was decided in the ALCO forum and was in accordance with the pricing policy and the Bank's business needs.

Implementation of Meetings

Throughout 2025, ALCO held 15 (fifteen) meetings with the following details.

No	Date	Meeting Agenda	Initiator Division	Total Agenda	Results	Attendance
1	January 13, 2025	List of Term & Condition Kredit Mikro	Micro Loan Division	1	Approved	95%
2	February 17, 2025	1. Corporate Debtor Credit Interest Rates	Corporate and Syndicated Medium-Scale Loan Division	2	Approved	90%
		2. Provisions on the Authority to Provide Special Rate Interest on Time Deposits	Institutional Relations Division		Approved	
3	February 25, 2025	1. List of Term & Condition JConnect Mobile	Funding & Services Division	2	Approved	83%
		2. List of Term & Condition JConnect Mobile	Sharia Business Unit Division		Approved	
4	March 12, 2025	1. List of Term & Condition LC/ SKBDN	International Banking Division	2	Approved	93%
		2. List of Term & Condition Tabungan	Funding & Services Division		Approved	

No	Date	Meeting Agenda	Initiator Division	Total Agenda	Results	Attendance
5	April 14, 2025	1. Corporate Debtor Credit Interest Rates	Corporate and Syndicated Medium-Scale Loan Division	3	Approved	91%
		2. Retail Debtor Credit Interest Rates	Retail Loan Division		Approved	
		3. Special Demand Deposit Interest Rate	Funding & Services Division		Approved	
6	April 22, 2025	1. Corporate Debtor Credit Interest Rates	Corporate and Syndicated Medium-Scale Loan Division	3	Approved	80%
		2. Consumer Credit Interest Rates	Consumer Loan Division		Approved	
		3. Other Provisions	Treasury Division		Approved	
7	May 16, 2025	Pricing and List of Terms & Conditions Adjustment according to Credit Segmentation	- Treasury Division - Corporate and Syndicated Medium-Scale Loan Division - Retail Loan Division - Micro Loan Division - Consumer Loan Division	1	Approved	98%
8	July 16, 2025	Delivery of PUVA implementation	Treasury Division	1	Approved	80%
9	July 30, 2025	1. List of Terms & Conditions for Retail Credit	Retail Loan Division	2	Approved	82%
		2. List of Terms & Conditions for Micro Credit	Micro Loan Division		Approved	
10	August 22, 2025	Presentation of Economic Review and Internal Review	Treasury Division	No agenda items were proposed by the Business Division	-	83%
11	September 15, 2025	1. Corporate Debtor Credit Interest Rates	Corporate & Syndicated Medium Loan Division	2	Approved	90%
		2. List of Term & Condition for E-Channel	Digital Banking Division		Approved	
12	October 31, 2025	1. Interest Rates and List of Terms & Conditions for Micro credit	Micro Loan Division	5	Approved	95%
		2. List of Terms & Conditions for Sharia Credit	Sharia Business Unit Division		Approved	
		3. Consumer Credit Interest Rates	Consumer Credit Division		Approved	
		4. Term Loan Facility Interest Rate 5. List of Terms & Conditions for International Banking Products	International Banking Division		Approved	

No	Date	Meeting Agenda	Initiator Division	Total Agenda	Results	Attendance
13	November 14, 2025	1. Consumer Credit Interest Rates	Consumer Credit Division	2	Approved at the next ALCO meeting on December 24, 2025	77%
		2. On Call Deposit Interest Rate	Treasury Division		Not yet approved (process scheduled for further ALCO committee review, awaiting update of Deposit SOP)	
14	December 19, 2025	1. Micro credit Interest Rates	Micro Loan Division	3	Approved	83%
		2. Sharia Credit Interest Rates	Sharia Business Unit Division		Approved	
		3. Savings and Demand Deposit Interest Rates	Funding & Services Division		Approved	
15	December 24, 2025	Consumer Credit Interest Rates	Consumer Credit Division	1	Approved	83%

Risk Management Committee

The Risk Management Committee is established to maintain risk exposures at tolerable or profitable limits, so the Bank can conduct its business activities and remain under control (manageable) based on the principle of prudence.

STRUCTURE AND MEMBERSHIP OF RISK MANAGEMENT COMMITTEE

The structure and membership of the Risk Management Committee are as follows.

Position	Accorded By	Voting Rights Status
Chairman	President Director	Have voting rights
Alternate Chairman 1	Vice President Director	Have voting rights
Alternate Chairman 2	Risk Management Director	Have voting rights
Secretary	VP of Risk Management	Does not have voting rights
Permanent Member	Functional Director	Have voting rights
	Compliance Director	Does not have voting rights
	Seluruh Senior Executive Vice President (SEVP)	Have voting rights
Non-Permanent Members	Related Vice President	Does not have voting rights

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The authorities and responsibilities of the Risk Management Committee is to evaluate and provide recommendations to the President Director regarding the implementation of risk management, including minimally as follows:

1. Drafting of risk management policies and its changes, including risk management strategies, level of risks appetite and risk tolerance, risk management framework, and contingency plans to anticipate the occurrence of abnormal conditions.
2. Improving the risk management process periodically or incidentally as a result of changes in the Bank's external and internal conditions that affect the Bank's capital sufficiency, risk profile, and ineffective implementation of Risk Management based on the results of evaluation.
3. Determination of policies and/or business decisions that deviate from normal procedures, such as exceeding significant business expansion compared to the Bank's previously determined business plan or taking positions or risk exposures that exceed predetermined limits.
4. Submitting an assessment of the Bank's Soundness Level and company risk profile.
5. Determining overall limits, limits per type of risks, limits per functional activity including limits related to business and other operations.
6. Deciding the level of risk appetite and risk tolerance.
7. Delivering strategic issues that are in line with business strategy and follow up on these issues that are discussed in the previous Risk Management Committee and have been determined by the Division in charge.

RISK MANAGEMENT COMMITTEE MEMBERS PROFILE

Profiles of members of the Risk Management Committee can be seen in the Profiles of Directors and Profile of Division Leaders in the Company Profile Chapter in this Annual Report.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

RISK MANAGEMENT COMMITTEE INDEPENDENCE STATEMENT

All committee members have no affiliation with Other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

Throughout 2025, the Risk Management Committee held 8 (eight) meetings, with the following details.

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agendas	Results	Presence
1	January 23, 2025	1. Report on Bank Soundness Level December 2024	Risk Management Division	3	Approved	92%
		2. Determination of Settlement Limits for Transactions Through Esteem			Approved	
		3. Determination of Limits on Authority to Approve Purchase/Sale of Securities			Approved	
2	25 April 2025	1. Report on Bank Risk Profile Self-Assessment for March 2024	Risk Management Division	4	Approved	83%
		2. Determination of Budget Loss Limit			Approved	
		3. Determination of the Limits of Authority for Approval and Payment of Procurement of Goods/Services and Non-Product Costs			Approved	
		4. Determination of Bank Jatim 2025 RAS - 2025 RBB Adjustment			Approved	
3	June 18, 2025	Determination of the Limits of Authority for Approval and Payment of Procurement of Goods/Services and Non-Product Costs	Risk Management Division	1	Approved	67%

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agendas	Results	Presence
4	July 29, 2025	1. Overview of the results of the OJK Prudential Meeting regarding the TKB period of December 2024	Risk Management Division	5	Approved	82%
		2. Report on Bank Soundness Level Self-Assessment for June 2025			Approved	
		3. RAS for the Period of June 2025			Approved	
		4. Risk Issue for the Period of June 2025			Approved	
		5. Branch Risk Profile for the Period of June 2025			Approved	
5	July 31, 2025	Determination of the Limits of Authority for Approval and Payment of Procurement of Goods/Services and Non-Product Costs	Risk Management Division	1	Approved	100%
6	October 30, 2025	1. Report on Bank Risk Profile Self-Assessment for September 2025	Risk Management Division	6	Approved	100%
		2. Submission of Risk Appetite Statement			Approved	
		3. Risk Issue			Approved	
		4. Branch Risk Profile for the Period of September 2025			Approved	
		5. Determination of Settlement Authority Limits for Transactions through Esteem at Head Office			Approved at the next Komenko meeting on November 12, 2025	
		6. Limits on Approval and Payment Authority for Procurement of Goods/ Services and Non-Product Costs			Approved at the next Komenko meeting on December 24, 2025	
7	November 12, 2025	Determination of Settlement Authority Limits for Transactions through Esteem at Head Office	Risk Management Division	1	Approved	100%
8	December 24, 2025	Limits on Approval and Payment Authority for Procurement of Goods/Services and Non-Product Costs	Risk Management Division	1	Approved	73%

Personnel Management Committee

The Personnel Management Committee was formed in order to obtain optimal results in deciding critical matters in the field of Human Capital, both strategically, policies, and the Human Capital management system in line with the Bank's Business Plan.

STRUCTURE AND MEMBERSHIP OF THE PERSONNEL COMMITTEE

The membership structure of the Personnel Management Committee is as follows:

Chairman	President Director
Chairman	President Director
Alternate Chairman	Functional Director appointed by the President Director
Member	All Functional Directors and SEVP overseeing the Human Capital Division
Secretary	VP of Human Capital

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF THE PERSONNEL COMMITTEE

Komite Manajemen Kepegawaian memiliki tugas, wewenang dan tanggung jawab antara lain:

1. The duties, authorities and responsibilities of the Board of Directors Committee are divided into 3 (three) areas consisting of:
   a. Policy Area
   b. Career Management Area
   c. Disciplinary Penalty Area
2. The duties, authorities and responsibilities of the Board of Directors Committee in the policy field include:
   a. Ensure that the main policies related to Human Capital activities are consistent and in line with the company's strategic planning (Corporate plan)
   b. Establish and decide standard operating procedures in the field of Human Capital
3. Duties, authorities and responsibilities of the Board of Directors Committee in the field of career management include:
   a. Deciding on the implementation of the official transfer/ promotion program at SEVP, Echelon 1 and Echelon 2 levels..
   b. Evaluating the Key Performance Indicators (KPI) of individual officials with SEVP and Echelon 1 levels.
4. The duties, authorities and responsibilities of the Board of Directors Committee in the field of disciplinary punishment are to decide on disciplinary violation sanctions for employees with SEVP, Echelon 1 and Echelon 2 levels and echelon levels below them if the violations are interrelated.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

PERSONNEL COMMITTEE MEMBERS PROFILE

Profiles of Personnel Management Committee Members can be seen in the Profiles of Directors and Heads of Division in the Company Profile Chapter in this Annual Report.

STATEMENT OF INDEPENDENCE OF PERSONNEL MANAGEMENT COMMITTEE

All committee members have no affiliation with Other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF PERSONNEL MANAGEMENT COMMITTEE

Throughout 2025, the Personnel Management Committee held 17 (seventeen) meetings, with the following details:

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agendas	Results	Attendance
1	January 09, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	100%
2	January 22, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	100%
3	February 26, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	SIRKULER - 100%
4	February 27, 2025	Board of Directors Committee on Policy	Human Capital Division	1	Approved	SIRKULER - 100%
5	February 24, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	SIRKULER - 100%
6	March 7, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	SIRKULER - 100%
7	May 20, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	SIRKULER - 100%
8	August 4, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	100%
9	August 5, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	100%
10	August 12, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	SIRKULER - 100%

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agendas	Results	Attendance
11	August 26, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	SIRKULER - 100%
12	September 19, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	100%
13	November 17, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	100%
14	December 10, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	71%
15	December 11, 2025	Board of Directors Committee for Disciplinary Penalties	Human Capital Division	1	Approved	100%
16	December 29, 2025	Board of Directors Committee for Career Management	Human Capital Division	1	Approved	SIRKULER - 100%
17	December 31, 2025	Board of Directors Committee on Policy	Human Capital Division	1	Approved	SIRKULER - 100%

Information Technology Steering Committee

The Information Technology Committee is a part of IT governance that plays a role in providing recommendations by taking into account efficiency factors and minimizing risks related to IT use. As a form of commitment from the Board of Directors and management of Bank Jatim in active supervision of IT management, the IT Committee was established as a strategic steering and oversight forum for Information Technology to ensure IT alignment with the Bank's business strategy, IT risk control, and compliance with regulatory provisions. The IT Committee is tasked with assisting the Board of Directors in establishing the Information Technology Strategic Plan and policies related to IT use at the Bank.

STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY STEERING COMMITTEEE

Position	Accorded by	Voting Rights Status
Chairman	President Director	Have voting rights
Alternate Chairman	Vice President Director	Have voting rights
Vice Chairman	IT, Digital and Operation Director	Have voting rights
Secretary	SEVP of Information Technology	Have voting rights
Permanent Member	1. All Directors other than the Compliance Director who are non-permanent members of the IT Committee 2. All SEVPs 3. All Vice Presidents, other than the VP who is a Non-Permanent Member of the IT Committee 4. Leader in charge of Network Development	Have voting rights
Vocational Member	1. Director of Compliance 2. Corporate Secretary 3. Vice President of Internal Audit 4. Vice President of Legal Affairs 5. Vice President Compliance & APU PPT PPP SPM	Does not have voting rights
Invitation	1. Other Internal Bank Parties not related to the meeting agenda 2. Other External Bank Parties related to the meeting agenda	Does not have voting rights

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTE

The duties, authorities, and responsibilities of the IT Committee are to provide recommendations to the Board of Directors concerning:

1. Strategic IT Plan aligned with the Bank's business activity strategic plan. In providing recommendations, the Committee must consider factors such as efficiency, effectiveness, and other aspects, including:
   a. Roadmap to achieve needs supporting the Bank's business strategy. The roadmap consists of the current state, the desired future state, and steps to be taken to achieve the desired state.
   b. Required resources.
   c. Benefits to be obtained when the IT Strategic Plan is implemented.
   d. Constraints that may arise in the implementation of the IT Strategic Plan.
2. Formulate the primary Information Technology policies, standards, and procedures, including information security policy and risk management related to the use of Information Technology in the Bank.
3. Ensuring that all information technology activities and implementation are in line with and comply with applicable regulations;
4. Compliance between approved information technology projects and RSTI;
5. Determining the priority status of critical IT projects having a significant impact on the Bank's operational activities, for example, replacing core banking applications, production servers, and network topology;
6. Alignment between the implementation of information technology projects and the agreed project plans. The IT Committee must complement its recommendations with the results of analyses of key IT projects to enable the Board of Directors to make decisions efficiently;
7. Alignment between the implementation of information technology and the requirements of the management information system as well as the Bank's business activities;
8. Effectiveness of measures to minimize risks associated with the Bank's investments in information technology;
9. Monitoring of information technology performance and efforts to improve such performance, including the identification and measurement of the effectiveness and efficiency of the implementation of information technology security policies;
10. Efforts to resolve various issues related to information technology that cannot be effectively, efficiently, and timely resolved by the Information Technology Work Unit (SKTI); and
11. Adequacy and allocation of the Bank's resources. In the event that the Bank's resources are insufficient and the Bank intends to engage third-party services in the implementation of information technology, the IT Committee must ensure that the Bank has established the necessary policies and procedures;
12. Conducting periodic evaluations of the implementation of IT development that is being and will be developed.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

INFORMATION TECHNOLOGY COMMITTEE MEMBER PROFILE

The profiles of the Information Technology Committee members can be seen in the Board of Directors Profile and Executive Officers Profile sections in the Company Profile Chapter in this Annual Report.

STEERING INDEPENDENCE OF INFORMATION TECHNOLOGY STEERING COMMITTEE

All committee members have no affiliation with Other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF INFORMATION TECHNOLOGY STEERING COMMITTEE TASKS

No	Meeting Date	Agenda	Initiator Division	Number of Agendas	Committee Results	Attendance
1	December 3, 2025	1. RSTI 2024-2028 2. Progress on IT & Digital Directorate Operational 3. IT Achievement 2025 4. Digital Banking Achievement 2025 5. IT Security Achievement 2025 6. Proposals and Recommendations	Information Technology	6 Agendas	Approved	100%

Credit/Financing Committee

The Credit/Financing Committee is an operational committee formed by the Board of Directors to evaluate and/or provide credit/financing decisions for the amount and type of credit/financing determined by the Board of Directors by taking into account business development without abandoning the principle of prudence including the rescue and settlement of credit/financing. The Credit/Financing Committee consists of:

1. Credit/Financing Implementation Committee
2. Credit/Financing Recovery Committee
3. Credit/Financing Write-Off Committee

Several explanation to the Credit/Financing Committee were made in 2025, namely:

1. There is no Credit/Financing Settlement Committee at the Board of Directors Committee level, but there is credit/financing settlement at the individual limit of the Vice President of Credit Collection and Recovery.
2. There is no Board of Directors Committee Level Credit Line Committee, but there is a Division Committee Level Credit Line Committee.
3. There is no Term Loan Facility Committee at the Board of Directors Committee level, but there is a provision of Term Loan Facility at the individual limit of the Vice President of International Banking.

STRUCTURE AND MEMBERSHIP OF THE CREDIT/FINANCING COMMITTE

Credit/Financing Implementation Committee Structure A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + 3 (three) Risk Function Members Mandatory Attendance : 1. President Director; 2. Vice President Director/ Director of Risk Management.
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Mikro, Ritel & Konsumer				

Credit/Financing Implementation Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. President Director; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP Micro, Retail & Consumer	SEVP Information Technology			

Credit/Financing Implementation Committee A3

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A3	Micro, Retail & Sharia Business Director	Risk Management Director	VP of Business Division/VP of Sharia Business Unit	VP of Credit Risk Analyst	Quorum Number: 2 (two) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. Director of Business Affairs; 2. Director of Risk Management; 3. SEVP of Micro Retail & Consumer
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer				

Credit/Financing Rescue Committee A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. President director; 2. Vice President Director/ Director of Risk Management.
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer				

Credit/Financing Rescue Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. Director of Business; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP Micro, Retail & Consumer / VP Business Division	SEVP Information Technology			

Credit/Financing Rescue Committee A3

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A3	Micro, Retail & Sharia Business Director	Risk Management Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. Director of Business; 2. Director of Risk Management. 3. SEVP of Micro Retail & Consumer
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer				

Credit/Financing Settlement Committee A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. President director; 2. Vice President Director/ Director
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer				

Credit/Financing Settlement Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP Micro, Retail & Consumer / VP Business Division	SEVP Information Technology			

Credit/Financing Settlement Committee A3

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A3	Micro, Retail & Sharia Business Director	Risk Management Director	VP of Business Division/VP of Sharia Business Unit/VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 2 (two) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer / VP Business Division				

Write-Off Committee A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. President Director; 2. Vice President Director/ Director of Risk Management.
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP Information Technology			
	SEVP Micro, Retail & Consumer				

Write-Off Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP Micro, Retail & Consumer	SEVP of Information Technology			

Write-Off Committee A3

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A3	Micro, Retail & Sharia Business Director	Risk Management Director	VP of Credit Collection & Recovery	VP of Credit Risk Analyst	Quorum Number: 2 (two) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Director of Risk Management;; 3. SEVP of Micro, Retail & Consumer
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP of Information Technology			
	SEVP of Micro, Retail & Consumer				

Credit Line Committee A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of International Banking	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. President Director; 2. Vice President Director/ Director of Risk Management.
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP of Information Technology			
	SEVP of Micro, Retail & Consumer				

Credit Line Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of International Banking	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP of Micro, Retail & Consumer	SEVP of Information Technology			

Credit Line Committee A3

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A3	Micro, Retail & Sharia Business Director	Risk Management Director	VP of International Banking	VP of Credit Risk Analyst	Quorum Number: 2 (two) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance: 1. Director of Business; 2. Director of Risk Management; 3. SEVP of Micro, Retail & Consumer
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP of Information Technology			
	SEVP of Micro, Retail & Consumer				

TLF Committee A1

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A1	President Director	Vice President Director	VP of International Banking	VP of Credit Risk Analyst	Quorum Number: 3 (three) Business Function Members + Minimum 3 (three) Risk Function Members Mandatory Attendance : 1. President Director; 2. Director of Medium Business, Corporate & Network; 3. Vice President Director/ Director of Risk Management.
	Micro, Retail & Sharia Business Director	Risk Management Director			
	Medium, Corporate Business, and Network Director	IT, Digital & Operations Director			
	Finance, Treasury & Global Services Director	SEVP of Information Technology			
	SEVP of Micro, Retail & Consumer				

TLF Committee A2

Implementation Committee	Business Function Authority	Risk Function Authority	Business Proposer/ Presentation	Risk Proposer/ Presentation	Description
COMMITTEE A2	Micro, Retail & Sharia Business Director	Vice President Director	VP of International Banking	VP of Credit Risk Analyst	Quorum Number: 2 (two) Business Function Members + Minimum 2 (two) Risk Function Members Mandatory Attendance : 1. Director of Medium Business, Corporate & Network; 2. Vice President Director/ Director of Risk Management.
	Medium, Corporate Business, and Network Director	Risk Management Director			
	Finance, Treasury & Global Services Director	IT, Digital & Operations Director			
	SEVP of Micro, Retail & Consumer	SEVP of Information Technology			

DUTIES, AUTHORITIES, & RESPONSIBILITIES OF THE CREDIT AND FINANCING COMMITTEE

Duties

The Committee's duty is to provide approval or rejection of credit/financing in line with the authority limits or types of credit/financing determined by the Board of Directors.

Responsibilities

The Committee's responsibilities are as follows:

1. Carry out duties primarily by approving or rejecting requests for:
   a. Credit/Financing;
   b. Credit/Financing Restructuring;
   c. Credit/Financing Settlement;
   d. Credit/Financing Write-Off;
   e. Credit Line; and
   f. Term Loan Facility (TLF).
2. Reject requests and/or influence from parties with an interest in the credit/financing applicant in order to grant approval for:
   a. Credit/Financing;
   b. Credit/Financing Restructuring;
   c. Credit/Financing Settlement;
   d. Credit/Financing Write-Off;
   e. Credit Line; and
   f. Term Loan Facility (TLF).
3. Provide guidance when a more in-depth and comprehensive credit/financing analysis is required; and
4. Determine the credit/financing plan, whether already restructured or not, from other financial institutions.
5. The Committee's decision-making process must be consistent and responsible.

PROFILE OF CREDIT/FINANCING COMMITTEE MEMBERS

The profiles of the Credit Committee Members can be seen in the Directors' Profile and Executive Officers' Profile sections in the Company Profile Chapter of this Annual Report.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

STATEMENT OF INDEPENDENCE OF THE CREDIT COMMITTEE AND FINANCING

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, are not shareholders of the Company who could influence their ability to act independently, and are not Commissioners, Directors, or employees of companies that have affiliations or business relationships with the Bank.

MEETINGS AND IMPLEMENTATION OF THE CREDIT/FINANCING COMMITTEE DUTIES

Credit/Financing Implementation Committee

Throughout 2025, the Credit/Financing Implementation Committee held 9 (nine) meetings.

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agenda	Result	Attendance
1	March 19, 2025	Financing Implementation (A)	Sharia Business Division	1 Agenda	Agreed	100%
2	March 25, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
3	July 14, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
4	July 21, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
5	August 19, 2025	Credit Implementation (A)	Divisi Kredit Menengah Korporasi & Sindikasi	1 Agenda	Agreed	100%
6	October 15, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	3 Agenda	Agreed	100%
		Financing Implementation (A)	Sharia Business Unit Division		Agreed	100%
		Credit Implementation (A)	Middle Corporate & Syndicated Credit Division		Approved by the follow-up committee on December 18, 2025	100%

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agenda	Result	Attendance
7	December 18, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
8	December 24, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Not approved by the follow-up committee on December 29, 2025	100%
9	December 29, 2025	Credit Implementation (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Not approved	100%

Credit/Financing Recovery Committee

Throughout 2025, the Credit/Financing Rescue Committee held 4 (four) meetings.

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agenda	Result	Attendance
1	March 14, 2025	Credit Recovery (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
2	March 25, 2025	Credit Recovery (A)	Middle Corporate & Syndicated Credit Division	1 Agenda	Agreed	100%
3	September 17, 2025	Credit Recovery (A)	Middle Corporate & Syndicated Credit Division	2 Agenda	Agreed	100%
		Financing Recovery (A)	Sharia Business Unit Division		Agreed	100%
4	December 18, 2025	Board of Directors Meeting for Credit Rescue	Middle Corporate & Syndicated Credit Division	2 Agenda	Agreed	100%
		Board of Directors Meeting for Financing Rescue	Sharia Business Unit Division		Agreed	100%

Credit/Financing Write-Off Committee

Throughout 2025, the Credit and Financing Write-Off Committee held 3 (three) meetings.

No	Meeting Date	Meeting Agenda	Initiator Division	Number of Agenda	Result	Attendance
1	July 31, 2025	Write Off Credit/ Financing (A)	Credit Collection & Recovery Division	1 Agenda	Agreed	100%
2	December 29, 2025	Write Off Credit/ Financing (A)	Credit Collection & Recovery Division	1 Agenda	Agreed	100%
3	December 29, 2025	Write Off Credit/ Financing (A3)	Credit Collection & Recovery Division	1 Agenda	Agreed	100%

CREDIT/FINANCING POLICY COMMITTEE

The Credit/Financing Policy Committee is a committee established by the Board of Directors in the context of carrying out the function of overseeing policy implementation, monitoring the development and condition of the credit or financing portfolio, and providing recommendations for corrective actions.

STRUCTURE AND MEMBERSHIP OF THE CREDIT/ FINANCING POLICY COMMITTEE

Position	Filled by
Chairperson	President Director
Alternate Chairperson	Vice President Director
Secretary	Vice President of Risk Management
Permanent Members Have Voting Rights	A. Board of Directors: 1. President Director 2. Vice President Director 3. Medium, Corporate & Network Business Director 4. Micro, Retail & Sharia Business Director 5. Finance, Treasury & Global Services Director 6. Risk Management Director 7. IT, Digital & Operations Director B. All SEVPs
Permanent Members Do Not Have Voting Rights	Compliance Director
Non-Permanent Members Do Not Have Voting Rights	1. All Vice Presidents in Credit/Financing 2. Vice President of Internal Audit 3. Internal and external resource persons (e.g., consultants)

DUTIES, AUTHORITY, AND RESPONSIBILITIES OF CREDIT POLICY COMMITTEE

The KKP has duties and authorities at a minimum, including the following:

1. Providing input to the Board of Directors in the preparation of Credit or Financing Product or Activity Policies (KPA);
2. Overseeing that the Credit or Financing Product or Activity Policies (KPA) are implemented and carried out in a consequent and consistent manner, as well as formulating solutions in the event of obstacles or constraints in the implementation of the Credit or Financing Product or Activity Policies (KPA); and
3. Monitoring and evaluating:
   a. Development and quality of the credit or financing portfolio as a whole;
   b. The truth of the implementation of the authority to decide on credit or financing;
   c. The truth of the process of granting, development, and quality of credit or financing given to parties related to the Bank and certain large debtors;
   d. The truth of the implementation of the BMPK provisions;
   e. Compliance with the provisions of laws and regulations and other regulations in the implementation of the provision of credit or financing;
   f. Settlement of problematic credit or financing in accordance with that stipulated in the Credit or Financing KPA; and
   g. The bank's efforts to meet the adequacy of the amount of credit or financing write-off provisions;

KKP has responsibilities at a minimum, including the following:

1. Submitting periodic written reports to the Board of Directors with copies to the Board of Commissioners regarding:
   a. The results of supervision over the implementation and execution of the Credit or Financing Product or Activity Policies (KPA); and
   b. The results of monitoring and evaluation regarding the aforementioned matters
2. Providing recommendations for corrective measures to the Board of Directors, with copies to the Board of Commissioners;
3. In the event of deviations in the implementation of the Credit or Financing Product or Activity Policies (KPA) related to the fulfillment of Sharia principles, the report shall also be submitted to the Sharia Supervisory Board.

PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE

Profiles of Credit Policy Committee Members can be seen in the Profiles of the Directors and Division Leaders in the Company Profile Chapter in this Annual Report.

TRAINING AND COMPETENCY DEVELOPMENT

Training for Committee members from the Board of Directors is presented in the Training and/or Competency development Sub-Chapter for Board Members in the Corporate Governance Chapter of this Annual Report.

STATEMENT OF INDEPENDENCE OF THE CREDIT POLICY COMMITTEE

All committee members have no affiliation with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which could affect their ability to act independently, Commissioners, Directors and employees from companies that have affiliations or business with the Bank.

MEETINGS AND IMPLEMENTATION OF DUTIES OF THE CREDIT POLICY COMMITTEE

During 2025, the Credit Policy Committee held 7 (seven) meetings, with the following details.

No	Meeting Date	Agenda	Initiator Division	Number of Agendas	Results	Kehadiran
1	January 23, 2025	Evaluation of Allowance for Impairment Losses (CKPN) Rates in 2025	Risk Management Division	1	Approved	92%
2	February 06, 2025	1. Amendment to the Board of Directors Decree regarding Credit/Financing Market Segmentation	Risk Management Division	5	Approved	75%
		2. Amendment to the Board of Directors Decree regarding the Structure of Credit Committee Membership			Approved	
		3. Amendment to the Board of Directors Decree regarding the Credit/Financing Approval Authority Limits (LKPK/P) of the Credit Committee			Approved	
		4. Amendment to the Board of Directors Decree regarding the Credit/Financing Approval Authority Limits (LKPK/P) for Cash & Non-Cash			Approved	
		5. Amendment to the Board of Directors Decree regarding On The Spot (OTS) Limits in the Credit/Financing Process			Approved	
3	July 02, 2025	Implementation of the Credit/Financing Committee based on the results of the Annual General Meeting of Shareholders (AGMS) for Fiscal Year 2024	Risk Management Division	1	Approved	100%
4	November 27, 2025	Amendment to Credit/Financing Product Activity Policies (KPA PAP)	Risk Management Division	1	Approved	82%
5	December 03, 2025	Amendment to the Board of Directors Decree regarding the Credit/Financing Approval Authority Limits (LKPK/P) for Cash & Non-Cash	Risk Management Division	1	Approved	91%
6	December 12, 2025	1. Amendment to the Board of Directors Decree regarding the Credit/Financing Approval Authority Limits (LKPK/P) of the Credit Committee	Risk Management Division	2	Approved	73%
		2. Amendment to the Board of Directors Decree regarding On The Spot (OTS) Limits in the Credit/Financing Process			Approved	
7	December 30, 2025	Amendment to the Board of Directors Decree regarding Credit/Financing Market Segmentation: 1. Proposed adjustment of the segmentation value for medium and corporate credit/financing 2. Addition of export/import credit product schemes	Risk Management Division	1	Approved	100%

Product and Network Committee

PRODUCT COMMITTEE

The Product Committee is established to manage policies and oversee product monitoring, in order to ensure the successful development and evaluation of products in a targeted manner in accordance with the Bank's business plan. In 2025, the Product Committee has not yet conducted any activities, as the provisions governing the Committee are currently being updated in line with the transitional period of organizational structure changes in 2025.

NETWORK COMMITTEE

The Network Committee is established as the decision-making body for the implementation of network development, changes in status and/or closure of branch networks, as well as determining the classification of Branch Offices and Sub-Branch Offices. In 2025, the Network Committee has not yet conducted any activities, as the provisions governing the Committee are currently being updated in line with the transitional period of organizational structure changes in 2025.

Sustainability Committee

The Sustainability Committee is established as part of Bank Jatim's response to the evolving dynamics of the banking industry, which emphasizes green economy principles and social responsibility. The Committee is formed to strengthen cross-sectoral coordination and integrate sustainability functions into the organizational structure, focusing on accelerating sustainability programs from planning through to policy evaluation based on Environmental, Social, and Governance (ESG) principles, in order to ensure transparent and accountable non-financial performance reporting. In 2025, the Sustainability Committee has not yet conducted any activities, as the provisions governing the Committee are currently being formulated in line with the transitional period of organizational structure changes in 2025.



Implementation of Governance In Provision of Remuneration for Commercial Banks In Accordance with OJK Regulation 45/ POJK.03/2015

Basis of Remuneration Determination

The basis for the preparation of the determination of remuneration, namely:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies.
2. Financial Services Authority Regulation Number 17/ POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks.
3. Financial Services Authority Regulation number 45/ POJK.03/2016 dated December 23, 2016 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks.
4. Financial Services Authority Circular Letter Number 40/ SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks.
5. Financial Services Authority Regulation Number: 17 of 2023 concerning Implementation of Governance for Commercial Banks.
6. Deed of Establishment of PT Bank Pembangunan Daerah Jawa Timur Number 1 dated May 1, 1999.
7. Bank Jatim Articles of Association.

Based on the application of the Financial Services Authority Regulation POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Jatim implemented governance in the provision of remuneration which considered several aspects including bank ability and appropriateness, competitive, fair and based on risk could be accounted for and in accordance with the prevailing laws and regulations. The Company might postpone the provision of deferred variable remuneration (malus) or withdraw the variable remuneration that had been paid (clawback) to officials classified as Material Risk Taker (MRT), with the following conditions:

1. The Company may postpone the payment of deferred variable Remuneration (malus) to Material Risk Taker under certain conditions, namely:
   - The Bank experience bankruptcy.
     Namely a condition in which the Bank's balance sheet (Profit and Loss Statement) experiences a loss (negative profit).
   - There was a fraud committed by Material Risk Takers that caused losses to the Bank.
     It is a condition where the MRT has been proven to have committed fraud through a decision that has permanent legal force (inkracht van gewijsde).
2. Variable remuneration must be deferred at a certain percentage determined by the Company.
3. The Malus implementation procedure is carried out by suspending or canceling the remuneration that is still suspended if certain conditions occur according to point 1 above.

Remuneration and Nomination Committee

The Board of Commissioners formed a Remuneration and Nomination Committee which aimed to assist in carrying out its functions and duties in areas related to the remuneration and nomination of members of the Board of Directors and the Board of Commissioners. The remuneration and nomination committee had duties and responsibilities, including:

1. Regarding the mandatory remuneration policy:
   a. Evaluating the remuneration policy based on performance, risk, fairness and peer group, long-term goals and strategies of the Bank, fulfillment of reserves as stipulated in legislation and potential future bank earnings;
   b. Delivering evaluation results and recommendations to the Board of Commissioners regarding the remuneration policy for the Board of Directors and the Board of Commissioners to be submitted to the GMS.
   c. Delivering evaluation results and recommendations to the Board of Commissioners regarding the overall remuneration policy for employees to be submitted to the Board of Directors;
   d. Ensuring that the remuneration policy is in accordance with applicable regulations.
   e. Conduct regular evaluations of the implementation of remuneration policies.
2. Regarding the mandatory nomination policy:
   a. Preparing and providing recommendations regarding the system and procedure for selecting and / or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS;
   b. Providing recommendations regarding candidate members of the Board of Directors and / or candidates for members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS;
   c. Providing recommendations regarding Independent Parties who would become members of the audit committee to the Board of Commissioners in accordance with applicable regulations.

Scope of Remuneration Policy and its Implementation

In relation to the enactment of OJK Regulation No. 45/ POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Jatim has established a remuneration policy for the Company's Board of Directors, which was approved through the Board of Commissioners' Decree dated January 18, 2023, and the Board

of Directors' Decree dated April 18, 2023, related to the Total Reward policy for employees. The remuneration policy was the bank's strategy in providing rewards to employees, which were adjusted to the Bank's ability to accommodate changes in employee demographics, managing labor costs, and in order to encourage the achievement of Bank Jatim's business goals. Bank Jatim remuneration was prepared with the aim of being able to attract, maintain, motivate, and increase employee engagement in order to continuously provide optimal performance, support the vision, mission and strategy of Bank Jatim.

Bank Jatim sets the remuneration into 2 (two), namely:

1. **Permanent Remuneration**
   - Remuneration policies that are permanent in nature at least pay attention to:
     Business scale, complexity, peer group, inflation, financial conditions, capabilities, applicable laws, and regulations. The fixed remuneration consists of an honorarium, housing allowance, Communication Allowance, Holiday Allowance, Leave Allowance, Health Facilities/Costs, and other Facilities/Allowances determined by the Bank. This remuneration is unrelated to performance.
2. **Variable remuneration**
   The variable component of remuneration is linked to performance and risk, including bonuses (tantiem) and other Facilities/Allowances determined by the Bank as remuneration provided based on performance. Tantiem is granted in the form of cash and shares or stock instruments issued by Bank Jatim.

Performance Measurement Associated with Remuneration

Bank Jatim applied competency-based remuneration by measuring performance related to remuneration including a review of remuneration policies related to performance appraisal, methods of linking individual remuneration with Bank Jatim performance. Performance appraisal used a Key Performance Indicator (KPI) which consisted of an individual performance assessment and each work unit.

The application of the remuneration strategy was also carried out by taking into account the performance of each individual employee (based on performance) and the performance of the work unit while still paying attention to the availability of the company's budget. In general, Bank Jatim provided remuneration to employees in the form of monthly salaries, Overtime Allowance, Meal Allowance, Periodic Salary Increase, Holiday Allowance (THR), Annual Leave Pay, Extended Leave Allowance, Communication Allowance, Car Allowance Program (CAP), Motor Allowance Program (MAP), Structural Allowance, Incentives, Performance Bonus, and Production Incentive. Bank Jatim also provided health facilities for employees and their families including inpatient care, outpatient care, childbirth, general check-ups, replacement of glasses and outpatient assistance programs for Bank Jatim pensioners.

Remuneration Adjustment Associated With Performance and Risk

Bank Jatim provided remuneration that was variable in nature, namely remuneration that was linked to performance and risks, including performance bonuses, production services, bonuses and other forms of remuneration that could be equated with this. Remuneration in the form of tantiem could be given in cash and in shares issued by Bank Jatim with the provisions stipulated in the Decree of the Board of Commissioners dated January 18, 2023.

The Process of Preparing a Remuneration Policy

The remuneration policy became one of the important factors in obtaining and/or retaining competent and qualified employees, executive officers, Directors and Board of Commissioners. The remuneration policy became Bank Jatim's strategy in providing rewards that were adjusted to Bank Jatim's ability to accommodate changes in employee demographics, managing labor costs, and in order to encourage the achievement of Bank Jatim's business goals. Bank Jatim remuneration was prepared with the aim of being able to attract, retain, motivate, and increase employee engagement in order to continuously provide optimal performance, support the vision, mission and strategy of Bank Jatim. Bank Jatim remuneration policy formulation considered:

1. The creation of effective risk management.
   - The remuneration policy had to be able to trigger an increase in performance.
2. Financial Stability;
   - The remuneration policy also considered inflation and the Bank's financial condition.
3. Adequacy and capital of the Bank;
   - The remuneration policy could maintain the continuity of the Bank's business in order to be able to survive and develop, and be able to compete in the global market and in its peer groups. The Bank's capital adequacy included capital adequacy in order to comply with regulatory capital and the Individual Capital Adequacy Assessment Process (ICAAP).
4. Long-term and short-term liquidity needs;
   - The remuneration policy had to consider the Bank's ability.
5. Potential future income;
   - The remuneration policy had to be in accordance with the Bank's long-term strategy.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

In determining the remuneration policy, the Bank collaborates with Wilis Tower Watson, which is tasked with conducting benchmarking and/or salary surveys in accordance with the Bank's request regarding the remuneration policy so that it can always follow developments in the labor market.

Remuneration Package and Facilities Received by The Board of Directors and Board of Commissioners

The remuneration package and facilities received by the Board of Directors and the Board of Commissioners have been presented in the Sub-Title of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

Bank Jatim provides variable remuneration in the form of performance bonuses, production services, tantiem and other forms of remuneration that can be equated with that.

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration During 1 (One) Year

Position	Amount
Board of Commissioners	5 people
Board of Directors	7 people
Employee	4.402 people

Position and Number of Parties Who Are Material Risk Takers

Position	Amount
Board of Commissioners	5 people
Board of Directors	7 people

Shares Options Owned by Directors, Board of Commissioners, and Executive Officers

A description of the Shares Options Owned by the Board of Directors, Board of Commissioners and Executive Officers is explained in the Performance-Based Long-Term Compensation Policy section of the Corporate Governance Chapter in this Annual Report.

Highest and Lowest Salary Ratio

Description	Ratio
Main Commissioner Salary with Other Commissioners	1,11 : 1
President Director Salary with Other Directors	1,25 : 1
President Director Salary with Highest Employee Salary	1,67 : 1
Director Salary with Highest Employee Salary	1,33 : 1
Highest Employee Salary with Lowest Employee	21,09 : 1

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

Position	Amount	Nominal (in IDR millions)
Board of Commissioners	4 people	5.350
Board of Directors	7 people	10.531

Number of Employees Affected By Termination of Employment and Total Nominal of Severance Pay Paid

During 2025, there were no employees affected by termination of employment due to mergers, acquisitions, or business downsizing.

Total Amount of Deferred Variable Remuneration

Position	Amount	Nominal
Board of Commissioners	4 people	240.000.000
Board of Directors	7 people	909.000.000

Total Amount of Deferred Variable Remuneration Paid During 1 (One) Year

Position	Amount	Nominal
Board of Commissioners	9 people	423.000.000
Board of Directors	10 people	1.082.000.000

Total Remuneration Provided in One Year

Position	Amount	Nominal
Board of Commissioners	4 people	9.609.000.000
Board of Directors	7 people	20.102.000.000

Quantitative Information

Types of Variable Remuneration*)	Remaining Pending (in IDR millions)	Total Deductions During the Reporting Period		
		Caused Explicit Adjustment (A)	Caused Implicit Adjustment (B)	Total (A)+(B)
Cash (in million rupiah)	2.532	-	-	-
Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is the conversion of the said shares)	878	-	-	-
Total	**3.409**	**-**	**-**	**-**

Note: *) Only for MRT

Public Accountant

External Audit Function

Based on the Financial Services Authority Regulation No. 32/POJK.03/2016 concerning Amendments to Financial Services Regulation No. 6/POJK.03/2015 concerning Transparency and Publication of Bank Reports, an audit of the Bank Jatim Financial Statements for the 2023 financial year has been carried out by an independent, competent, professional, and objective public accountant following the Public Accountant Professional Standards, as well as work agreements and scope established audits.

For the audit process to follow the Professional Standards for Accountants and work agreements and the audit scope that has been determined and completed according to a predetermined time target, meetings are routinely held to discuss several significant essential issues. Bank Jatim is always trying to improve communication between Public Accountants, the Audit Committee, and the management of Bank Jatim to minimize problems during the audit process.

The appointment of a Public Accounting Firm and audit fees follow OJK Regulation No.13/POJK.03/2017 and OJK Circular Letter No. 36/ SEOJK.03/2017 and the resolutions of the Annual GMS. Public Accounting Firm and Public Accountant (partner in charge) registered with the Financial Services Authority

Public Accountant Appointment

The audit of Bank Jatim's financial statements ending December 31, 2023 was carried out based on the Cooperation Agreement Number First Party 062/137/DIR/AMK/PKS and Number Second Party E095.XI/ADH/2023 Dated November 22, 2023 to PUBLIC ACCOUNTING FIRM (KAP) PAUL HADIWINATA, HIDAJAT, ARSONO, RETNO, PALILINGAN & REKAN with an audit fee of IDR 1,175,000,000 (One Billion One Hundred Seventy Five Million Rupiah) including VAT.

Public Accounting Firm Services to Banks include:

1. Independence Statement Letter to Bank Jatim
2. Inspection schedule including interim inspection schedule
3. Independent Auditor's Report on the Financial Statements for the period ended December 31, 2023 with comparative figures for the period ended December 31, 2022 in the form of:
   a. Financial Position Statement;
   b. Profit and Loss Statement and Other Comprehensive Income;
   c. Statement of Changes in Equity;
   d. Cash Flow Statement;
   e. Publication Statement;
   f. Notes to the Financial Statements, including information on commitments and contingencies;

g. Other reports in accordance with:
   - Decision of the Chairman of the Capital Market and Financial Institution Supervisory Agency No: KEP-347/BL/2012 Regulation VIII.G.7 regarding the Presentation and Disclosure of Financial Statements by Issuers or Public Companies.
   - Decision of the Board of Directors of PT Jakarta Stock Exchange No: Kep-306/BEJ/07-2004 regarding Regulation No. I-E on the Obligation to Submit Information. This information must be presented in two versions, namely in both Bahasa Indonesia and English (Bilingual), consisting of one (1) original and fifty (50) hard copies, including the soft copy.

4. Management Letter (ML) Report in Indonesian, 10 (ten) copies including softcopy.
5. Independent Auditor's Report on compliance with laws and regulations and internal control in accordance with Auditing Standards Statement (PSA) No. 62 in Indonesian, 10 (ten) copies including softcopy.
6. The results of the examination in the form of documents mentioned in the scope of Public Accountant Services for the Audit of the Financial Report of PT Bank Pembangunan Daerah Jawa Timur, Tbk which ends on December 31, 2023, including the Sharia Business Unit along with working papers including other documents related to the examination become the rights of PT Bank Pembangunan Daerah Lawa Timur, Tbk.
7. PUBLIC ACCOUNTING FIRM (KAP) PAUL HADIWINATA, HIDAJAT, ARSONO, RETNO, PALILINGAN & REKAN has communicated with the Financial Services Authority (OJK) to discuss the scope of the audit of Bank Jatim's Financial Report ending on December 31, 2025.

Public Accounting Firms, Accountant Names and Audit Service Fees

Table of Public Accounting Firms, Accountant Names and Audit Service Fees.

Year	Public Accounting Firm	PAF period	Name of Accountant (Partner in Charge)	AP Period	Audit Service Fee (Million Rupiah)
2025	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner	4rd Period	Ary Daniel H	4rd Period	3.800*
2024	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner	3rd Period	Ary Daniel H	3rd Period	1.875
2023	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner	2nd period	Ary Daniel H	2nd period	1.175
2022	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partner	1st period	Ary Daniel H	1st period	1.121
2021	Kanaka Puradiredja, Suhartono	1st period	Florus Daeli	1st period	1.300
2020	Amir Abadi Jusuf, Aryanto, Mawar & Partner (RSM Indonesia)	1st period	Bimo Iman Santoso	1st period	1.485

* The increase in audit service fees in 2025 was attributable to Bank Jatim's obligation to prepare consolidated financial statements with 4 subsidiaries within the framework of the KUB (BPD NTB Syariah, BPD NTT, BPD Sultra, and BPD Lampung).

Other Services Provided by Accountants

During 2024, there were no other services provided by accountants.

Internal Control System

In order to create and improve the quality of risk management implementation that supported the effectiveness of a riskbased Bank supervision framework, Bank Jatim was required to have an Internal Control System (SPI) that was reliable and effective in managing its risk which was determined by the Bank's management on an ongoing basis, in order to:

1. Safeguard and secure the assets of the Bank.
2. Ensure the availability of more accurate reports.
3. Increase compliance with applicable regulations.
4. Reduce the financial impact or the impact of losses, irregularities including fraud and violations of prudential aspects.
5. Increase organizational effectiveness and increase cost efficiency.

The Internal Control System (SPI) is a monitoring mechanism established by the management of Bank Jatim on an ongoing basis. An effective SPI is an essential component in management and forms the basis for sound and safe Bank operational activities. Implementing an effective internal control system can assist Bank management in safeguarding Bank assets, increasing Bank compliance with applicable laws and regulations, and reducing the occurrence of losses, deviations, and violations of prudential aspects.

Implementing a reliable and effective internal control system for the Bank is the responsibility of all risk-taker units, support units, and the Internal Audit Division. The internal control system for risk refers to the overall internal control system, which includes:

1. The Bank implements an effective internal control system in implementing Risk Management regarding established policies and procedures. Applying the principle of segregation of functions (four eyes) is sufficient, and the principle is implemented consistently.
2. Comprehensive internal control system in the implementation of Risk Management
3. Implementation of a review of the implementation of Risk Management
4. The results of the review assessment by the Company's Risk Management Division are submitted to the Board of Commissioners, Internal Audit Division, Compliance and Risk Management Director, Audit Committee, and other relevant Directors as input in order to improve the Risk Management framework.
5. Improvements to the findings of internal and external audits monitored by the Internal Audit Division. The Internal Audit Division informs audit findings that have yet to be followed up to the Board of Directors to take the necessary steps.
6. The level of responsiveness to weaknesses and/or deviations that occur against the applicable internal and external regulations.

Purpose

1. Compliance with statutory provisions and regulations or compliance objectives.
2. The objective of compliance was to ensure that all of the Bank's business activities were carried out in accordance with the laws and regulations, both those issued by the government, OJK, Bank Indonesia as well as internal policies, regulations and procedures stipulated by the Bank.
3. The availability of financial and management information that was complete, accurate, appropriate, and timely or information purposes.
4. The purpose of information was intended to ensure the availability of complete, accurate, efficient, and timely reports required in order to make appropriate and accountable decisions.
5. Effectiveness and efficiency in the Bank's business activities or operational objectives.
6. Operational objectives were intended to increase the effectiveness and efficiency of the use of assets and other resources in order to protect the Bank from the risk of loss.
7. Increasing the effectiveness of the risk culture in the Bank's organization as a whole or the objectives of the risk culture.
8. The objective of risk culture was intended to identify weaknesses and assess deviations early as well as to continuously assess the reasonableness of existing policies and procedures in the Bank.

Environment of Control

The control environment provided direction for the organization and affected the controlling awareness of the people within the organization. Factors that influenced the control environment were integrity and ethical values, commitment to competence, the Board of Directors and the Audit Committee, management style and operating style, organizational structure, granting of authority and responsibility, HR practices and policies.

The adequacy of the Bank's internal control was assessed based on the controls inherent in activities in accordance with the policies, systems and procedures implemented including activity control, physical control, compliance and limit provisions, reconciliation procedures, separation of functions and other elements of control.

Risk Assessment

Measurement of Risk was the identification of entities and analysis of relevant risks to achieve their goals forming a basis for discovering how risks should be managed. Bank Risk Assessment became a series of activities to identify, measure, monitor and control risks. Risk Assessment was carried out on all types of risks inherent in the Bank's processes / activities.

Bank-wide risk assessment was carried out by the risk management unit (SKMR) on a quarterly basis as outlined in the Bank's risk profile report. The assessment covered all risks faced by the Bank which included credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk.

Control Activities - Financial and Operational Control

Controls were classified as policies and procedures related to performance reviews, information processing, physical controls, and segregation of duties.

Reviewing the performance of Branches and Supporting Branches compared to predetermined targets is routinely carried out every 4 (four) months by the Board of Directors, which was carried out on August 3, 2023 and August 4, 2023 (Review Cawu II 2023). This will encourage control activities at Branches and Sub-Branch Offices, especially regarding control of performance targets for Third Party Funds, Loans, Liquidity Ratios, Earning Assets Quality, Earnings, Effectiveness, and Efficiency. However, in the event of a decline or failure to achieve operational performance, the Board of Directors coordinates the areas that cause the decline in performance by making action plans for future improvements and intensive monitoring.

The Internal Audit Division also conducts an examination of the organizational structure at Branch Offices, Sub-Branch Offices, and Cash Offices based on sampling, which includes vacancies, segregation of duties, concurrent positions, and competence of officers in carrying out operational activities during the General Audit.

Information System Control through TSI examination with the scope of Information Technology (IT) Audit covering Management & Governance; Development & Operations Process and Security Management. In addition, as an obligation to comply with regulatory authorities, thematic examinations of the Indonesian National Standard ISO 27001:2013 for Information Security Management System and ISO 20000:2018 for Core Banking System Service Management System, JConnet Internet Banking, JConnet Mobile Banking, and JConnet SMS Banking of Bank Jatim are conducted. The examination scope includes an assessment (gap analysis) of the Bank's internal policies and procedures against the Indonesian National Standard ISO.

Documentation Control, ensured that:

a. Documentation of policies, procedures, systems, accounting standards, and adequate audit trail processes that are easily accessible to all Bank Jatim employees through the Compliance Portal.
b. Easy access to documentation if needed for examination purposes.
c. Adequate document accuracy and availability.

Separation of Functions

The separation of functions was intended so that everyone in his position did not have the opportunity to commit and hide mistakes or deviations in the implementation of his duties. the Branch organizational structure, the functions of credit analysis and credit administration & credit legal officers have been separated. The subordinate credit analysts report to the credit supervisor, while the business administration and legal officers report to the Business Administration & Legal Supervisor.

Physical Asset Control

Examination ensured the implementation of physical safeguards for Branch assets including physical numbers, records and regular checks between physical and records, safe placement of assets and arrangements for authorized officers including credit collateral documents, for example cash checks, inventories, physical checks of credit collateral, marketable papers and fixed assets.

Compliance With Other Laws and Regulations

Control of compliance with laws and regulations is generally carried out by the Compliance Unit. The Compliance Work Unit must be independent and only responsible directly to the Director in Charge of the Compliance Function. The duties and responsibilities of the Compliance Unit include, among others, identifying, measuring, monitoring, and controlling Compliance Risk with reference to OJK regulations governing the implementation of risk management for commercial banks and OJK regulations governing the implementation of risk management for Islamic commercial banks and sharia business unit. In addition, the Compliance Unit also assesses and evaluates the effectiveness, adequacy, and conformity of the Bank's policies, provisions, systems and procedures with statutory provisions.

In improving the effectiveness of controlling compliance with laws and regulations, the Compliance Unit has carried out its duties, among others, to improve the culture of compliance in work units both offline and online, and to continuously improve employee understanding on the applicable rules and regulations, identify, measure, monitor, and control compliance risk to minimize the occurrence of compliance risk by using an application that will be built through a web portal, as well as developing a compliance portal so that it can function effectively to support the performance of all work units. , as well as integrating external requirements summary working papers on the compliance portal.

Information and Communication

Information and Communication became the identification, capture and exchange of information in a form and time that enables people to carry out their responsibilities. Strengthen effective communication channels with systems enabled the information and communication distribution immediately and accurately to reinforce the understanding and implementation of internal control objectives, processes, and responsibilities involving the Board of Commissioners, Management, related Divisions to employees, as designed to provide adequate assurance about achievement the purpose of the Bank.

In carrying out its functions, internal audit as a strategic partner for the Bank in achieving its activity objectives always provided Assurance and Consultations that provided added value to improve the Bank's performance, internal audit had to be independent, objective, professional and had adequate compensation and had the authority to gain access to information complete in carrying out its duties, because this would provide assurance to the Bank regarding the quality and effectiveness of internal control, risk management as well as governance processes and systems to protect the assets of the bank, the organization and the reputation of the Bank.

Monitoring Activities

Monitoring activity was a process that determined the quality of internal control performance over time. Monitoring included determining the design and operation of controls in a timely manner and taking corrective action. To ensure the quality of internal control system sustainable and periodic has carried out and the necessary improvements in the making aligned with existing conditions, particularly by continuous monitoring (ongoing monitoring). Passive/off-site inspection mechanisms or separate evaluation is centrally conducted by the Internal Audit Division Head Office with the observations, research, and analysis of bank functional activities and branch performance aims to obtain information in the shortest possible time and identifying Branch problems so it can take corrective action to the responsible parties.

Compliance with The Committee of Sponsoring Organizations of Tradeway Commission Internal Control Framework (COSO)

1. Control environment. Control environment factors included ethical values and competence of people and entities, management philosophy and operating styles that prioritize integrity and corporate values which are implemented in management control as a reference as a standard of corporate behavior. The Board of Commissioners also monitors the evaluation of the implementation of internal control made by internal auditors and external auditors with the aim of ensuring that there are improvements to bank problems that can reduce the effectiveness of internal control. Management also strives to place individuals with integrity, competence and effectiveness in their work (right man in the right place).
2. Measuring risk (risk assessment). Management identified, analyzed, and measured risks to ensure adequacy that the risks in a company were managed in accordance with the risk appetite relevant to the business and operations of the bank in order to achieve the specified business plan, by establishing risk identification and risk management criteria to produce reliable financial reports.
3. Control activities. Actions taken by management in the context of internal control relating to the implementation of bank operations, especially the implementation of risk management, implementation of Good Corporate Governance in achieving the targets set by management, were sufficient, effective and safe. Mainly by taking steps, including evaluating or updating policies and procedures, as well as evaluating the security of all business functions and applications and networks included in Business Continuity Management.
4. Information and communication. Strengthening effective lines of communication with a system that allowed the distribution of information and communication quickly and accurately to support the understanding and implementation of internal control objectives, processes and responsibilities involving the Board of Commissioners, Management, related divisions and employees, which were designed to provide adequate assurance about the achievement of company objectives.
5. Monitoring. In order to ensure the quality of internal control in a sustainable and periodic manner and that the necessary improvements had been made according to existing conditions, it was necessary to carry out continuous monitoring (on going monitoring). Monitoring in the first line of defense is in the form of an Internal Control System attached to each risk taking unit, while monitoring carried out on the second line of defense in the first line of defense had to be carried out proactively and continuously in each risk taking unit.

Evaluation of Implementation of Internal Control System

The implementation of a reliable and effective internal control system became the responsibility of all parties involved in the Bank organization, among others, as follows:

1. Board of Directors
   The Board of Directors of the Bank was responsible for creating and maintaining an effective internal control system as well as ensuring that the system run safely and reliably in accordance with the internal control objectives set by the Bank. Meanwhile, the Director in charge of compliance and risk management functions had to play an active role in preventing irregularities by establishing policies related to the principle of prudence and disseminating information to all employees.
2. Board of Commissioners
   The Board of Commissioners of the Bank was responsible for supervising the implementation of internal control in general, including the Board of Directors' policies that stipulate such internal control.
3. Internal Audit Work Unit
   The Internal Audit Unit had to be able to evaluate and play an active role in improving the effectiveness of the Internal Control System on an ongoing basis with regard to the implementation of Bank operations that had the potential to cause losses in achieving the targets set by bank management. In addition, Banks needed to pay attention

to the implementation of an independent internal audit through adequate reporting channels, and the expertise of the internal auditors in particular on the practice and application of risk assessment.

4. All Bank Officers and Employees
   Every bank officer and employee had to understand and implement the internal control system established by bank management. Effective internal control increased the responsibilities of bank officers and employees, promote an adequate risk culture and compliance culture, and accelerate the identification process of unhealthy banking practices and to the organization through an efficient early detection system.
5. External parties
   External parties of the bank included the Financial Services Authority, Bank Indonesia, external auditors, and bank customers with an interest in the implementation of a reliable and effective SPI of a bank.

Results of the Internal Control System Evaluation conducted by the Board of Directors through a review, namely the Board of Directors periodically (every quarter) reviews the operational performance report of the Head of Work Unit (Branch Head) through this review, evaluates findings such as the problem of weakness in the Internal Control System, Financial Report Errors or other irregularities (fraud). The evaluation results show that the implementation of Bank Jatim's internal control system during 2025 has been effective and adequate.

Statement of the Board of Directors and/or the Board of Commissioners on the Adequacy of the Internal Control System

The Board of Commissioners and the Board of Directors provide direction on the results of the audit report on the Adequacy of the Internal Control System that has been carried out by the Internal Audit Division by holding regular coordination meetings regarding issues that are obstacles in the Bank's operations and achievement of bank performance including discussions regarding the findings of Internal Audit within a certain period. Board of Commissioners and Directors assess that the internal control system during 2025 has been effective and adequate.

Risk Management

Risk Management is a controlling risk activity through the process of identifying, measuring, evaluating and monitoring to a portfolio in estimating potential losses that might occur. Thus, the application of risk management was expected that the risks that had the potential to occur could be mitigated and minimized.

Risk Management Framework

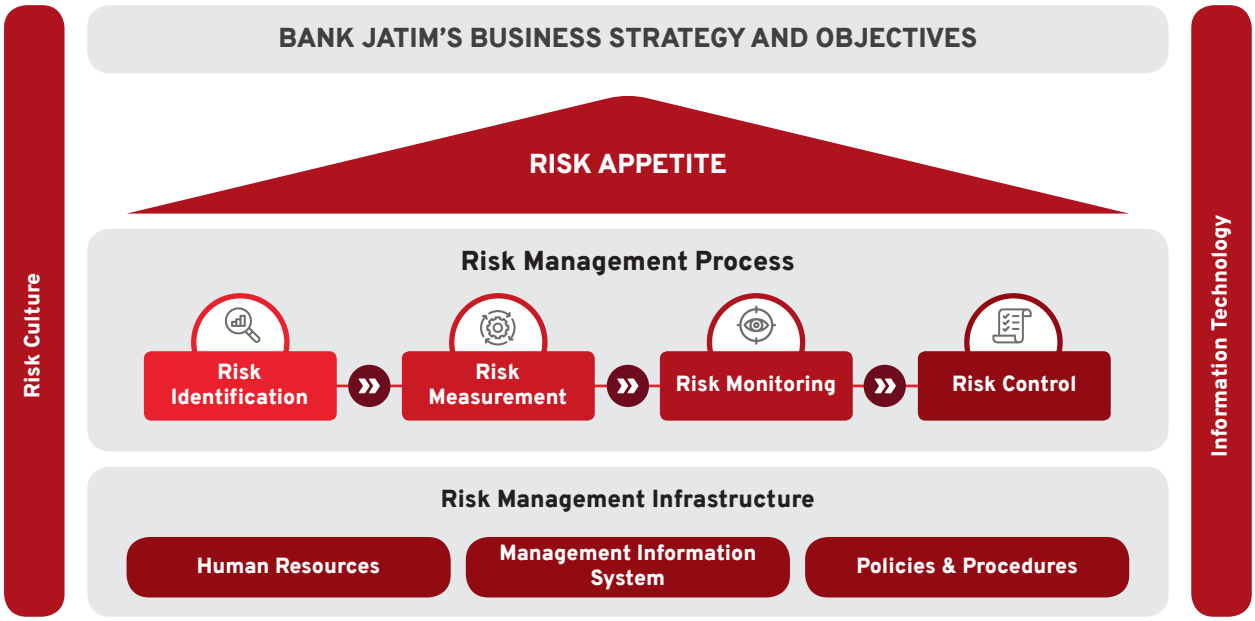
The implementation of Risk Management at Bank Jatim is conducted in line with the Enterprise Risk Management (ERM) framework. This framework provides the basis for a proactive and forward-looking risk management process to ensure the achievement of a healthy and sustainable business growth while comprehensively managing capital. Within the ERM framework, risks are managed in an integrated manner through aligning risk appetite with business strategies.

The primary objective of implementing ERM is to enable the Bank to achieve its business targets and plans while adhering to the principle of prudence, maintaining good financial performance, and ensuring compliance with applicable regulations. This is realized through the establishment of a strong risk culture that serves as the foundation for control mechanisms within the ERM framework. Additionally, the Bank prepares risk mitigation measures to align risk exposure with the predetermined risk appetite.

The ERM framework refers to and aligns with the scope of risk management set by the Financial Services Authority, which includes, among other things:

1. Active oversight by the Board of Commissioners and Directors.
2. Adequacy of policies, procedures, and limit determinations.
3. Adequacy of processes for risk identification, measurement, monitoring, and control, as well as risk management information systems.
4. Comprehensive internal control systems.

In simple terms, ERM encompasses a "top-down strategic" and "bottom-up tactical" risk management approach that complement each other. The main components within the ERM framework are depicted in the following diagram:



1. Risk Culture

   The Bank integrates risk management as an inseparable part of its corporate culture and decision-making processes. The key pillars in building and strengthening an effective risk management culture within the Bank include:

   a. Management establishes a clear strategic direction and serves as a role model in implementing the principles of prudence, integrity, and compliance. Risk values are internalized through consistent communication of the vision, strategy, and risk appetite across all organizational levels.
   b. Competency enhancement is carried out through continuous training, certification, and systematic knowledge sharing. A two-way communication culture is fostered to ensure that every employee understands risk exposure and is encouraged to communicate potential issues at an early stage (speak-up culture).
   c. The Bank ensures the availability of adequate policies, procedures, methodologies, and risk management information systems. This infrastructure supports the effective identification, measurement, monitoring, and control of risks, and is integrated with business planning processes.

   As part of its commitment to embedding a risk-aware culture, the Bank continuously implements various strategic initiatives, including:

   a. Consistently conveying messages and demonstrating exemplary conduct regarding the importance of risk management. Alignment in the attitudes and strategic decisions of the Board of Directors and Executive Officers serves as the foundation in shaping organizational behavior in line with the Bank's risk appetite and business strategy.
   b. The Bank periodically conducts training and socialization programs aimed at enhancing risk awareness and understanding. These activities are designed to build early vigilance and strengthen the speak-up culture in addressing potential irregularities.
   c. Risk-related information is communicated openly and continuously. Periodic reports are utilized to ensure that all lines of defense understand risk exposure and their respective roles in risk control.
   d. The Bank implements well-documented policies, procedures, and work guidelines as operational references. This approach ensures that the processes of identifying, measuring, monitoring, and controlling risks are carried out consistently and systematically in every decision-making process.

To further strengthen the risk culture, the Bank's risk management implementation is embedded in the three lines of defense philosophy, which integrates all operational risk management activities, starting from identification, assessment, control, and reporting to Executive Officers, as well as oversight by the Board of Directors and the Board of Commissioners. The Board of Commissioners and the Board of Directors are responsible for developing an organizational culture that is aware of operational risks and fostering commitment in managing such risks in accordance with the Bank's business strategy.

2. Information Technology
   Bank Jatim considers information technology and data management as strategic enablers in supporting the implementation of effective and integrated risk management. In an increasingly complex and digitalized business environment, data quality and system reliability are key factors in ensuring that every business decision is made prudently, measured, and accountable.

   Technology and data constitute an integral part of the Risk Management Information System, which continues to be developed in line with business growth, increasing product complexity, as well as regulatory and stakeholder requirements.

   The implementation of risk management information technology in the digitalization era plays a crucial role in supporting the organization in the processes of identifying, measuring, monitoring, and controlling risks effectively.

   The Bank Jatim Risk Management Information System is designed to ensure:
   a. The system is capable of presenting risk exposure accurately, in a timely manner, and in an integrated way, both at the composite level and for each type of risk. This information serves as the basis for monitoring compliance with the established Risk Appetite and limits.
   b. Technology supports the monitoring of the implementation of risk policies, procedures, and limits through structured risk monitoring dashboards. Accordingly, potential breaches of limits can be promptly identified and followed up.
   c. The system provides comparisons between realized risk exposure and the parameters set in the Risk Appetite Statement (RAS), enabling management to undertake timely corrective actions in the event of deviations.

3. Business Strategy and Objectives
   In implementing effective risk management, Bank Jatim positions risk management as an integral part of the strategy formulation process and the achievement of business objectives. Growth strategies are not solely driven by expansion and profitability targets, but also take into account the Bank's risk capacity, risk appetite, and overall risk profile.

   In line with this, the Bank's management is required to ensure that the organizational structure, business processes, and control infrastructure are designed proportionally in accordance with the scale of operations, the complexity of products and services, and the level of risks inherent in the Bank's activities. Such structural alignment is crucial to ensure that all risk-taking activities remain within a sound and measurable governance framework.

   In the governance context, Bank Jatim implements the principles of Good Corporate Governance (GCG), strengthened by the four eyes principle, thereby ensuring the effectiveness and consistency of the implementation of the Enterprise Risk Management (ERM) Framework.

4. Risk Appetite
   Risk Appetite is a fundamental element within the Enterprise Risk Management framework that reflects the level and types of risks the Bank is willing to assume in achieving its strategic objectives and business targets. The determination of Risk Appetite is not static, but is periodically adjusted in line with changes in the business environment, growth direction, capital resilience, and liquidity capacity.

   The objective of the Risk Appetite framework is to ensure that the boundaries of acceptable risk-taking activities are aligned with the Bank's strategies and business plans, and to serve as guidance for all business units in daily decision-making.

   The Risk Appetite Statement is supported by the ERM Dashboard, which includes both quantitative and qualitative indicators. These parameters and thresholds are evaluated periodically, at least once a year, taking into account developments in the Bank's internal conditions, external dynamics, business projections, as well as changes in applicable regulations.

   RAS reporting is conducted on a quarterly basis to the Board of Directors and the Board of Commissioners. In such reports, each indicator is clearly presented with status indicators to facilitate management in conducting evaluations and making timely corrective decisions.

5. Risk Management Process
   The objective of a good risk management process is to manage inherent risks in the Bank's activities with the goal of providing sustainable added value to the entire Bank's operations. The risk management process is conducted as part of daily activities with the aim of ensuring that risks are considered, evaluated, and responded to in a timely and appropriate manner.
   a. Identification and Risk Assessment
      To establish effective risk management, risks need to be clearly defined, proactively identified, and continuously assessed based on a forward-looking approach. Accurate identification and assessment

of risks focus on awareness and understanding of all major inherent risks in business activities or key risks that may arise from external factors or uncertainties.

The Bank conducts risk identification through the self assessment of the Risk Profile at the PRC branch as a Risk Control Self-Assessment tool. This structured approach allows the First Line of Defense to identify and assess key risks and controls, enabling them to plan appropriate corrective actions to minimize existing risk exposure.

b. Risk Measurement
Risk measurement aims to gauge the Bank's risk profile to obtain an effective overview of the implementation of risk management by understanding the magnitude of risk in a product, portfolio, and activity, as well as its impact on the Bank's profitability and capital.

c. Monitoring and Reporting
Risk monitoring aims to continuously evaluate risk exposure and refine reporting processes when there are changes in the Bank's business activities, products, transactions, risk factors, information technology, and risk management information systems that are material. These risks are monitored and reported periodically to ensure they remain within the Bank's risk appetite limits.

d. Risk Management and Control
Risk management and mitigation are integral parts of the bank's business, aiming to reduce risks to a manageable level and within the limits of risk appetite.

6. Risk Management Infrastructure
The successful implementation of the Enterprise Risk Management Framework is highly dependent on the adequacy and reliability of risk management infrastructure. This infrastructure serves as the foundation to ensure that all processes of risk identification, measurement, monitoring, and control are carried out consistently, in an integrated manner, and aligned with the Bank's strategy and Risk Appetite.

Within Bank Jatim's risk management framework, such infrastructure is built upon three main pillars, namely:

a. Human Resources (HR)
Bank Jatim recognizes that the effectiveness of risk management is highly dependent on the competence and integrity of its employees. Therefore, the human resource management system is conducted in an integrated manner, starting from recruitment processes, competency development, to remuneration systems, all aligned with the business strategy..

In establishing competency standards and HR placement, the Bank defines clear qualifications and competencies for each level of position related to risk management, particularly within the Risk Management Business Unit. The assignment of officers and staff to risk functions is carried out by considering business complexity and the need to strengthen oversight.

As part of strengthening the risk culture, Bank Jatim consistently provides competency development programs, including:

- Internal and external training in accordance with the needs of each work unit;
- Dissemination of applicable internal and external regulations
- Workshops to broaden insights and best practices;
- Internalization of risk culture (risk awareness) across all organizational levels.

Bank Jatim also implements a structured employee rotation policy to broaden employees' perspectives on various aspects of business and risk. This program aims to:

- Enhance cross-functional understanding;
- Reduce potential operational risks and fraud;

b. Management Information System
The Bank's Risk Management Information System is developed as an integrated platform capable of presenting risk information accurately, comprehensively, and in a timely manner. This system plays an important role in supporting risk-based decision-making across all levels.

The development of the Risk Management Information System is carried out on an ongoing basis by strengthening aspects of information security, information technology governance, and cyber risk control. These measures aim to maintain data integrity, ensure business continuity, and support the Bank's stability in addressing increasingly complex risk dynamics.

c. Policies and Procedures
The Bank has a comprehensive and well-documented risk management policy framework, which includes the Bank's Core Policies, Product & Activity Policies, Standard Operating Procedures, and relevant technical guidelines. Through the strengthening of these policies and procedures, the Bank ensures that all risk-taking activities are conducted within a clear and measurable governance framework.

Risk Management System

Based on the OJK Regulation Number 18/ POJK.03/2016 dated March 16, 2016, concerning Application of Risk Management for Commercial Banks and OJK Circular Letter Number 34/SEOJK.03/2016 dated September 1, 2016, concerning Application of Risk Management for Commercial Banks. Bank Jatim Risk Governance Structure was developed based on the Four Pillars of Risk Management Implementation, namely:



Active Supervision of The Board of Commissioners and Directors

Implementing good corporate governance, the Board of Commissioners and the Board of Directors always carry out active supervisory functions over all operational and strategic activities of the Bank. This supervision is carried out to ensure compliance with applicable regulations and to optimize the Bank's performance in facing the challenges of the dynamic financial industry. For this reason, the Board of Commissioners and the Board of Directors must understand the Risks faced by the Bank and provide clear direction, carry out active supervision and mitigation and develop a Risk Management culture within the Bank's organization.

In order to support the implementation of Risk Management effectively, the Board of Directors is actively involved in the Risk Management Committee and the formation of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee and the Audit Committee. The duties, responsibilities and authorities of the Board of Commissioners and the Board of Directors are as follows:

Active Surveillance	Duties, Responsibilities and Authorities
Board of Commissioners	1. Ensuring that the implementation of Risk Management was adequate in accordance with the characteristics, complexity and risk profile of the Bank. 2. Having a good understanding of the types and levels of risk inherent in the Bank's business activities. 3. Approving the Risk Management policy including the Risk Management strategy and framework that was determined in accordance with the Bank's risk appetite and risk tolerance. 4. Evaluating Risk Management policies and Risk Management Strategies at least 1 (once) a year or more frequently when things occured that could significantly affect the Bank's business activities. 5. Evaluating the accountability of the Board of Directors and provide direction for improvement on the implementation of Risk Management policies on a regular basis to ensure that the Board of Directors manages the Bank's activities and risks effectively.

Active Surveillance	Duties, Responsibilities and Authorities
Board of Directors	1. Ensuring that the implementation of Risk Management was adequate in accordance with the characteristics, complexity and risk profile of the Bank. 2. Having a good understanding of the types and levels of risk inherent in the Bank's business activities. 3. Prepare and establish written and comprehensive Risk Management policies, strategies and frameworks including the determination of overall risk limits and per type of risk, taking into account risk appetite and risk tolerance in accordance with the Bank's conditions and taking into account the impact of risk on capital adequacy. 4. Formulating, determining, and periodically updating procedures and tools to identify, measure, monitor and control risks. 5. Evaluating and/or updating policies, strategies, and Risk Management framework at least 1 (once) a year, or when there were significant changes in factors affecting the Bank's business activities, risk exposure, and/or risk profile. 6. Establishing an organizational structure including clear authorities and responsibilities at each level of position related to the implementation of Risk Management. 7. Being responsible for implementing policies, strategies and Risk Management framework approved by the Board of Commissioners and evaluating and providing direction based on reports submitted by the Company's Risk Management Division including reports on risk profiles. 8. Ensuring that all material risks and impacts arising from these risks had been followed up and submit an accountability report to the Board of Commissioners periodically containing progress reports and material risk issues accompanied by corrective steps that had been, were being, and would be carried out. 9. Ensuring the implementation of follow-up corrections for problems or irregularities in the Bank's business activities discovered by the Internal Audit Division. 10. Developing a Risk Management culture including risk awareness at all levels of the organization, including adequate communication to all levels of the organization regarding the importance of effective internal control as evidenced in: a. Minutes document attached with attendance list of meeting participants, if communicated through the meeting forum; b. Paper documents/handouts or other materials if communicated through education and training forums, accompanied by a list of attendees. 11. Ensuring adequate financial support and infrastructure to manage and control risks. 12. Ensuring that the Risk Management function had been implemented independently by means of a separation of functions (four eyes principle) between the Company's Risk Management Division which identified, measured, monitored and controlled risks with the Internal Audit Division and the risk taker unit. 13. Conduct periodic reviews to ensure the accuracy of risk assessment methodology, the adequacy of the implementation of risk management information systems and the appropriateness of Risk Management policies and procedures as well as the determination of risk limits.

Carrying out the function of implementing effective Risk Management, the Board of Directors is assisted by the Risk Management Work Unit (SKMR) in carrying out the functions of risk identification, risk measurement, risk mitigation and risk control.

Adequacy of Policies and Procedures and Risk Limit Determination

Bank Jatim has a Risk Management Policy that is used as the main guideline in implementing risk management and must be in line with the Bank's vision and mission. For more specific business areas, Bank Jatim has more specific policies and procedures, for example in the fields of credit, treasury, and operations. These policies and procedures include, among others, the determination of limits for each activity, both at the portfolio and transactional levels.

All Policies and Procedures at Bank Jatim are evaluated and updated at least once a year. In accordance with SEOJK 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, in order to support effective risk control, the policies and procedures owned by the Bank must be based on a Risk Management strategy by considering the level of risk to be taken (risk appetite).

Risk Appetite is the type and level of risk that can be taken or faced by the Bank, which is within the risk capacity owned in order to achieve the bank's business goals. Bank Jatim's risk appetite is articulated in the form of a Risk Appetite Statement (RAS) which is a formal guideline in the risk-taking process to achieve business targets. RAS is important because it will provide clear and consistent direction to all levels of Bank Jatim regarding the Bank's risk-taking capabilities.

Adequacy of Risk Identification, Measurement, Monitoring and Control Processes and Risk Management Systems

Bank Jatim run the Identification, Measurement, Monitoring and Risk Control Process, as well as a Risk Management System through an Enterprise Risk Management (ERM) framework. Risk control policy guidelines provided an adequate reference for the identification and measurement process of risk. In measuring the risk profile of each Bank activity, at the initial stage the Bank identified risks by recognizing and understanding all inherent risks. After the risk identification was carried out, the measurement and risk monitoring was then carried out. This risk measurement was intended so that the Bank was able to calculate the risk exposure inherent in each activity so that the impact on the Bank's performance could be estimated.

Periodically evaluating risk exposures, especially those that were material in nature and or that had an impact on the Bank's performance. The results of monitoring, which included evaluation of risk exposures, were reported in a timely, accurate and informative manner which would be used to make decisions, including the necessary follow-up actions to monitor risks.

1. **Risk Identification**

   Proactive risk identification covered all business activities of the Bank and was carried out in order to analyze the sources and likelihood of risks and their impacts. Risk identification was carried out periodically by using a method or system to identify risks in all products and business activities of the Bank.

   The risk identification process was carried out by analyzing all risk sources that were at least carried out on the risks from the Bank's products and activities and ensuring that the risks from new products and activities had gone through a proper Risk Management process before being introduced or implemented.

2. **Risk Measurement**
   a. The risk measurement system was used to measure the Bank's risk exposure as a reference for exercising control. Risk measurement was carried out regularly for both products and portfolios as well as for all Bank business activities.
   b. The risk measurement system can measure:
      - The sensitivity of the product / activity to changes in the factors that influence it, both under normal and abnormal conditions.
      - The trend of changes in these factors is based on past fluctuations and their correlation.
      - Individual risk factors.
      - Overall risk exposure as well as per Risk, taking into account the relationship between Risks.
      - All risks inherent in all transactions and Bank products, including new products and activities, and can be integrated into the Bank's management information system.
   c. The risk measurement method was carried out quantitatively and/or qualitatively according to the characteristics and complexity of business activities. The measurement methods were in the form of methods stipulated by the Financial Services Authority in the framework of risk assessment and capital calculation as well as methods that were developed by the Bank itself.
   d. The Risk measurement system was evaluated and refined periodically or from time to time as necessary to ensure the suitability of assumptions, accuracy, fairness and data integrity, as well as the procedures used to measure Risk.
   e. Stress tests were carried out to complement the risk measurement system by estimating the Bank's potential losses in abnormal market conditions using certain scenarios in order to see the sensitivity of the Bank's performance to changes in risk factors and to identify influences that had a significant impact on the Bank's portfolio.
   f. The Bank performed stress testing periodically and reviews the stress testing results and takes appropriate steps if the predicted conditions that would occur exceed an acceptable tolerance level. The results were used as input when setting or changing policies and limits.

3. **Risk Monitoring**
   a. The Bank had a monitoring system and procedure which included monitoring the amount of risk exposure, risk tolerance, internal limit compliance, and the results of stress testing as well as the consistency of implementation with established policies and procedures.
   b. Monitoring was carried out both by the risk taker unit and by the Company's Risk Management Division.
   c. Monitoring results were presented in periodic reports submitted to Management in the context of risk mitigation and the necessary actions.
   d. The Bank prepared an effective back-up system and procedures to prevent disruptions in the risk monitoring process, and conducts regular checks and reassessments of the back-up system

4. **Pengendalian Risk Control**
   a. The Bank had an adequate risk control system by referring to the established policies and procedures.

b. The risk control process implemented by the Bank was adjusted to the risk exposure as well as the level of risk to be taken and risk tolerance. Risk control was carried out by the Bank, among others by means of hedging mechanisms, and other risk mitigation methods such as issuing guarantees, asset securitization and credit derivatives, as well as increasing Bank capital to absorb potential losses.

5. **Risk Management System**
   a. The Risk Management System is part of the management information system owned and developed by the needs of the Bank to implement effective risk management.
   b. As part of the risk management process, a risk management system is used to support the implementation of risk identification, measurement, monitoring, and control processes.
   c. The Risk Management System and the resulting information are adapted to the characteristics and complexity of the Bank's business activities and are adaptive to changes.
   d. The adequacy of the scope of information generated from the risk management system is reviewed periodically to ensure that the coverage is adequate by developments in the level of complexity of business activities.
   e. As part of the risk management system, risk profile reports are prepared periodically by the risk management division, independent of the work units conducting business activities. The frequency of submitting reports to the relevant Directors and the Risk Management Committee is increased as needed, significantly when market conditions change rapidly.
   f. The Risk Management System supports reporting to the Financial Services Authority.
   g. In developing new information system technology and software, the Bank ensures that implementing the new information system and technology will maintain the continuity of the Bank's information system.
   h. If the Bank decides to outsource Employees in software development and system improvement, the Bank ensures that the decision to appoint a third party is carried out objectively and independently. The outsourcing agreement/contract includes clauses regarding maintenance and updating as well as anticipatory steps to prevent disruptions that may occur in its operations.
   i. Prior to implementing the new management information system, the Bank conducts tests to ensure that the processes and resulting outputs have gone through an effective and accurate development, testing, and reassessment process, and the Bank ensures that the system can access historical accounting and management data/ the new software is acceptable.
   j. The Bank administers and updates system documentation, which includes hardware, software, database (database), parameters, process stages, assumptions used, data sources, and resulting outputs to facilitate inherent control and implementation of audit trails.

Internal Controling System

The Internal Control System (SPI) became a supervisory mechanism established by the management of Bank Jatim on an ongoing basis. Effective SPI was an important component in management and forms the basis for sound and safe operational activities of the Bank. The effective implementation of the internal control system could assist the Bank's management in safeguarding the Bank's assets, improving the Bank's compliance with the prevailing laws and regulations, and reducing the occurrence of losses, deviations and violations of prudential aspects.

The implementation of a reliable and effective internal control system of the Bank was the responsibility of all risk taker units, support units, and the Internal Audit Division. The internal control system for risk refers to the overall internal control system which included:

1. The Bank implemented the internal control system effectively in the application of Risk Management by referring to the established policies and procedures. The application of the four eyes principle had been adequate and consistently implemented.
2. Comprehensive internal control system in the application of Risk Management
3. Implementation of a review of the implementation of Risk Management.
4. The results of the review assessment by the Company's Risk Management Division were submitted to the Board of Commissioners, Internal Audit Division, Compliance and Risk Management Director, Audit Committee, and other relevant Directors as input in improving the Risk Management framework.
5. Improvements to the results of internal and external audit f indings monitored by the Internal Audit Division. The audit f indings that have not been followed up are informed by the Internal Audit Division to the Board of Directors to take the necessary steps.
6. The level of responsiveness to weaknesses and / or deviations that occured against applicable internal and external regulations.

Internal Control Over The Financial Reporting Process

Internal Control over the Financial Reporting Process (PIPPK) or Internal Control Over Financial Reporting (ICOFR) is a process designed to provide reasonable assurance that financial statements are prepared reliably and are free from material misstatement, thereby providing greater assurance to users of financial statements.

In accordance with OJK Regulation No. 15 of 2024 concerning Bank Financial Reporting Integrity, the Bank is required to have a financial reporting process with integrity to ensure the validity, accuracy, and transparency of financial information and financial statements produced. Accordingly, Bank Jatim updated the Financial Reporting SOP pursuant to Decree No. 064/03/01/DIR/AMK/KEP dated January 9, 2025.

In addition, Bank Jatim established a Special Work Unit (UKK) responsible for preventing fraud or manipulation in information and/or Financial Statements of Commercial Banks through Decree No. 064/020/DIR/MRS/KEP dated April 8, 2025, which was subsequently updated through Decree No. 064/064/DIR/MRS/KEP dated November 25, 2025, designating the Risk Management Division as the Special Work Unit (UKK) related to internal control over financial reporting.

Internal Control Over Financial Reporting Management Report

The Board of Directors of Bank Jatim is responsible for the implementation of adequate Internal Control over the Financial Reporting Process (PIPPK). PIPPK is a process designed under the supervision of the Directors and executed by all members of the Board of Directors, Management, and other personnel of the Bank, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of consolidated financial statements for external reporting purposes in accordance with the Statements of Financial Accounting Standards (PSAK). PIPPK includes controls over disclosures in the consolidated financial statements and procedures to prevent misstatements.

PIPPK is established to support the achievement of validity, accuracy, and transparency of Financial Information and Financial Statements, enhance operational effectiveness in the financial reporting process, ensure compliance with prevailing laws and regulations in the financial reporting process, and ensure that Financial Statements are prepared in accordance with financial accounting standards and Financial Services Authority regulations regarding the recording of financial transactions.

This report acknowledges the inherent limitations that PIPPK may not prevent or detect all potential misstatements. Challenges to control effectiveness may increase in the future, in line with the increasing volume of the Company's transactions, rapid changes in business processes, and the potential decline in personnel compliance levels.

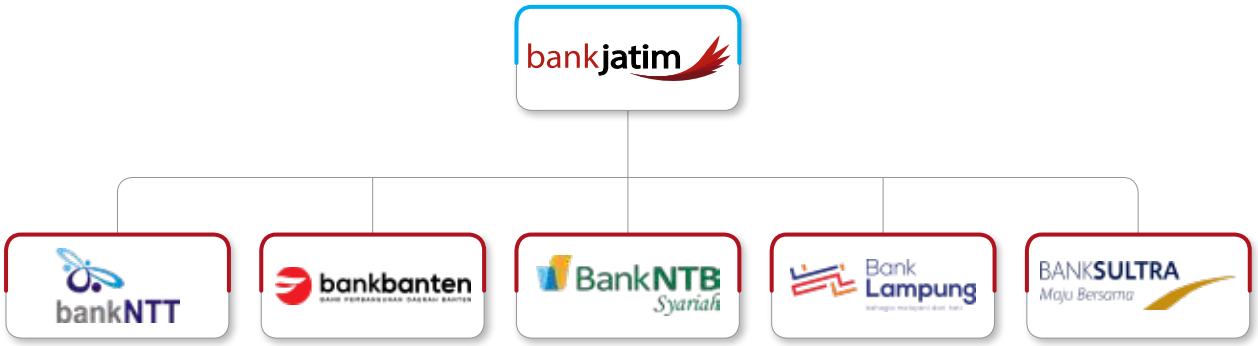
In conducting the evaluation, the Company used the criteria set forth in the Internal Control – Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). The Bank identified and evaluated that there were no significant deficiencies; therefore, We conclude that the internal control over the financial reporting process as of December 31, 2025, has been adequately designed and effectively implemented.

Management is committed to continuously improving the internal control process and will continue to review and monitor controls over financial reporting and related procedures to ensure compliance with applicable regulatory requirements and to maintain the integrity of the Company's financial reporting process.

Implementation of Risk Management within The Bank Business Group

Bank Jatim performs its function as the parent company of the Bank Business Group (KUB) based on POJK No. 12/POJK.03/2020 concerning Commercial Bank Consolidation, with risk management implementation referring to POJK No. 38/POJK.03/2017 concerning the Implementation of Risk Management on a Consolidated Basis for Banks Controlling Subsidiaries.

The implementation of Risk Management on a consolidated basis is carried out by taking into account the business characteristics of each member of the Bank Business Group. The membership structure of Bank Jatim's KUB is presented as follows:



The Bank has established consolidated risk management procedures as standard guidelines for the implementation of risk management within the Bank Business Group, which regulate the principles to be fulfilled in the consolidated risk reporting process flow and the delegation of authority.

On a consolidated basis, Bank Jatim conducts a self-assessment of 8 (eight) types of risk, namely credit risk, market risk, liquidity risk, operational risk, strategic risk, reputation risk, legal risk, and compliance risk through the consolidated risk profile report. The assessment results are in the form of ratings derived from the aggregation of assessments of each member of the Bank Business Group (KUB).

Based on the results of the consolidated self-assessment of Bank Jatim's Risk Profile as of December 2025, the Bank obtained **Composite Rating 2 (low)** with an Inherent Risk Rating of "**Low to Moderate**" and a Risk Management Implementation Quality Rating of "**Fair**".

Risk Profile and Management

The risks inherent in Bank Jatim's business according to the provisions of the Financial Services Authority are 8 (eight) risks which include Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk. Explanation of each of these risks is as follows.

Credit Risk

Credit Risk is defined as the risk that occurs due to the failure of another party to fulfill its obligations including credit risk due to debtor failure, credit concentration risk, counterparty credit risk, and settlement risk. The credit risk management efforts that have been carried out by Bank Jatim are as follows:

1. The Bank has a Credit Committee and a Credit/Financing Policy Committee as organizational tools to support effective credit risk management
2. The Bank periodically conducts comprehensive analysis of the root causes of declining debtor collectibility, which impacts the increase in Non-Performing Loans (NPL), in the form of risk issues presented through the Risk Management Committee forum.
3. Prepare reports on the development of credit risk exposure in order to mitigate risk and as an improvement effort and report periodically to the Board of Directors through the Risk Management Committee forum
4. Determine credit risk management policies, including managing credit decision limits, determining acceptable risk exposure limits, and credit portfolio guidelines in order to implement Bank Jatim's aggressive, selective and quality expansion.
5. Development of risk management tools in order to improve the quality and efficiency of the Credit Analysis process in the form of developing a customer credit rating application
6. Development of an information system in the form of a credit portfolio dashboard
7. Conducting regular and in-depth credit training to improve credit knowledge and skills and increase risk awareness
8. The development of credit scoring models for property loans serves as an effort to mitigate credit risk during the credit analysis process
9. Improving the credit supervision function

Market Risk

Market risk is the risk on balance sheet positions and administrative accounts, including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices. Market risk management aims to minimize the possibility of negative impact due to changes in market conditions on the Bank's capital assets. The market risk management efforts that have been carried out by Bank Jatim are as follows:

1. The Bank has implemented the principle of segregation of duties, namely separating functions and responsibilities independently for treasury transactions consisting of front office, middle office and back office units.
2. The Bank has an ALCO Committee as an organizational tool in supporting effective market risk management
3. Determining risk appetite, risk tolerance and risk limit for market risk parameters
4. Having procedures and identification of banking book interest rate risks supported by an adequate information system and daily reporting on exchange rate movements,

interest rates and other market information including over limits
5. Having daily limit monitoring procedures as a standardization of monitoring of treasury dealing room activities including follow-up actions to be taken by the risk taking unit if there is an excess
6. Calculating market risk using a standardized approach

Liquidity Risk

Liquidity risk results from the Bank's inability to meet its maturing obligations from cash flow funding sources and/ or high-quality liquid assets that can be pledged as collateral without disrupting the Bank's activities and financial condition. The efforts to manage liquidity risk that have been carried out by Bank Jatim are as follows:

1. The Bank analyzes all sources of liquidity risk such as banking products and activities that affect the source of funds in a comprehensive manner and funding adequacy.
2. The Bank has an ALCO Committee as an organizational tool to support effective liquidity risk management
3. Determine risk appetite, risk tolerance and risk limit for liquidity risk parameters
4. The Bank has a measurement tool that can quantify and identify liquidity risk in a timely and comprehensive manner to measure inherent risks regarding funding composition, liquidity ratio, cash flow projections, liquidity gap, and stress testing
5. The Bank conducts daily monitoring of liquidity and funding limits against key parameters such as AL/DPK, AL/NCD, LDR, overnight borrowings, GWM, PLM, LCR, and NSFR in accordance with regulatory requirements and internal policies. Monitoring is carried out continuously, along with escalation processes in the event of or potential for limit breaches. Mitigation measures are promptly undertaken to ensure that liquidity positions are maintained prudently and in line with the prudential principles.
6. The Bank has established and implemented a Contingency Funding Plan (CFP) as part of its liquidity risk management framework. The CFP outlines strategies and mitigation measures to be undertaken in addressing liquidity stress or crisis conditions, in order to ensure business continuity and maintain the Bank's operational stability.
7. The Bank has made calculations related to liquidity risk, namely the calculation of NSFR and LCR in accordance with Basel III.

Operational Risk

Operational risk is defined as the arising losses risk due to insufficient and or non-functioning internal processes, human errors, system failures, and or the presence of external parties affect in the operation of Bank Jatim. The operational risk management efforts that have been carried out by Bank Jatim are as follows:

1. Melakukan Conducting a comprehensive analysis of the potential risks that are inherent in a product or activity by considering internal and external factors such as operational risk incident data, regulatory changes, audit findings, etc.
2. The Bank carries out a periodic operational risk measurement process, including risk assessment, operational risk loss data reports and bankwide operational risk profile measurements that are carried out periodically
3. Determining risk appetite, risk tolerance and risk limit for operational risk parameters
4. The Bank has a Quality Assurance unit to help ensure that operational activities run in accordance with the provisions.
5. The Bank also has procedures for implementing operational risk management, Business Continuity Management (BCM) and conducting a Risk Assessment (RA) process to measure potential disruptions/disasters that threaten the continuity of the bank so as to minimize the Bank's potential risks.
6. Development of risk management tools to support the operational risk management process consisting of:
   a. Risk Control Self Assessment
      Is a qualitative and predictive MRO tool used to identify and measure risks by considering the potential impact and likelihood
   b. Loss Event Database
      Is a collection of confirmed operational risk loss event data that has losses and is obtained based on the results of analysis and verification of potential incidents and/ or incidents recorded and managed by each work unit.
   c. Key Indicator
      Is a module for monitoring operational risk indicators that can hinder the achievement of company or work unit goals.
   d. Work unit Risk Profile (Priskop & PRC)
      Is a risk profile dashboard for the head office and branch offices that functions as a monitoring and reporting tool for risk profiles for branch offices and the head office.
7. Conducting regular and in-depth training for all employees to increase knowledge and increase risk awareness

Legal Risk

Legal risk is a type of risk faced by banks as a result of lawsuits, both those carried out by internal and external parties and/or the discovery of weaknesses in the legal aspect such as the absence of supporting laws and regulations, weaknesses in obligations such as non-fulfillment of the requirements for the validity of the agreement or imperfect binding of collateral.

The legal risk management organization is carried out by the Legal Division at the head office by carrying out functions, duties and responsibilities related to regulatory, advisory, litigation, advocacy and legal assistance, education and transformation in the legal field and management of the Bank's legal risk. The legal risk management efforts that have been

carried out by the Bank Jatim Legal Division are as follows:

1. Conducting mandatory reviews in relation to internal regulations applicable within Bank Jatim;
2. Providing legal advice/opinions on cooperation agreements between Bank Jatim and other parties, the aim is to protect the legal interests of Bank Jatim before the agreement is signed by an authorized official.
3. Providing legal assistance in relation to issues faced by Bank Jatim to the Management, Employees, and Former Management as well as Former Employees in the capacity as witnesses.
4. Handling civil legal cases faced by Bank Jatim with the objective of strengthening the Bank's legal position;
5. Determining risk appetite, risk tolerance and risk limit for legal risk parameters.

Strategic Risk

Strategic Risk is the risk due to inaccuracy in making and/ or implementing a strategic decision and failure to anticipate changes in the business environment. Strategic risk identification is based on strategic risk factors in certain functional activities, such as credit, treasury and investment activities as well as operations and services through a business plan prepared by the Strategic Planning & Performance Management Division as a translation of the General Policy of Board of Directors.

Strategic risk measurement and measurement parameters are based on the Bank's performance by comparing the expected results with actual results, evaluating work unit performance, and checking progress against the set targets. The strategic risk management efforts that have been carried out by Bank Jatim are as follows:

1. The Bank periodically measures strategic risk by monitoring the progress report on the achievement of the bank's business plan.
2. The achievement of the bank's business is discussed and reported to management periodically through the Business Performance Review forum, ALCO, Risk Management Committee, Review and Board of Directors Meeting.
3. The Bank continuously monitors the performance of branch offices.
4. The Bank increases service cooperation with other operators/agencies/institutions in order to increase fee-based and added value for the bank.
5. Bank Jatim has implemented periodic monitoring tools, through parameters reflected in the strategic risk profile. Strategic risk measurement is carried out by analyzing exposure and comparing risk exposure with the established limits, including credit expansion, third party funds, and financial ratios.
6. Determine risk appetite, risk tolerance and risk limit for strategic risk parameters.

Compliance Risk

Compliance Risk is a risk resulting from the Bank not complying with and/or not implementing applicable laws and regulations. In managing compliance risk, Bank Jatim has established policies, provisions, systems and procedures to build a culture of compliance as one of the keys to success in implementing compliance risk management. The compliance risk management efforts that have been carried out by Bank Jatim are as follows:

1. Identifying and monitoring reporting obligations to regulators based on OJK regulations and other newly applicable external provisions
2. Identifying vulnerable points of gratification in banks as an early warning in implementing mitigation actions for gratification and/or fraud risks.
3. Developing systems that can reduce potential compliance risks, including Monilap for monitoring regulatory reporting.
4. Implementing monitoring and compiling a resume of policies or regulations issued by Authorities such as PBI, SEBI, PADG, OJK Regulation, SEOJK and other regulations related to the Bank. The results of the resume are submitted to the relevant work unit and then used by the relevant work unit to update policies and procedures.
5. Implementation of ISO 37001:2016 Anti-Bribery Management System (ABMS)
6. Implementation of ISO 27001:2022 Information Security Management System for JConnect Mobile Banking, JConnect Internet Banking, and JConnect SMS Banking services.
7. Determine risk appetite, risk tolerance and risk limit for compliance risk parameters.
8. Bank Jatim has established policies and SOPs related to Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) to protect the Bank from money laundering and terrorism financing risks. In addition, the Bank utilizes an anti-money laundering system to monitor suspicious transactions. As part of the implementation of compliance risk management, Bank Jatim also conducts Enhanced Due Diligence (EDD) as a more in-depth process than Customer Due Diligence (CDD), previously known as Know Your Customer (KYC).

Reputation Risk

Reputation risk is a risk due facing the stakeholder trust gap originating from various activities including events that can bring harm the reputation of the Bank (e.g. negative report in the mass media, violations of business ethics and customer complaints) and other matters inducing reputational risks such as weakened corporate governance, corporate culture and business banking practices.

The transformation of Bank Jatim become into a public bank, successfully identifies factors inherent risk in an openness functional activities which include customer complaints about its services, employees behavior in serving customers and conducted communication systems by the Bank. Reputation risk control efforts conducted by Bank Jatim, through the Corporate Secretary as Bank Jatim's public relations. Measures taken by Bank Jatim in managing reputation risk include:

1. Identification and measurement of reputation risk are carried out periodically, such as monitoring customer complaints either through the call center and/or frontliner.
2. The Bank manages any negative news in the Media Monitoring Report consisting of news titles, names of mass media and news value so that the bank can determine the impact of the news.
3. The Bank manages any customer complaints in the Customer Complaint Report submitted to the Board of Directors periodically.
4. Observing of customer complaints and resolution of customer complaints in accordance with the provisions/ SLA.
5. Monitoring of negative news to the bank through various media including search engine optimization to improve the positive image of the bank, as well as assessment of the reputation risk profile through quarterly risk profile reporting.
6. The Bank also conducts socialization to customer service to continuously educate customers in order to minimize the potential reputation risk that may arise from customer misunderstandings regarding the use of bank products/ services. In addition, there are visits to each bank office network regarding the adjustment of banking industry service standards, coaching and assistance to Branch Offices and the existence of Service and Culture programs in order to improve the quality of bank services
7. Performing consistent communication, by maintaining openness of information and transparency to all stakeholders
8. Conducting public service functions in order to perform corporate social responsibility (CSR)
9. Establishing harmonious relationships with the media in terms of maintaining the name of Bank Jatim as a corporation, this is done in order to minimize and handle complaints from stakeholders that result in negative publications against Bank Jatim.
10. In addition to manage its reputation risk from the public aspect, Bank Jatim also manages reputation risk arising from interactions with customers. Bank Jatim immediately follows up and resolves problems with customer complaints that can increase exposure to reputation risk. The Bank periodically improves the Bank's internal policies related to customer complaints and customer services in order to minimize the potential for a decline in the Bank's reputation.
11. Conducting training for all employees and call center personnel to enhance capabilities in complaint handling, empathetic communication, and Service Level Agreement (SLA) responsiveness.

Return Risk

Return Risk is the risk arising from changes in the rate of return paid by the Bank to customers due to changes in the rate of return received by the Bank from the distribution of funds, which may affect the behavior of customers and the Bank's third parties. The efforts undertaken by Bank Jatim in managing Return Risk are as follows:

1. The Bank has established an Asset Liability Committee (ALCO) as an organizational structure to support effective return risk management, including in making strategic decisions related to asset and liability structure as well as interest rate policies.
2. The Bank periodically conducts repricing gap and maturity gap analyses to identify potential mismatches between assets and liabilities that are sensitive to changes in interest rates.
3. Conducting sensitivity measurements to changes in interest rates.
4. Preparing periodic Return Risk profile reports as part of the Bank's risk profile reports submitted to the Board of Directors through the Risk Management Committee forum.
5. Establishing Return Risk management policies, including the determination of risk appetite.
6. Diversifying funding sources and managing the funding structure to maintain the stability of cost of funds and reduce return volatility.
7. Conducting training and enhancing the competencies of Treasury and Risk Management personnel to improve interest rate analysis capabilities and risk awareness.
8. Strengthening the monitoring function and independent review by the Risk Management Work Unit, including evaluating the effectiveness of return risk management strategies and reporting to the Board of Directors and the Board of Commissioners.

Investment Risk

Investment Risk is the risk arising from the Bank bearing potential business losses of customers financed under profit-sharing schemes, whether using the net revenue sharing method or the profit and loss sharing method. The efforts undertaken by Bank Jatim in managing Investment Risk are as follows:

1. The Bank has established an Asset Liability Committee (ALCO) and a Risk Management Committee as organizational structures to support effective and integrated Investment Risk management.
2. The Bank periodically conducts comprehensive analyses of the quality and performance of its investment portfolio, including evaluation of credit ratings, the condition of issuing industries, and developments in macroeconomic indicators.

3. Establishing Investment Risk management policies and determining risk appetite.
4. Implementing investment portfolio diversification principles to minimize concentration risk and maintain a balance between risk and return.
5. Strengthening supervisory functions and independent reviews by the Risk Management Work Unit, including evaluation of compliance with investment policies and limits, as well as reporting to the Board of Directors and the Board of Commissioners.

Efforts to Manage Risk

As a Bank with the vision of becoming the No. 1 Regional Development Bank (BPD) in Indonesia, with one of its missions to contribute to the economic growth of East Java and to support the development of micro, small, and medium enterprises (MSMEs), particularly through lending to the MSME sector, Bank Jatim is significantly influenced by changes in the business climate, such as inflation and competition with foreign products. The increasing influx of foreign products into Indonesia, as a result of the free trade agreements participated in by Indonesia, further intensifies such challenges. Efforts to minimize these adverse impacts are carried out through risk management based on prudential principles to ensure the Bank's sound and sustainable performance growth.

Risk management, as an integral part of business growth and the Bank's daily operations, is implemented through various initiatives, including:

1. Providing opinions from a risk perspective on every Bank activity and new product, including the expansion of the Bank's service network.
2. Continuously enhancing operational policies and procedures, as well as adjusting risk tolerance limits to ensure an optimal balance between asset quality and business profitability.
3. Ensuring that the implementation of risk management remains aligned with macroeconomic changes and the business developments of Bank Jatim.

Risk Evaluation Process

To better understand the risks in a comprehensive and sustainable manner, the Bank carries out a self-assessment of the Bank Soundness Level (TKB) which is reported to the Regulator every semester or 6 (six) months, and a Risk Profile Report which is prepared every quarter or every 3 (three) months.

Self-assessment of Bank Soundness Level refers to OJK Regulation Number 4/POJK.03/2016 and SEOJK Number 14/SEOJK.03/2017 concerning Assessment of General Bank Soundness Level, which includes assessment of Risk Profile including Inherent Risk and Quality of Risk Management Implementation, assessment of Governance, Profitability and Capital.

Risk Profile Assessment covers 8 (eight) types of risks, such as Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk. There are two additional risks specifically for the UUS Risk Profile assessment, namely Return Risk and Investment Risk.

Inherent Risk Assessment

Inherent Risk Assessment is an assessment of the risks inherent in the Bank's business activities, both quantifiable and non-quantifiable, which have the potential to affect the Bank's financial position. The characteristics of the Bank's inherent risk are determined by internal and external factors, including business strategy, business characteristics, complexity of the Bank's products and activities, the industry in which the Bank conducts business activities, and macroeconomic conditions.

In addition, the inherent risk assessment is conducted by considering quantitative and qualitative parameters/indicators. Determination of the inherent risk level for each type of risk is categorized into 5 (five) levels, as follows:

1. Rank 1 (Low)
2. Rank 2 (Low to Moderate)
3. Rank 3 (Moderate)
4. Rank 4 (Moderate to High)
5. Rank 5 (High)

Quality Assessment of Risk Management Implementation

The quality assessment of the Risk Management implementation reflects an assessment of the adequacy of the Risk control system that covers all pillars of the Risk Management implementation as regulated in the provisions of the Financial Services Authority concerning the Risk Management implementation for Commercial Banks.

Specifically, the Quality Assessment of Bank Risk Management Implementation varies greatly according to the scale, complexity and level of Risk that can be tolerated by the Bank. Thus, in assessing the Quality Assessment of Risk Management Implementation, it is necessary to consider to the characteristics and complexity of the Bank's business. The quality assessment of the Risk Management implementation is an assessment of 4 (four) interrelated aspects, as follows:

1. Risk Governance.
2. Risk Management Framework.
3. Risk Management Process, adequacy of human resources and adequacy of management information systems.
4. Adequacy of Risk control systems, taking into account the characteristics and complexity of the Bank's business.

The determination of the KPMR level is conducted comprehensively and identifies the strengths and weaknesses of each pillar of Risk Management. The KPMR level for each Risk is categorized into 5 (five) levels, as follows:

1. Rank 1 (Strong)
2. Rank 2 (Satisfactory)
3. Rank 3 (Fair)
4. Rank 4 (Marginal)
5. Rank 5 (Unsatisfactory)

Risk Assessment

The results of the Bank Jatim Risk Profile self-assessment for December 2025 were Rank 2 or (low) with an Inherent Risk Rating of "Low to Moderate" and a Risk Management Implementation Quality Rating of "Fair".

Recovery Plan

The Financial Services Authority (OJK) as the banking regulator in Indonesia has issued Financial Services Authority Regulation Number 5 of 2024 concerning the Determination of the Supervision Status and Management of Commercial Bank Problems, which states that Banks must prepare and submit Recovery Plan to the Financial Services Authority.

Recovery Plan is a plan to overcome financial problems that may occur in the Bank. This Recovery Plan document includes various Recovery Option mechanisms that aim to prevent, restore, and/or improve the bank's financial condition in case any financial crisis that can disrupt the bank's business sustainability.

Based on Article 43 of OJK Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Commercial Bank Issues, Banks are required to update the Recovery Plan periodically at least once a year, which includes changes in threshold levels (trigger level), recovery options; and/or the fulfillment of adequacy and feasibility of deposits and/or debt instruments or investments with capital characteristics owned by the Bank. As required by OJK, the Bank has prepared the updated Recovery Plan document and submitted it to the Financial Services Authority in November 2025. The document consists of four parts, namely:

1. Executive Summary
2. Bank Overview
   The Bank Overview includes information on (1) the bank's condition; (2) business lines, office networks, and material subsidiaries; (3) the bank's business group structure; (4) the bank's business relationships and (5) scenario analysis of the impact of changes in the bank's condition based on several scenarios, namely idiosyncratic and market-wide.
3. Recovery Options
   It determines the trigger level with a traffic light approach for prevention (green), recovery (yellow) and improvement (red) levels. The determination of the trigger level is conducted based on the provisions of OJK Regulation Number 5 of 2024 concerning the Determination of the Supervision Status and Management of Commercial Bank Problems regarding aspects of capital, liquidity, profitability and asset quality
4. Disclosure of the Recovery Plan
   It explains a general description of the actions to be taken by the Bank to address financial problems that will occur, and the management mechanism for potential negative market reactions if the Recovery Plan is implemented.

Risk Management Activity Report 2025

In relation to the assessment of the Bank Soundness Level (TKB) and Risk Profile Assessment, both on an individual basis and on a consolidated basis with members of the Bank Business Group (KUB), during 2025 Bank Jatim prepared and reported the following :

1. Bank Health Level uses an individual risk approach or risk based bank rating (RBBR) which includes an assessment of the Risk Profile, Governance, Profitability and Capital. During 2025, Bank Jatim has reported the Bank Health Level individually for the reporting period of Semester II 2024 and Semester I 2025 to the Regulator in a timely manner.
2. Risk Profile, both individually and on a consolidated basis, covering the management of 8 types of risks (Credit, Market, Liquidity, Operational, Legal, Strategic, Compliance, and Reputational Risks). During 2025, Bank Jatim reported the results of the self-assessment of the Risk Profile, both individually and on a consolidated basis, for the reporting periods of Quarter IV 2024 and Quarter I, II, and III 2025 to the Regulator in a timely manner.

3. Risk Profile of the Sharia Business Unit, covering the management of 10 types of risks (Credit, Market, Liquidity, Operational, Legal, Strategic, Compliance, Reputational, Return, and Investment Risks). During 2025, Bank Jatim reported the results of the self-assessment of the Risk Profile, both individually and on a consolidated basis, for the reporting periods of Quarter IV 2024 and Quarter I, II, and III 2025 to the Regulator in a timely manner.
4. Internal Capital Adequacy Assessment Process (ICAAP) Report, both individually and on a consolidated basis. During 2025, Bank Jatim reported the ICAAP Report on an individual basis for the reporting periods of Semester II 2024 and Semester I 2025 to the Regulator in a timely manner.
5. Interest Rate Risk in the Banking Book (IRRBB) Report. During 2025, Bank Jatim reported the IRRBB Report, both individually and on a consolidated basis, for the reporting periods of Quarter IV 2024 and Quarter I, II, and III 2025 to the Regulator in a timely manner.
6. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) Calculation Report.
7. Leverage Ratio Fulfillment Obligation Report
8. Recovery Plan Document
9. Resolution Plan Document.

Review of The Effectiveness of The Risk Management System

The Bank constantly evaluates the effectiveness of the risk management system. The evaluation includes adjusting the strategy and risk framework as part of the risk management policy, the adequacy of the information system, and the adequacy of identifying, measuring, monitoring, and controlling risks.

Measurement methods can be carried out quantitatively and/ or qualitatively. The measurement method can be a method determined by Bank Indonesia and the Financial Services Authority in the context of risk assessment and capital calculation (either a standard method or an internal method developed by the Bank itself). In order to overcome weaknesses that may arise from the use of a particular risk measurement model, the Bank must validate the model. The risk measurement system is evaluated and refined periodically or at any time if necessary to ensure the suitability, accuracy, fairness, and integrity of the data, as well as the procedures used to measure risk. In evaluating the effectiveness of the risk management system, the risk management work unit carries out the following monitoring program:

1. The Bank has a monitoring system and procedures including monitoring the magnitude of risk exposure, compliance with internal limits and consistency with established policies and procedures.
2. Monitoring is conducted by both the risk taking unit and the Risk Management Work Unit. The monitoring results are presented in periodic reports submitted to management in order to mitigate risks and take necessary actions.
3. The Company prepares an effective back up system and procedures to prevent disruptions in the risk monitoring process, and periodically checks and re-evaluates the back up system.

Based on the evaluation of the effectiveness that had been conducted during 2025, it showed that the risk management system at Bank Jatim was sufficient.

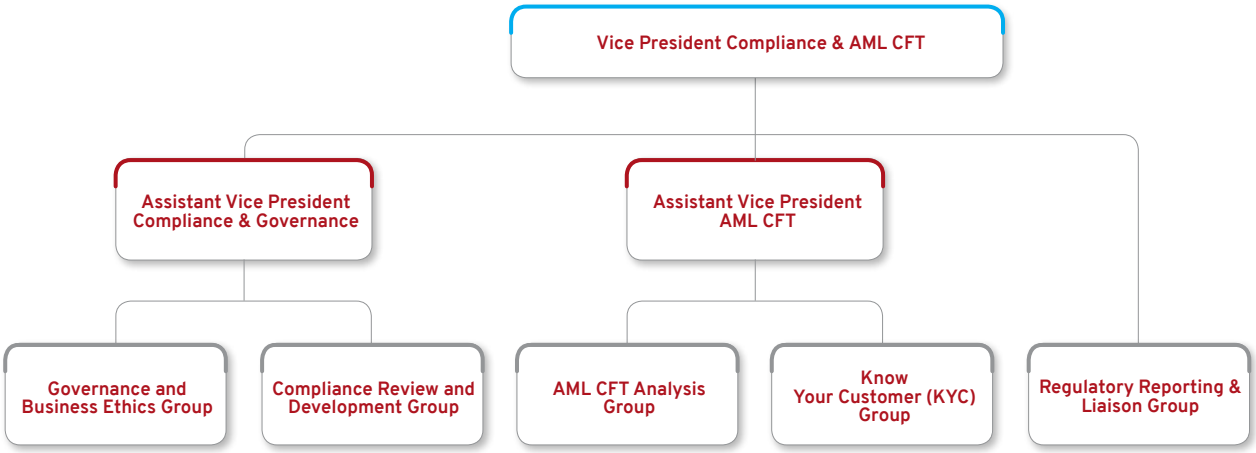
Statement of the Board of Directors and/or Board of Commissioners or Risk Monitoring Committee on the Adequacy of the Risk Management System

1. During 2025, Risk Management in all Bank activities and products, including in the field of information technology, has been carried out effectively and is supported by the adequacy of an appropriate internal control system, in line with the Bank's complexity and scale of business.
2. The revitalization of the Second Line of Defense within the organization and branch work units needs to be carried out to minimize potential irregularities and strengthen the implementation of the Anti-Fraud Strategy (SAF).
3. The implementation of governance at all levels of the organization and work units has generally been carried out well. However, going forward, it needs to be strengthened through structured, tiered, and continuous programs and training.
4. Overall, the Bank's risk management policies have been implemented consistently and aligned with operational policies throughout 2025. The implementation of risk management reflects compliance with OJK regulations, supported by active oversight from the Board of Directors, Board of Commissioners, and Committees, strengthening of governance, application of risk limits, as well as the development of risk information systems, including the integration of risk management both individually and on a consolidated basis (KUB).

5. However, there remain areas that require further attention, including deepening climate risk integration into credit policies and the Risk Appetite Statement (RAS), as well as optimizing the use of the Enterprise Risk Management (ERM) dashboard to support strategic decision-making.
6. The Bank has established a comprehensive Business Continuity Management (BCM) framework, encompassing policies, organizational structure, and key procedures, and its implementation has been carried out effectively in supporting the continuity of the Bank's operations. However, such implementation has not been fully supported by a structured, integrated, and sustainable Business Continuity Management System (BCMS). Therefore, the Bank needs to develop and implement BCMS comprehensively and in stages to ensure that the implementation of BCM can be managed in a more systematic, measurable, and sustainable manner in accordance with governance principles and POJK provisions.

Compliance Function

Organizational Structure



The establishment of the Compliance Unit by the Director in charge of Compliance is regulated in the OJK Regulation Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks. The Compliance Unit must be independent and only report directly to Director in charge of Compliance Function.



Profile of Vice President Compliance and AML-CFT



Herry Setya Yudakka

Vice President of Compliance & AML CFT PFWMD

Indonesian citizen, domiciled in Sidoarjo.
Born in Gresik, April 29, 1977. Age 48 as of December 2025.

Educational History	S1 Industrial Engineering Sepuluh November Institute of Technology (ITS)
Certifications	Risk Management Certification Level 6
Position History	
Job History	• Malang Branch Manager (2020) • Leader of Credit Division of Main Branch (2022) • Acting Head of Policy and Procedure Division (2023) • Vice President of Policy and Procedure (2024) • Vice President of Compliance and APU PPT
Basis of Appointment	Board of Directors Decree No. 063/018/CPT/HCP/KEP dated December 31, 2024

Duties and Responsibilities of Compliance Functions

In accordance with OJK Regulation No. 46/POJK.03/2017 concerning Implementation of Compliance Function for Commercial Banks, explained that the Compliance Function includes actions for:

1. Realizing the implementation of Compliance culture at all levels of the Bank's organization and business activities.
2. Managing compliance risks faced by the BankEnsuring Bank Compliance with commitments
3. Ensure that the policies, regulations, systems and procedures as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations, including the Sharia Principles for Islamic commercial banks and sharia business units.
4. Ensuring Bank Compliance with commitments made by the Bank to the Financial Services Authority/Bank Indonesia and/ or other authorized supervisory authorities.

The duties and responsibilities of the Compliance Unit were based on OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Function for Commercial Banks at least includes to:

1. Make steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization.
2. Identify, measure, monitor and control Compliance Risk by referring to the OJK regulations governing the implementation of risk management for commercial banks and OJK regulations governing the implementation of risk management for sharia commercial banks and sharia business units.
3. Assess and evaluate the effectiveness, adequacy and suitability of the Bank's policies, regulations, systems and procedures with statutory provisions.
4. Review and/or recommend updating and refinement of policies, regulations, systems and procedures that are owned by the Bank to comply with OJK regulations and statutory provisions, including the Sharia Principles for Islamic commercial banks and sharia business units.
5. Make efforts to ensure that the policies, regulations, systems and procedures, as well as the Bank's business activities are in accordance with OJK regulations and statutory provisions.
6. Perform other duties related to the Compliance Function.

Compliance Function Competency Development

The competency development that had been followed by Compliance Function Employees during 2025 is as follows:

No.	Competency Development	Implementation date
1	Anti-Corruption for Regional Bank BUMD Cluster	September 23-26, 2025
2	Internal Auditor of Anti-Bribery Management System (ABMS) SNI ISO 37001:2016	October 9-10, 2025
3	Credit Compliance Assessment	August 20-22, 2025
4	Governance Risk and Compliance (GRC)	September 25-26, 2025
5	Implementation of Internal Control Over Financial Reporting (ICoFR)	August 28-29, 2025
6	Technical Implementation of Control and Reporting within the KUB Scope	June 13-15, 2025
7	In-House Training on Self Print History Account (SPHA) Application	July 23-23, 2025
8	Internal Control Over Financial Reporting (ICoFR) Based on POJK No. 15 of 2024	July 30-31, 2025
9	Islamic Financial Planner	March 21, 2025
10	Marketing Communication	April 12-14, 2025
11	Developing an Integrated Compliance System to Strengthen Governance and Bank Soundness	June 19-20, 2025
12	Money Laundering Techniques	February 6, 2025
13	Optimization of AML, CFT & PFWMD Implementation in accordance with POJK No. 8 of 2023: A Comprehensive Approach in Risk Assessment and Due Diligence	September 3-4, 2025
14	Optimization of Commercial Bank Governance Based on SEOJK	October 29-31, 2025
15	Guidelines for Preparing Compliance Work Plan for Commercial Banks Based on POJK No. 46/ POJK.03/2017	February 12-13, 2025
16	Procurement of Goods and Services Training	August 7, 2025
17	Training on Analysis and Decision-Making for Commercial Credit for Sub-Branch Managers	October 6-8, 2025
18	AML, CFT & PFWMD Training	January 7, 2025
19	Basic Capital Market and Custodian Services Training	June 23-26, 2025
20	Effective Business Presentation Skills Training	July 29, 2025
21	Digital Banking Law Training	August 30-31, 2025
22	Budget Preparation Training	September 10-11, 2025
23	SQL Query Training	April 12-13, 2025
24	Risk Management Certification Preparation Level 4	December 13-14, 2025
25	Compliance Competency Development Level 5	October 1, 2025
26	Compliance Competency Development Level 6	October 2 - December 19, 2025
27	Certification Preparation for AML, CFT & PFWMD Competency	December 5-6, 2025
28	Preparation for AML, CFT & PFWMD Competency Certification Exam Level 5	August 27, 2025
29	Preparation for AML, CFT & PFWMD Competency Certification Exam Level 6	August 20-21, 2025
30	Eradication of Online Gambling Practices for a Better Indonesia	August 29, 2025
31	Implementation of AML-CFT: Bank Secrecy, Anti-Tipping Off, Reporting Procedures, Risk Identification, Asset Freezing, and Fulfillment of Data Requests from Law Enforcement	February 20-21, 2025
32	Enhancement of Gratification Awareness (KPK)	May 22, 2025

No.	Competency Development	Implementation date
33	Preparation of Bank Business Plan (RBB) and Corporate Plan (Corplan) for Subsidiaries and Associated Companies	November 15 - 16, 2025
34	Risk Management Certification Maintenance Program Level 4	October 05, 2025
35	Risk Management Certification Maintenance Program Level 5	October 11, 2025 & October 04, 2025 & September 27, 2025
36	Risk Management Certification Maintenance Program Level 6	October 18, 2025
37	Bank Product Licensing Process	December 11, 2025 s.d December 13, 2025
38	Self-Assessment on Financial Conglomeration Integration Implementation	April 29 - 30, 2025 & May 08 – 09, 2025
39	National Seminar on Corruption Prevention and Eradication	February 20 - 21, 2025
40	Compliance Competency Certification Level 5	November14, 2025 & November 24, 2025 & December 05, 2025 & November 21, 2025
41	Community Banking Strategy and Bank Business Development in the Digital Era: Implementing Community Banking Strategy within the Context of the Digital Banking Landscape	June 25 - 26, 2025
42	Talent DNA	November 17 – 18, 2025
43	Risk Management Certification Examination Level 44	December 20-21, 2025
44	Workshop on Climate Risk Stress Testing (Reporting Preparation and Technical & Non-Technical Briefing)	January 23-24, 2025
45	Workshop on Introduction to Cyber Crime, E-Banking, Fraud and Money Laundering in the Digital Era	June 12 - 13, 2025 & June 24 – 25, 2025
46	Technical Workshop on Preparation of Climate Risk Management and Scenario Analysis (CRMS) Report	June 2 - 3, 2025

Implementation of the Compliance Function Duties

The implementation of the Compliance Function duties that have been implemented in 2024 is as follows:

1. Improving programs for embodying a culture of compliance in work units both offline and online, and continuously increasing employee understanding of applicable rules and regulations.
2. Actively monitor and build communication with related work units on new external regulations issued by regulators as an effort to ensure that policies, provisions, systems and procedures and business activities carried out by the Bank comply with the provisions of the Financial Services Authority and regulatory provisions laws and regulations, including Sharia Principles for sharia commercial banks and sharia business units.
3. Coordination and collaboration with SKMR and SKAI and related work units to identify, measure, monitor and control Compliance Risks.
4. Identify, measure, monitor and control compliance risk to minimize the occurrence of compliance risk through monitoring parameters that affect compliance risk.
5. Development of the quality and competence of the Compliance Work Unit includes: training, workshops, certification programs, including information systems.

Anti-Money Laundering Program, Prevention of Terrorism Funding & Prevention of Funding for The Proliferation of Weapons of Mass Destruction

The existence of globalization in the financial services sector which is accompanied by the increasing development of financial service products including marketing (multi channel marketing), as well as increasingly complex financial services industry activities and technology both in terms of products, services and the use of information technology, has the potential to increase the risk of using the financial services industry as a means of Money Laundering, Terrorism Financing and/or Funding the Proliferation of Weapons of Mass Destruction with its increasingly diverse and advanced modus operandi.

The implementation of AML, CFT & PFWMD that has been carried out includes:

1. Implementation of the AML, CFT & PFWMD programs under the supervision of the Director in charge of the Compliance function, has policies and procedures supported by an adequate internal control system and management information system, and competent human resources.
2. Strengthening Know Your Customer (KYC) by utilizing the Directorate General of Dukcapil's (Civil Registry Office) EKTP and/or Digital Population Identity (IKD) data verification services.
3. Optimizing the implementation of AML, CFT & PFWMD in all financial transactions and bank operations at all levels of the organization.
4. Developing and improving the management information system for implementing AML, CFT & PFWMD, as well as continuously improving the quality of customer data in order to improve the quality of reporting as the task of the Reporter in the AML, CFT & PFWMD regime.
5. Play an active role and be part of the implementation of prevention and eradication of AML, CFT & PFWMD programs through Go-AML, SIGAP, SIPENDAR, SIPESAT, PEDAL, GRIPS Reports and Election-related Reports.
6. The Bank has participated in the Financial Integrity Rating on ML/TF assessment conducted by PPATK with the results of the level of commitment of PT BANK PEMBANGUNAN DAERAH JAWA TIMUR, TBK in supporting PPATK and Law Enforcement Officers to conduct financial transaction tracing related to indications of TPPU/TPPT and the level of implementation of APUPPT reporting governance in accordance with LPP provisions and PPATK reporting guidelines as well as the level of compliance with AMLCFT reporting obligations to PPATK and the quality of reports submitted are in the category of **Very Good**.

Lawsuit

Lawsuit Faced by The Company

During 2025 Bank Jatim faced several essential cases in the form of civil law issues that had been completed (had received Court Decisions that had permanent legal force/inkracht), revocation of lawsuits and are still in the process of being resolved as follows:

Table of Significant Cases

No.	Cases	Total		
		Civil	Commerce	Industrial relations
1.	Completed (There has been a Court Decision that has permanent legal force/inkracht)	29	-	-
2.	Lawsuit Revocation	3	-	-
3.	In Process of Completion	32	-	-

Of the several cases faced by the Bank, there were 7 significant civil cases as follows:

Table of Important Cases Faced by the Company

No	Case/Lawsuit	Settlement Status	Risk	Management Actions	Impact on company conditions	Claims for Material Compensation (in IDR millions)
1.	Civil Case Number 584/ Pdt.G/2007/PN.Sby dated November 21, 2007	Surabaya District Court Decision: Claim declared inadmissible Surabaya High Court Decision: Upholding the Currently awaiting response from the Surabaya District Court regarding the final and binding status (inkracht)	Legal Risks	Bank Jatim submitted a written confirmation to the Court regarding the inkracht status of the High Court Decision	None	Rp3.000
2.	Civil Case Number 124/ Pdt.G/2023/PN.Mlg dated May 30, 2023	Judicial Review process at the Supreme Court	Legal Risks	Bank Jatim filed a judicial review to strengthen its legal position	None	Rp3.100
3.	Civil Case Number 746/ Pdt.G/2023/PN.Sby dated July 26, 2023	Judicial Review process at the Supreme Court	Legal Risks	Bank Jatim filed a judicial review to strengthen its legal position	None	Rp5.732
4.	Civil Case Number 98/ Pdt.G/2024/PN.Gsk dated September 25, 2024	Cassation process at the Supreme Court	Legal Risks	Bank Jatim filed a cassation to strengthen its legal position	None	Rp5.300
5.	Civil Case Number 70/ Pdt.G/2025/PN.Sda dated March 1, 2025	Cassation process at the Supreme Court	Legal Risks	Bank Jatim responded and submitted a counter memorandum of cassation to strengthen its legal position	None	Rp5.000
6.	Civil Case Number 19/ Pdt.G/2025/PN.Smp dated July 4, 2025	Appeal process at the Surabaya High Court	Legal Risks	Bank Jatim responded and submitted a counter memorandum of appeal to strengthen its legal position	None	Rp50.000
7.	Civil Case Number 92/ Pdt.G/2025/PN.Gsk dated October 8, 2025	Trial process at the Gresik District Court	Legal Risks	Bank Jatim submitted statements of defense (pleadings) at the Gresik District Court to strengthen its legal position	None	Rp33.000

Important Cases Which Faced by the Board of Commissioners and the Board of Directors

During 2025 there were no legal issues being faced by the incumbent Board of Commissioners and Directors.

Legal Matters Faced by Subsidiaries

1. PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Bank NTB Syariah)

During the 2025 fiscal year, Bank NTB Syariah encountered several legal issues, specifically civil law matters, which are in various stages of resolution as follows: cases that have been concluded (with court decisions that have permanent legal force/'inkracht'), cases that have been withdrawn, and cases that are still under process:

No	Case	Total		
		Civil	Commerce	Industrial Relations
1	Completed (there is a Court Decision that has permanent legal force/incracht)	1	0	0
2	Withdrawal of Lawsuit	0	0	0
3	In Settlement Process	2	1	0
TOTAL		**3**	**1**	**0**

In detail, the legal problems faced by the subsidiary are as follows:

No	Case / Lawsuit	Settlement Status	Risks	Management Efforts	Impact on company conditions	Claims for Material Compensation
1	Case No 40/ Pdt.g/2025/PN.Dpuat the Dompu District Court, filed by Plaintiff H. Abubakar Mansyud a.k.a. A. Bakar Mas'ud.	Currently in mediation at the Dompu District Court	• Legal Risk; • Credit Risk; • Strategic Risk; and • Reputational Risk.	The Bank has submitted all financing documents to serve as the strongest evidence in the civil case, along with other legal efforts to respond to the Plaintiff's claims.	None	Nominal Lawsuit: Material IDR 52,000,000 Immaterial IDR 5,000,000,000 Coercive Money IDR 1,500,000 per day of delay in complying with the court judgment after it has obtained permanent legal force.
2	Case Nor: 44/ Pdt.G/2025/PN.Dpu at the Dompu District Court, filed by Plaintiff Andi Sirajudin.	Preliminary Decision Hearing scheduled.	Legal Risk	The Bank has prepared witnesses regarding all documents, including land certificates currently being requested from the local National Land Agency (BPN), Sale and Purchase Deeds, and SHGB No. 01 of 2007 dated March 15, 2007, to be used as strong evidence in the civil case and other legal measures in response to the Plaintiff's claims.	None	Nominal Lawsuit: Material IDR 1,320,000,000 Immaterial None Coercive Money IDR 500,000 per day of delay in complying with the court judgment after it has obtained permanent legal force.
3	Commercial Court at the Surabaya District Court, Case No.: 56/ Pdt.Sus-PKPU/2025/ PN.Niaga.Sby by PT Aria Jaya Raya.	Request for Suspension of Debt Payment Obligations (PKPU).	• Legal Risk; • Credit Risk; • Strategic Risk; and • Reputational Risk.	Bank NTB Syariah has submitted claims in accordance with the provisions of the Bankruptcy Law.	None	Nominal Lawsuit: Material IDR - Immaterial IDR -

2. PT Bank Pembangunan Daerah Nusa Tenggara Timur ("Bank NTT")

No	Case	Total		
		Civil	Commerce	Industrial Relations
1	Completed (Has Permanent Legal Force)	12	0	0
2	In Settlement Process	11	0	0
TOTAL		**23**	**0**	**0**

In detail, the legal problems faced by the subsidiary are as follows:

No	Case/Lawsuit	Settlement Status	Risk	Management Efforts	Impact on company conditions	Claims for Material Compensation
1	Lawsuit No.: 11/Pdt.G/2023/PN.Bjw dated August 4, 2023 **Plaintiff:** PT Mitra Multi Karya/Yandi Darmawan **Defendants:** 1. KPKNL Kupang Dkk 2. Bank NTT **Case Summary:** The Plaintiff filed a lawsuit regarding two collateral auctioned by KPKNL Kupang, which were guarantees at Bank NTT located in Nagekeo Regency (formerly Ngada Regency). The collateral was not under the name of PT Mitra Multi Karya but in private ownership. The Plaintiff requested a suspension or cancellation of the said auction.	**First Instance:** Decision No: 11/Pdt.G/2023/PN.Bjw dated December 14, 2023 The Plaintiff's lawsuit was dismissed on the grounds that absolute jurisdiction lies with the Administrative Court. **Appeal:** Decision No: 17/PDT/2024/PT.KPG The appeal filed by the Plaintiff was rejected. **Cassation:** Decision No.: 4637K/Pdt/2024 The Plaintiff's cassation petition by PT Mitra Multi Karya was rejected. **Judicial Review:** Decision No: 1134/PK.PDT/2025 dated October 8, 2025 The request for judicial review by PT Mitra Multi Karya was rejected **(Inkracht)**.	• Legal Risk; and • Reputational Risk.			
2	Gugatan Lawsuit No: 22/Pdt.G/2024/PN.Wkb **Plaintiff:** CV. Robinson **Defendant:** PT Bank Pembangunan Daerah Nusa Tenggara Timur Cq. PT Bank Pembangunan Daerah Nusa Tenggara Timur Cabang Waitabula. **Case Summary:** Breach of Contract	**First Instance:** **Decision:** RULING: PROVISIONAL: • The Plaintiff's provisional claim was rejected; EXCEPTION: • The Defendant's and Co-Defendant I's exceptions were rejected; ON THE MERITS: 1. The Plaintiff's claim was partially granted; 2. The Defendant was declared to have committed a breach of contract against the Plaintiff; 3. The Defendant was ordered to pay material compensation to the Plaintiff immediately in the amount of IDR 5,838,400,000 (five billion eight hundred thirty-eight million four hundred thousand Rupiah);			IDR2,361,600,000.00 (two billion three hundred sixty one million six hundred thousand rupiah)	IDR5,838.40 Million

No	Case/Lawsuit	Settlement Status	Risk	Management Efforts	Impact on company conditions	Claims for Material Compensation
		4. The Cooperation Agreement dated 24 January 2023 was declared null and/or no longer legally binding for the Plaintiff, Defendant, and Co-Defendant II, effective from the date the Defendant fulfilled all payment obligations as stated in this ruling; 5. The Defendant was ordered to pay court fees amounting to IDR 1,958,000 (one million nine hundred fifty-eight thousand Rupiah); 6. All other claims by the Plaintiff were rejected. **Appeal:** Decision No: 104/PDT/2025/PT.KPG RULING: 1. The appeal filed by the former Defendant was granted; 2. The decision of the Waikabubak District Court No. 22/Pdt.G/2024/PN.Wkb dated July 17, 2025 was annulled. SELF-RULING: EXEPTION: • The appeal's exception by the former Defendant was declared inadmissible. ON THE MERTIS: 1. The Plaintiff's claim on appeal was declared inadmissible; 2. The Plaintiff was ordered to pay court fees arising from the appeal amounting to IDR 150,000 (one hundred fifty thousand Rupiah). **Cassation:** • A cassation effort has been filed by the Plaintiff.; • Bank NTT Waitabula as the Defendant, has submitted a Counter-Memorandum of Cassation on October 31, 2025.. (Decision in progress.).				
3	Lawsuit No: 1/Pdt.G/2025/PN.Kpg dated January 6, 2025 **Plaintiff:** PT Farma Sehat Sejati **Defendant:** PT Bank Pembangunan Daerah Nusa Tenggara Timur (Bank NTT) **Case Summary:** Unlawful Act Petitum: 1. Grant the Plaintiff's claim in its entirety; 2. Declare that the Defendant has committed an unlawful act pursuant to Article 1365 of the Indonesian Civil Code;	**First Instance:** RULING: COMPENSATION: EXCEPTIONI: • The Co-Defendant's exception was granted. ON THE MERITS: • The Plaintiff's compensation claim was declared inadmissible (niet ontvankelijk verklaard). COUNTERCLAIM • The Plaintiffs counterclaim was declared inadmissible (niet ontvankelijk verklaard). COMPENSATION and COUNTERCLAIM • The Plaintiff (Compensation) / Defendant (Counterclaim) was ordered to pay court costs incurred up to the present, amounting to IDR 432,000 (four hundred thirty-two thousand Rupiah). **(Inkracht)**				

No	Case/Lawsuit	Settlement Status	Risk	Management Efforts	Impact on company conditions	Claims for Material Compensation
	3. Declare that all credit agreements between the Plaintiff and Defendant are null and void due to violations of the validity requirements in paragraphs (3) and (4) of Article 1320 of the Civil Code; 4. Declare that the Defendant's actions violate the principles of transparency, accountability, and legal certainty as regulated under POJK No. 18/ POJK.03/2014 and POJK No. 111/POJK.03/2020; 5. Order the Defendant to return all collateral submitted by the Plaintiff.; 6. Order the Defendant to pay material damages of IDR 10,000,000 (ten million Rupiah) and immaterial damages of IDR 1,000,000,000 (one billion Rupiah), totaling IDR 1,010,000,000 (one billion ten million Rupiah) in a lump sum to the Plaintiff; 7. Order the Defendant to pay compensation in the form of 1.5% interest per month on the damages if the Defendant fails to comply with this ruling; 8. Charge all court costs to the Defendant. Issue an ex aequo et bono decision if the Panel deems it appropriate.					

Impact of Legal Problems on Bank

The impact of civil law problems experienced by Bank Jatim through the legal process is not significant and does not interfere with the Bank's performance because the Bank has carried out appropriate mitigation and litigation processes and in accordance with the provisions of laws and regulations.

Administrative Sanctions Imposed on Companies, Members of the Board of Commissioners and Directors by the Capital Market Authority and Other Authorities

No	Basis of Imposition	Type of Sanction	Fine Amount
1	Financial Services Authority (OJK) Letter No. S-24/KO.143/2025 dated February 1, 2025 regarding Administrative Sanctions in the form of a fine related to the obligation to submit the Semester I 2024 Customer Complaint Service Report of PT BPD Jawa Timur Tbk.	Late submission fine related to the obligation to submit the Semester I 2024 Customer Complaint Service Report	500.000,00
2	Financial Services Authority (OJK) Letter No. S-40/EP 01/2025 dated February 3, 2025 regarding Confirmation of the Recapitulation of the 2025 Financial Literacy and Inclusion Plan Report.	Confirmation of the Recapitulation of the 2025 Financial Literacy and Inclusion Plan Report	-
3	Financial Services Authority (OJK) Letter No. S-66/KO.141/2025 dated May 22, 2025 regarding Sanctions for Delay in the Submission of Adjustments to the 2025–2027 Business Plan of Bank Jatim.	Late submission fine for delays in submitting adjustments to the 2025–2027 Business Plan and the Q1 2025 realization report.	1.000.000,00
4	Bank Indonesia Letter No. 27/42/DPKL/Srt/Rhs dated July 14, 2025 regarding the Results of Onsite Supervision and Examination of the Monthly Financial Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	As an administrative sanction, the Bank was required to pay a fine of IDR 125,000,000 (one hundred twenty-five million rupiah) due to: 1. Inconsistencies in logic, rules, and mapping within the LBUT reporting system, 2. Data input errors, and 3. The need to improve the mechanisms in the LBUT reporting method.	125.000.000,00
5	Bank Indonesia Letter No. 27/184/DPKL-GPLB-PLBP/Srt/B dated August 4, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Correction outside the LBUT daily KI reporting deadline	100.000
6	Bank Indonesia Letter No. 27/184/DPKL-GPLB-PLBP/Srt/B dated August 4, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Sanction related to the LBUT report of PT BPD Jawa Timur Tbk	100.000,00
7	Bank Indonesia Letter No. 27/212/DPKL-GPLB-PLBP/Srt/B dated August 15, 2025 regarding the Daily Financial Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	LBUT reporting sanction related to the Daily Financial Report.	2.000.000,00
8	Bank Indonesia Letter Number 27/336/DPKL-GPLB-PLBP/Srt/B Dated September 25, 2025 Regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk	Correction outside the LBUT daily KI reporting deadline	50.000,00
9	Bank Indonesia Letter No. 27/272/DPKL-GPLB-PLBP/Srt/B dated October 20, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Correction outside the LBUT daily KI reporting deadline	50.000,00
10	Bank Indonesia Letter Number 28/104/DPKL-GPLB-PLBP/ Srt/B Dated October 17, 2025 Regarding Sanctions on Integrated Commercial Bank Report (LBUT) PT BPD Jawa Timur Tbk	Correction outside the LBUT daily KI reporting deadline	50.000,00
11	Bank Indonesia Letter No. 27/272/DPKL-GPLB-PLBP/Srt/B dated October 20, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Sanction related to the LBUT report of PT BPD Jawa Timur Tbk.	50.000,00
12	Bank Indonesia Letter No. 27/67/DPSP-GOSP-KIM/Srt/Rhs dated October 31, 2025 regarding the Imposition of Payment Sanctions for DKE Reject Transactions with Error Code 6003.	A Payment fine due to DKE Reject Transaction (Error Code 6003) caused by insufficient prefunding.	5.000.000,00
13	OJK Letter No. SR-10/KO.143/2025 dated November 7, 2025 regarding Written Warning related to the Obligation to Fulfill Requests for Clarification and/or Documents on Dispute-Indicated Complaints of PT BPD Jawa Timur Tbk.	Written warning due to delays in providing clarification and/or verification documents related to dispute-indicated complaints.	-
14	Bank Indonesia Letter Number 28/104/DPKL-GPLB-PLBP/Srt/B Dated November 18, 2025 Regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk	Correction outside the LBUT daily KI reporting deadline	800.000,00
15	OJK Letter No. S-227/KO.14/2025 dated December 12, 2025 regarding the Realization of Capital Participation of PT Bank Pembangunan Daerah Jawa Timur Tbk in PT Bank Pembangunan Daerah Banten Tbk.	A payment fine due to a delay of 1 (one) working day in the submission of the Capital Participation Realization Report of PT Bank Pembangunan Daerah Jawa Timur Tbk to PT Bank Pembangunan Daerah Banten Tbk.	1.000.000,00

No	Basis of Imposition	Type of Sanction	Fine Amount
16	OJK Letter No. S-36.KO.1413/2025 dated December 16, 2025 regarding the Imposition of Sanctions based on the 2025 General Examination Results of PT Bank Pembangunan Daerah Jawa Timur Tbk.	Administrative fine due to reporting errors and issues in debtor information requests (SLIK).	50.000.000,00
17	OJK Letter No. S-1313/PM.2113/2025 dated December 16, 2025 regarding Administrative Sanctions for Delay in the Submission of Information on Changes in the Audit Committee of PT Bank Pembangunan Daerah Jawa Timur Tbk.	A payment sanction due to a delay in the submission of information regarding changes in the Audit Committee of PT Bank Pembangunan Daerah Jawa Timur Tbk.	58.000.000,00
18	Bank Indonesia Letter No. 27/336/DPKL-GPLB-PLBP/Srt/B dated December 22, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Sanction related to the LBUT report of PT BPD Jawa Timur Tbk.	50.000,00
19	Bank Indonesia Letter No. 27/346/DPKL-GPLB-PLBP/Srt/B dated December 23, 2025 regarding Sanctions on the Integrated Commercial Bank Report (LBUT) of PT BPD Jawa Timur Tbk.	Sanction related to the LBUT report of PT BPD Jawa Timur Tbk.	50.000,00

During 2025, there were no administrative sanctions imposed on the Board of Directors and Board of Commissioners by the regulator.

Access to Company Information and Data

The public can access all financial and non-financial reports that have been submitted by Bank Jatim in a transparent manner through various means that are available in a timely, complete and accurate manner.

Internal Communication

In an effort to ensure information alignment across all levels of the organization, Bank Jatim consistently maintains an effective internal communication network between management and all employees. Through its Internal Communications function, the Bank develops various comprehensive communication channels, including the Bank Jatim Magazine, the Human Resources (HR) intranet portal, the e-human capital application, and other internal information media. These channels consistently distribute the latest information on essential Company activities to support the smooth implementation of daily tasks. In addition, the Internal Communications function also plays a strategic role in managing the preparation of the Company's main publications, namely the Bank's Annual Report and Company Profile.

Secretariat

On the other hand, to support the effective administration and strategic executive activities of the Company, the Secretariat function plays a central role focused on the governance of internal activities and direct support to top management. The scope of duties and responsibilities of the Secretariat function includes:

1. Organizing and being accountable for the implementation of the Company's internal activities;
2. Preparing and submitting draft speeches, papers, and seminar materials for the Board of Directors, including the preparation of materials for the General Meeting of Shareholders (GMS);
3. Managing the agenda and meeting concepts of Board of Directors meetings, organizing ceremonies, official Bank events, and various other strategic meetings.

External Communication

Bank Jatim used various communication channels both to internal and external parties which aimed to build a company image through print media, electronic media, broadcast media, display media and others. To make it easier for the public to get the latest information about the company, Bank Jatim had a corporate website that could be accessed through **www. bankjatim. co.id** which also functioned as a service portal. On the Bank Jatim website, people can find detailed information about Bank Jatim starting from history, organizational structure, vision and mission, management, networks, achievements, fund products, credit products and Bank Jatim services for both conventional and sharia. In addition, the website also contains information on CSR distribution and the latest information / news about Bank Jatim.

As information to the wider community, Bank Jatim regularly participates in events held by other parties and distributes press releases to print and electronic media to inform Bank

Jatim activities and products. Bank Jatim also informs several important activities and published quarterly reports to the public through cooperation with print and electronic media (internet). Bank Jatim uses social media as a means to communicate with external parties through:

Facebook : bank jatim
X : @bank_jatim
Instagram : bankjatim
Youtube : bank jatim

Investor Management

In maintaining the trust of shareholders and stakeholders, the Bank Jatim Investor Management team is in direct contact with investors, analysts and Shareholders to explain the Bank's performance. The activities carried out by Investor Relations are as follows:

Derry Widya Ariyanta
Corporate Secretary of Head Office
Bank Jatim
Jl. Basuki Rachmat No. 98-104, Surabaya
Email: iru@bankjatim.co.id

The activities carried out by Investor Relations are as follows:

1. Compiling the performance of Bank Jatim every month in accordance with the company's monthly financial reports such as; macro and micro economic information, information on the company's financial position based on balance sheets, ratios, percentages, business plans and strategies as well as stock information.
2. Managing information disclosure with investors and analysts.
3. Coordinating, evaluating, and providing recommendations in the implementation of activities including:
   a. One on One Meeting
      This activity is carried out to foster good relations with potential investors, investors and analysts.
   b. Analyst Meeting
      Activities to present the company's quarterly performance with analysts aimed at delivering the latest information on the performance, strategies and achievements that have been achieved by Bank Jatim.
   c. Conference Call
      Telephone calls made either at the request of an investor or an Investor Relations initiative.
   d. Site Visit
      Activities carried out at the request of investors to visit branches to see the operations of Bank Jatim.
   e. Roadshow
      Activities increase the interest of foreign investors to enter the country through Bank Jatim shares.
4. Compiling, managing, and carrying out preparation of weekly, monthly, quarterly, semester and annual publication report.

Investor Management Performance

1. Analyst Meeting, In 2025, these meetings were held twice a year

No	Date	Location	Topics
1	March 20, 2025	Hotel Alila - SCBD	Analyst Meeting FY 2024
2	July 9, 2025	Menara Mandiri	Analyst Meeting PUB

2. Communication with analysts and investors as follows:

No	Date	Investors/Securities/Institutions	Topics
1	February 6, 2025	Maybank Sekuritas	One on One Meeting
2	February 17, 2024	Bahana Sekuritas	One on One Meeting
3	May 5, 2025	PT Pertamina dan PT Taspen	One on One Meeting
4	June 11, 2025	Mandiri Manajemen Investasi	One on One Meeting
5	June 12, 2025	Bahana Sekuritas	One on One Meeting
6	August 28, 2025	BRI Investment Management	One on One Meeting
7	September 2, 2025	Maybank Sekuritas	One on One Meeting

No	Date	Investors/Securities/Institutions	Topics
8	September 22, 2025	PT Sinarmas Sekuritas	Company Visit
9	October 3, 2025	Niche Asset Management	One on One Meeting
10	October 15, 2025	Putihrai Sekuritas	One on One Meeting
11	October 29, 2025	Bahana Sekuritas	One on One Meeting
12	November 11, 2025	LPDP	One on One Meeting
13	November 12, 2025	BNI	One on One Meeting
14	December 3, 2025	Niche Asset Management	One on One Meeting

3. Participated in the DXtraordinary Corporate Access Webinar with Bahana Sekuritas on March 6, 2025;
4. Participated in the Public Expose Live 2025 ("Pubex Live 2025") commemorating the 48th Anniversary of the Reinstatement of the Indonesian Capital Market on September 11, 2025;
5. BJTM was listed in the ESGQ KEHATI and ESGS KEHATI for the period December 1, 2025 – February 27, 2026.

Press Release

No	Date	Press Release
1	January 13, 2025	Bank Jatim Distributed CSR of Separate Conjoined Twins Surgery from Ngawi.
2	January 16, 2025	FKDK BPDSI Was Sucessfully Held, Affirming the Supervisory Function of the Board of Commissioners.
3	January 17, 2025	Encouraging Tax Income up to the Regional Tourism Sector, Bank Jatim Handed in CSR to the Ponorogo and Sumenep Regency Government.
4	January 20, 2025	Following up SHA, Bank Jatim Signed A Cooperation Agreement (PKS) with Bank NTB Syariah.
5	January 23, 2025	Improving State Financial Synergy, Bank Jatim Signed A Cooperation Agreement of State Cash Management.
6	January 24, 2025	Bank Jatim Won Awards in the 2025 IHCBA and IPRA events.
7	February 05, 2025	Supporting Cashless, Bank Jatim along with the Pamekasan Regency Government Launched KKI.
8	February 12, 2025	Bank Jatim Detached Umra Congregation, the Winner of the Multipurpose Loan Prize.
9	February 17, 2025	Bank Jatim Supported the Tax Service Accessibility up to Decorated Squares and Parks by 2 simultaneous CSR programs
10	February 21, 2025	Improving Inter-BBG Member Synergy, Bank Jatim Held Sharing Session in the Human Capital Section
11	February 25, 2025	Increasing Community Welfare, Bank Jatim Distributed CSR to the Kediri Regency Government
12	March 3, 2025	Being Optimistic about the 2025 Performance, Bank Jatim's Board of Directors Agreed to Seize Million of Shares
13	March 4, 2025	Improving its Service, Bank Jatim and the Lamongan Regency Government Made ETPD Synergy up to CSR Distribution
14	March 5, 2025	Manifesting Zero Waste in the Malang Regency, Bank Jatim Delivered Arm Roll Truck CSR
15	March 6, 2025	Improving the Community Economy, Bank Jatim Distributed CSR to Bawean Island
16	March 9, 2025	Increasing Export Opportunity, Bank Jatim's Fostered Partners Followed the 2025 IFEX
17	March 12, 2025	Caring for Flood Victims, Bank Jatim Distributed Donations to Situbondo Flash Flood Victims.
18	March 12, 2025	Improving Community Services, Bank Jatim and the Blitar Regency Government Launched SIPD E-Blud and Handover CSR Programs.

No	Date	Press Release
19	March 13, 2025	Expanding Markets, Bank Jatim Facilitated MSMEs to Participate in Trade Missions in Ternate.
20	March 13, 2025	East Java's Potential and the Role of Regional Banks.
21	March 19, 2025	Supporting MSME Growth, Bank Jatim's Ramadan Vaganza Was Successfully Held.
22	March 20, 2025	Bank Jatim Delivered Two Water Tanks to Sampang Regency.
23	March 20, 2025	Bank Jatim Successfully Recorded the Highest Net Profit Among Regional Development Banks.
24	March 20, 2025	Bank Jatim Won Eight Awards at the 14th Infobank – the 2025 Isentia Digital Brand Recognition.
25	March 23, 2025	To Solve the Drought, Bank Jatim Delivered CSR to Tuban Regency.
26	March 25, 2025	Bank Jatim Handed Over a Fleet of Buses to Untag Surabaya.
27	March 28, 2025	Bank Jatim and Ciputra University Established Strategic Partnership.
28	March 29, 2025	Transporting Thousands of People, Bank Jatim Supported the Free Homecoming Program of the East Java Provincial Government.
29	April 10, 2025	2.500 Jatimers Attended a Gathering with the Governor of East Java.
30	April 14, 2025	Strengthening Business and Services, Bank Jatim Collaborated with BRINS.
31	April 15, 2025	Beautifying the MSME Area, Bank Jatim Revitalized the Trenggalek Pendopo Area.
32	April 16, 2025	Supporting Foreign Exchange Heroes, Bank Jatim Was Ready to Distribute PMI KUR.
33	April 17, 2025	Online SP2D Officially Launched, Bank Jatim Signed PKS with the Ministry of Home Affairs.
34	April 17, 2025	Optimizing Licensing Services, Bank Jatim Provides CSR Assistance to the Nganjuk Regency Government.
35	April 21, 2025	Bank Jatim Consumer Credit Recorded Positive Performance.
36	April 24, 2025	Bank Jatim's Customer Won the IDR 500 Million Grand Prize in Simpeda Draw
37	April 28, 2025	Caring for the Community, Bank Jatim Conducted Humanitarian Blood Donation.
38	April 28, 2025	Highlight of the 2025 National Press Day Reception: Bank Jatim Received Award from the East Java Indonesian Journalists Association (PWI).
39	April 28, 2025	Supporting MSMEs to Export, Bank Jatim Collaborated with the Ministry of Trade to Hold an Export Coaching Program.
40	April 28, 2025	Caring for Literacy and Community Welfare, Bank Jatim Provided CSR to the Banyuwangi Regency Government.
41	April 30, 2025	Beautifying the Sidewalks of Telaga Sarangan, Bank Jatim Provided Decorative Lamps.
42	May 02, 2025	Supporting Financial Literacy in Banyuwangi, Bank Jatim Opened Accounts for 1,000 Students.
43	May 05, 2025	Supporting the Growth of Halal MSMEs, Bank Jatim Collaborated with the Trenggalek Regency Government to Launch the Pasar Pon Special Zone.
44	May 05, 2025	Encouraging Improved Quality of Life for the Community, Bank Jatim Handed Over Healthy Toilet CSR Program to Sidoarjo Regency Government.
45	May 05, 2025	Optimizing Asset Recovery, Bank Jatim Synergized with the East Java Directorate General of State Assets.
46	06 May 2025	Real Evidence of Appreciation to Customers, BJTM Held Multipurpose Loan Draw with Umrah Prizes.
47	06 May 2025	Improving Corporate Integrity and Transparency, Bank Jatim Encouraged Regionally-Owned Enterprises' Participation in the 2024 ARA.
48	06 May 2025	Accelerating Sugar Self-Sufficiency, Bank Jatim Supported the Launch of a Special Course for Sugarcane Farmers in East Java.

No	Date	Press Release
49	08 May 2025	Strengthening Domestic Trade Connections, Bank Jatim Supported the East Java & East Kalimantan Trade Mission.
50	May 16, 2025	Continued Positive Performance, Bank Jatim Achieved Excellent Rating from The Asian Post
51	May 17, 2025	Supporting the Advancement of Education, Bank Jatim Signed MoU with UT Surabaya.
52	May 22, 2025	Bank Jatim Held Annual General Meeting of Shareholders (AGM), Distributes IDR821 Billion in Dividends and Nominated Winardi Legowo as President Director Candidate.
53	May 26, 2025	Bank Jatim Received Appreciation from the Provincial Government for Supporting Cashless Services on Trans Jatim.
54	May 27, 2025	Bank Jatim Supported Modern Agricultural Practices, and Handed Over Greenhouse Development CSR to the Kediri City Government.
55	May 29, 2025	Boosting MSME Growth, Bank Jatim Distributed KUR in the 2025 Kampoeng Kreasi Activity.
56	June 3, 2025	Bank Jatim's Fostered Customer, CV Rumah Jeddiah, Successfully Exported 8,000 Pairs of Footwear.
57	June 10, 2025	Accelerating Business Growth, Bank Jatim Held Grand Launch of Caruban Branch Office.
58	June 12, 2025	Enhancing Regional Development, Bank Jatim Handed Over CSR to the Pasuruan Regency and Kangean Island Governments.
59	June 17, 2025	Supporting the Advancement of Education, Bank Jatim and UK Petra Signed MoU.
60	June 19, 2025	Caring for MSMEs and Education, Bank Jatim Intensified CSR Transfer.
61	June 19, 2025	Official! Bank Jatim's IDR 821 Billion Dividend Paid Today.
62	June 24, 2025	Splendid! Bank Jatim Successfully Won Four Awards at Once.
63	July 6, 2025	Supporting Situbondo's Economic Growth, Bank Jatim Distributed 455 Portable Tents to MSMEs.
64	July 9, 2025	Expanding Market Access, Bank Jatim Supported the East Java & West Nusa Tenggara Trade Mission.
65	July 18, 2025	Caring for Health and Education, Bank Jatim Donated CSR to the Bojonegoro Regency Government.
66	July 28, 2025	Supporting MSME Digitalization and Finance, Bank Jatim and Toko Ladang Successfully Held an MSME Greetings.
67	July 29, 2025	Bank Jatim and Bank Banten Confirmed Business Synergy Through the Provision of Non-API Digital Services
68	July 29, 2025	Bank Jatim's Fostered MSMEs Successfully Penetrated the South Korean Market.
69	July 30, 2025	Bank Jatim Successfully Recorded a Net Profit of IDR703 Billion in the First Semester of 2025.
70	August 7, 2025	Bank Jatim's Customers Successfully Won the 500 million Grand Prize.
71	August 7, 2025	Bank Jatim Facilitated Fostered MSMEs in Trade Missions and Signed a Conditional Share Subscription and Acquisition Agreement with Bank Lampung.
72	August 10, 2025	Collaborating with the Surabaya City Government, Bank Jatim Successfully Organized Elderly Exercise.
73	August 17, 2025	Celebrating 64 Years, Bank Jatim Collaborated with a Parade and Promotes the Spirit of Togetherness.
74	August 22, 2025	Bank Jatim's 64th Anniversary Celebrations Was Lively, Launching Jatim Priority Sharia Services.
75	August 28, 2025	Boosting Sports Tourism in East Java, Bank Jatim Fully Supported the 2025 Bromo Marathon.
76	August 29, 2025	Bank Jatim Won Two Awards at the 2025 Infobank Awards.
77	September 1, 2025	Bank Jatim Issues Sustainable Bonds I Phase I of 2025, Worth a Maximum of IDR2 Trillion.
78	September 7, 2025	Successfully holding the 2025 Bromo Marathon, Bank Jatim Launched QRIS Crossborder and Jeep Bromo Branding.
79	September 11, 2025	Holding a Public Expose, Bank Jatim Recorded Solid Performance Throughout the Second Quarter of 2025.

No	Date	Press Release
80	October 30, 2025	Recording Positive Performance, Bank Jatim Consistently Drove Business Scale-Up.
81	October 31, 2025	Consistently Supporting Financial Literacy & Inclusion in East Java, Bank Jatim Won Award from CNN Indonesia.
82	November 04, 2025	Strengthening Synergy in the Sharia Finance Sector, Bank Jatim Supported the 2025 IIFS.
83	November 05, 2025	Bank Jatim Won Award from Detik.com in the Sustainable Business Financing Improvement Category.
84	November 06, 2025	Bank Jatim and Bank NTT Sign a Cooperation Agreement.
85	November 07, 2025	Consistently Developing MSMEs, Bank Jatim Won Prestigious Award from TV One.
86	November 20, 2025	Improving Hajj Financial Management Services, Bank Jatim Signed MoU with the Indonesian Ministry of Hajj and Umrah.
87	November 28, 2025	Spendid! Bank Jatim Achieved Platinum Rank in the 2025 ASRRAT.
88	December 01, 2025	Supporting the Acceleration of P2DD, Bank Jatim Successfully Became the Best Regional Development Bank (BPD) in 2025.
89	08 December 2025	Bank Jatim Named Winner of the 2024 ARA in the Publicly Listed BUMD Financial Category.
90	December 14, 2025	Jatimers Run To Care Encouraged Community Participation in Environmental Conservation.

Transparency of Report Submission

Bank Jatim is always committed to being transparent in submitting reports, both periodic and incidental reports. The reports that have been submitted by Bank Jatim for 2025 are as follows.

Periodic Report

No.	Type of Report	Report Period	Total
1	Securities Holder Registration Report	Monthly	12

Incidentile Report

No.	Date	Letter Number	Regarding
1	January 16, 2025	064/001/DIR/HCP/Srt	Internal Audit Changes
2	February 3, 2025	064/59/DIR/CSE/Srt	Corporate Secretary Changes
3	February 21, 2025	064/136/CSE/CMAI/Srt	Legal Matters Concerning PT Bank Pembangunan Daerah Jawa Timur Tbk
4	February 21, 2025	064/03/CSE/CMAI/Srt	Legal Matters Concerning PT Bank Pembangunan Daerah Jawa Timur Tbk (Correction)

No.	Date	Letter Number	Regarding
5	March 3, 2025	064/113/DIR/CSE/Srt	Submission of Minutes of the Annual General Meeting of Shareholders
6		064/110/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
7		064/111/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
8		064/112/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
9		064/109/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
10		064/108/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
11		064/107/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
12	March 27, 2025	063/94/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
13	March 7, 2025	064/124/DIR/CSE/Srt	Submission of Postponement of General Meeting of Shareholders
14	March 10, 2025	064/125/DIR/CSE/Srt	Submission of Minutes of the Annual General Meeting of Shareholders
15	March 18, 2025	064/137/DIR/CSE/Srt	Notification of Plan for the Annual General Meeting of Shareholders
16	March 18, 2025	064/5/CSE/CMAI/Srt	Submission of Evidence of Advertisement for GMS Notification
17	March 21, 2025	063/475/DIR/CSE/Srt	Report on Appointment/Change of Public Accountant and/or Public Accounting Firm for Annual Historical Financial Statement Audit
18	March 25, 2025	064/171/DIR/CSE/Srt	Request for Explanation from the Issuer and Other Public Companies
19		064/172/DIR/CSE/Srt	Submission of Postponement of General Meeting of Shareholders
20		064/06/CSE/CMAI/Srt	Postponement of the Annual General Meeting of Shareholders for the 2024 Fiscal Year
21		064/147/DIR/AMK/Srt	Submission of Evidence of Advertisement for Annual Financial Report Information
22		064/07/CSE/CMAI/Srt	Submission of Evidence of Advertisement of Postponement of the Annual General Meeting of Shareholders for the 2024 Fiscal Year of PT Bank Pembangunan Daerah Jawa Timur Tbk
23	March 27, 2025	064/175/DIR/CSE/Srt	Submission of Minutes of the Annual General Meeting of Shareholders
24	April 15, 2025	064/200/DIR/CSE/Srt	Notification of Plan for the Annual General Meeting of Shareholders
25	April 15, 2025	064/09/CSE/CMAI/Srt	Submission of Evidence of Advertisement for GMS Notification
26	April 21, 2025	064/211/DIR/AMK/Srt	Request for Explanation from the Issuer and Other Public Companies
27	April 28, 2025	064/161/DIR/AMK/AAPK/ Surat	Plan for Submission of Audited Q1 2025 Financial Statements
28	April 30, 2025	064/233/DIR/CSE/Srt	Convocation of the Annual General Meeting of Shareholders
29		064/234/DIR/CSE/Srt	Submission of the Annual Report
30		064/10/CSE/CMAI/Srt	Submission of Evidence of Advertisement for GMS Convocation
31		064/11/CSE/CMAI/Srt	Submission of the Annual Report and Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk
32	May 1, 2025	064/13/CSE/CMAI/Srt	Submission of Sustainability Report and ESG Information
33	May 26, 2025	064/271/DIR/CSE/Srt	Summary of Minutes of the Annual General Meeting of Shareholders
34	May 26, 2025	064/15/CSE/CMAI/Srt	Disclosure of Information Related to Corporate Action – Cash Dividend – May 26, 2025
35		064/16/CSE/CMAI/Srt	Submission of Evidence of Advertisement for GMS
36	May 27, 2025	064/16/DIR/CSE/Srt	Summary of Minutes of the Annual General Meeting of Shareholders (AGM) (Correction)
37	June 19, 2025	064/361/DIR/CSE/SRT	Minutes of the Annual General Meeting of Shareholders

No.	Date	Letter Number	Regarding
38	June 30, 2025	064/378/DIR/AMK/SRT	Submission of Evidence of Advertisement for Interim Financial Report
39	July 9, 2025	064/393/CSE/CMAI/Srt	Request for Explanation from the Issuer and Other Public Companies
40	July 16, 2025	064/126/DKM/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
41		064/449/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
42		064/448/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
43		064/450/DIR/CSE/Srt	Report on Share Ownership or Any Changes in Share Ownership of a Public Company
44	August 1, 2025	064/487/DIR/AMK/SRT	Submission of Evidence of Advertisement for Interim Financial Report
45	August 27, 2025	064/504/CSE/CMAI/Srt	Plan for Annual Public Expose
46	September 8, 2025	064/21/CSE/CMAI/Srt	Submission of Materials for Annual Public Expose
47	September 15, 2025	064/22/CSE/CMAI/Srt	Report on Results of Annual Public Expose
48	September 17, 2025	064/23/CSE/CMAI/Srt	Changes in the Audit Committee
49		064/569/CSE/CMAI/Srt	Changes in the Nomination and Remuneration Committee of the Issuer or Public Company
50	September 23, 2025	064/577/CSE/CMAI/Srt	Submission of Fit and Proper Assessment Report
51	October 8, 2025	064/587/CSE/CMAI/Srt	Request for Explanation from the Issuer and Other Public Companies
52	October 8, 2025	064/588/CSE/CMAI/Srt	Capital Participation in the Formation of a Bank Business Group (KUB) between PT Bank Pembangunan Daerah Jawa Timur Tbk and PT Bank Pembangunan Daerah Nusa Tenggara Timur
53	October 22, 2025	064/609/CSE/CMAI/Srt	Submission of Fit and Proper Assessment Report
54	October 30, 2025	064/724/DIR/AMK/Srt	Submission of Evidence of Advertisement for Interim Financial Report
55	November 5, 2025	064/624/CSE/CMAI/Srt	Submission of Fit and Proper Assessment Report
56	November 6, 2025	064/603/CSE/CMAI/Srt	Purchase of Shares of PT Bank Pembangunan Daerah Banten Tbk (Bank Banten) for Capital Participation in the Formation of a Bank Business Group (KUB)
57	November 12, 2025	064/639/CSE/CMAI/Srt	Capital Participation in the Formation of a Bank Business Group (KUB) between PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) and PT Bank Pembangunan Daerah Lampung (Bank Lampung)
58		064/640/CSE/CMAI/Srt	Capital Participation in the Formation of a Bank Business Group (KUB) between PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) and PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra)
59	November 19, 2025	064/644/CSE/CMAI/Srt	Report on Appointment/Change of Public Accountant and/or Public Accounting Firm for Annual Historical Financial Statement Audit
60	November 20, 2025	064/646/CSE/CMAI/Srt	Changes in Members of the Board of Directors and/or Board of Commissioners
61	December 2, 2025	064/26/CSE/CMAI/Srt	Changes in the Nomination and Remuneration Committee of the Issuer or Public Company
62		064/662/CSE/CMAI/Srt	Changes in the Audit Committee
63		064/666/CSE/CMAI/Srt	Decision on the Fit and Proper Assessment (PKK) of Prospective Controlling Shareholders (PSP) and Ultimate Shareholders of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk

No.	Date	Letter Number	Regarding
64	December 10, 2025	064/676/CSE/CMAI/Srt	Shareholding Composition of PT Bank Pembangunan Daerah Nusa Tenggara Timur
65	December 16, 2025	064/680/CSE/CMAI/Srt	Realization of Capital Participation of PT Bank Pembangunan Daerah Jawa Timur Tbk in PT Bank Pembangunan Daerah Nusa Tenggara Timur
66	December 17, 2025	064/681/CSE/CMAI/Srt	Approval of Changes in Shareholding Composition of PT Bank Pembangunan Daerah Sulawesi Tenggara Resulting in the Addition of a New Controlling Shareholder (PSP)
67	December 22, 2025	064/685/CSE/CMAI/Srt	Realization of Capital Participation of PT Bank Pembangunan Daerah Jawa Timur Tbk in PT Bank Pembangunan Daerah Lampung.

Code of Conduct

The Code of Conduct or Corporate Culture is a guideline that functions as:

1. Codification or compilation of policies, employee regulations that set standards of behavior both for Management and Employees in realizing GCG and the Bank's work culture.
2. Reference for every Bank employee in good and professional behavior to regulate themselves based on mutual interests with all stakeholders.
3. The basis for determining service products and various activities carried out by the Bank are deemed to have fulfilled the specified code of conduct, work ethics and business.
4. Reference to maintain a good relationship between the Bank's personnel and related external parties based on GCG principles and the application of behavior, work ethics and business. The implementation of the Code of Conduct is a must and must be obeyed by every Bank employee consistently showing that the Bank upholds cultural values as well as business ethics and behavior in carrying it out. As a code of conduct, and work and business ethics of the Bank, the Code of Conduct is in line with the vision and mission to be achieved by the Bank and supported by values that are upheld in accordance with the prevailing corporate culture.

Scope of Code of Conduct

The Code of Conduct of Bank Jatim is regulated under the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Timur Tbk No. 063/03/30/DIR/HCP/KEP dated February 29, 2024, concerning the Standard Operating Procedure (SOP) on Conduct, Work Ethics, and Business Ethics of PT Bank Pembangunan Daerah Jawa Timur Tbk. The implementation of the Code of Conduct is a necessity aimed at establishing governance as a corporate culture, which is measured through guidelines on conduct, work ethics, and business ethics. The Code of Conduct serves as the primary reference for the attitudes and actions that Bank Jatim personnel must adhere to and those that must be avoided in their daily activities within the Bank Jatim environment. This means that management and employees must comply with and uphold the Code of Conduct enforced at Bank Jatim.

The scope of the Code of Conduct includes:

1. Company Relations with Stakeholders such as guidelines for the Bank's organs and all employees
2. Internal Environmental Behavior (Board of Commssioners, Board of Directors, and employees) with the external environment, for example conflicts of interest, giving and receiving gifts and donations, compliance with regulations, and confidentiality of information.

Principals of Code of Conduct

The main points of the Code of Ethics contain work ethics and business ethics. Work ethics and business ethics includes the following aspects:

WORK ETHICS	
Handling of Conflict of Interest	In carrying out business activities that refer to the principles of Good Corporate Governance, the Bank is required to manage conflicts of interest. Conflict of interest management is aimed at creating a work climate that always puts the interests of the Bank ahead of personal interests and improves good relations with suppliers, customers, and other stakeholder parties. Handling of conflicts of interest to refer to the applicable internal provisions.
Gratification Control	a. All Bank Officials and Employees are prohibited from giving or promising gratuities either directly or indirectly, which are considered as giving bribes to civil servants or State administrators if the gift relates to their position and is contrary to their obligations or duties; b. All Bank Officers and Employees are prohibited from receiving and soliciting gratuities that are considered bribes either directly or indirectly from any party in order to comply with policies/ decisions/treatment of Bank officials and employees according to their position, authority, and responsibility; c. All Bank Officers and Employees are required to reject gratuities that are considered bribes, whether received directly or indirectly; d. Categories and procedures for reporting gratuities are regulated in more detail in the applicable regulations.
Political Activities	a. The Bank guarantees and respects the rights of the Bank's management and employees to exercise their political rights in accordance with the provisions of the applicable laws and regulations. Banks will not impose their will/limit the rights of management and bank employees as individuals to be able to channel their political aspirations; b. Its management and Bank employees individually can convey political aspirations freely without pressure from any party in accordance with the applicable laws and regulations; c. Prohibited activities: 1. Management and Bank Employees are prohibited from becoming administrators of political parties and/or/ candidates/members of the legislature; 2. Bank management and employees are prohibited from participating in election campaigns and/or being election campaign executors; 3. Bank Management and Employees are prohibited from providing donations and other assistance in any form including the use of facilities and infrastructure owned by the Bank for Presidential Elections, Regional Head Elections and members of the legislature; 4. Pursuant to the Law on Elections, members of the DPR, DPD and DPRD, management and employees of banks who become campaigners can be subject to criminal sanctions and imprisonment as provided for in the applicable laws. d. Resignation and Cessation from Political Activities Resignation and Bank employees who become Executives of Political Parties/and/ or become candidates/ members of the legislature are required to resign and/or be dismissed from their respective positions and obtain rights according to the Bank's internal provisions that apply.
BUSSINESS ETHICS	
Bank Ethics with Employees	Bank Ethics with employees can be conveyed as follows: a. Fairness of treatment of Bank employees; b. Assignments and Employee Activities Outside the Bank; c. Prohibition of Employee Involvement in Bank Securities Business Activities; d. Employee Discipline; e. Work environment; f. Employee Aspiration Channel;
Bank Ethics with Customers	a. Offering products and services according to predetermined quality standards; b. Providing the best service to customers and following up on customer complaints fairly without discrimination; c. Carrying out continuous promotions in a healthy, fair, honest, non-misleading manner and accepted by applicable norms to achieve customer satisfaction and trust.
Bank Ethics with Goods and Service Providers	a. The selection of goods and services providers must be based on an assessment of capabilities, achievements, and based on compliance and objectivity in the fields of price standards, quality, availability, requirements and services provided by partners/ suppliers; b. Banks do not treat goods and services providers who have become customers of the Bank in a special way; c. Carry out payments to providers of goods and services on time as long as the invoice issued is accompanied by supporting documents and is in accordance with the agreed amount; d. Imposing sanctions on goods and services providers who commit violations; e. Maintaining good communication with providers of goods and services including following up on complaints and objections; f. Utilizing good relations with providers of goods and services as an intelligent market and intelligent competitor; g. Applying the latest goods and services procurement technology; h. Every Bank employee is prohibited from asking for and/or receiving compensation, both financial and non f inancial for personal gain; i. Goods and service providers are advised to understand and follow Bank regulations relating to procurement and services from external parties; j. Other provisions regarding the procurement of goods and services refer to the provisions stipulated by the General Division.

Bank Ethics With Competitors	a. The Bank complies with the provisions of the anti-monopoly law; b. Conduct market research to find out competitors' positions; c. Carrying out fair and competitive competition by prioritizing the excellence of quality products and services.
Bank Ethics with Work Partners	a. Making mutually beneficial cooperation agreements with partners; b. Uphold agreed rules and procedures; c. Prioritizing the achievement of optimal results according to the best standards; d. Building intensive communication with work partners to continuously improve performance on an ongoing basis
Bank Ethics with the Government and Regulators	a. Employees are required to study, understand and comply with all provisions, policies and/or/ regulations both internal and external including the provisions of BI, OJK and applicable laws and regulations of other authorities and regulators; b. Employees must be aware not to cooperate with customers and/or active parties who violate the law; c. Deviations, negligence or employee violations of internal and external provisions, policies and regulations including BI, OJK and applicable laws and regulations as well as other authorities and regulatory provisions are subject to sanctions in accordance with applicable procedures; d. Fostering good relations and communication with the Central and Regional Governments, the Financial Services Authority, Bank Indonesia and other external parties; e. Applying the best standards (best practices) by taking into account the applicable regulations regarding the quality of services, products and services, health, safety, and the environment; f. Avoid practices of Corruption, Collusion and Nepotism (KKN) in dealings with the Government and Regulators.
Bank Ethics with Society	a. Development in the social sector, namely activities that have an impact on improving the quality of social life, culture, religion, and social welfare; b. Supporting environmental preservation efforts; c. Community economic development; d. Incidental activities.
Bank Ethics With Mass Media	a. Providing relevant and balanced information to the mass media, both general, specific, strategic and sensitive information; b. The Bank appoints a spokesperson who represents the Bank in communicating with the media, namely: 1. President Director and Director; 2. Corporate Secretary; 3. Branch Manager. c. The Bank's communication tools with the mass media consist of press conferences, press releases, interviews and media inquiries; d. Accept and follow up on constructive criticism conveyed through the mass media, but still pay attention to the aspects of risk and costs.
Bank Ethics with Professional Organizations	a. Make mutual agreements regarding ethical standards that apply to fellow members of professional and regulatory organizations; b. Uphold the attitude of partnership and equality towards fellow members of professional and regulatory organizations

Compliance with Code of Conduct

The Code of Conduct applies to Board of Directors, Board of Commissioners, DPS, all management and employees in carrying out the company's business activities and in interactions between the Board of Commissioners, Board of Directors, and employees with all stakeholders. The company requires the signing of an Integrity Pact, which must then be implemented with the utmost commitment. The successful implementation of the Code of Conduct is the responsibility of all leaders within their respective work units.

Dissemination of Code of Conduct

Facilities for the dissemination of Code of Conduct are as follows:

1. Human Capital Portals
2. Compliance Portal
3. Integrity Pact
4. Campaign Program, includes:
   a. Printed advertising (posters, banners, hanging banners, stickers, and mica standing)
   b. Other campaigns include agendas, mouse pads, flash drives, paper fans, umbrellas, tumblers, power banks, and clothes pins.



Pic 1.1

1.1 One form of risk culture campaign is through the use of pins on the left side of the uniform.

c. Portal and Corporate Identity
d. Quiz
e. Social media
   - Employee Involvement Campaign including the Expression songwriting contest
   - Leaders Talks Values

Jatim Improvement Meeting Program

BCorporate culture, as a set of shared values, serves as the foundation for all company rules and policies. Its implementation must be aligned with the Company's business strategy, as such alignment will have a positive impact on productivity and enhance employee engagement. One of the ways to improve employee engagement is by providing space and experiences that create positive meaning for all employees within their respective work units. The Jatimers Improvement Meeting (TIM) is one of the programs designed to achieve this objective. This program is intended to develop both individual Jatimers and work units to become better amidst the pressures and competition in the Company's business environment, thereby ensuring that employee performance remains excellent. The Jatim Improvement Meeting (TIM) program aims to provide space and positive experiences in the form of outing activities for all Jatimers. It is expected to strengthen militancy, enhance engagement, and build synergy between employees and the Company, foster a shared commitment to improving performance, promote zero tolerance for fraudulent activities, and reinforce the transformation pillars of Bank Jatim.

Efforts for Implementation and Enforcement of the Code of Conduct

Implementation of the code of ethics is an obligation for the management and employees of the Bank. This code of conduct will always be used as a guide in the preparation of policies, manuals/ procedures and management practices. Bank Jatim regularly monitors compliance with the Code of Conduct In order to build commitment to the implementation of the code of ethics, all management and employees will apply the code of ethics with commitment and consistency, which is documented through the signing of the Integrity Pact or Statement of Attitudes of Bank Jatim personnel regarding the implementation of the Code of Conduct. This integrity pact is valid until the person concerned is not actively working at Bank Jatim.

Types of Sanctions for Violations of the Code of Ethics

Sanctions for violations of the Code of Conduct are regulated under the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Timur Tbk No. 062/03/34/DIR/HCP/KEP dated May 24, 2023, concerning the Standard Operating Procedure on Employee Punishment. Sanctions will be imposed on any Bank Jatim employee who are proven to have committed a violation, provided that the violation has been legally and validly established. New sanctions can be determined after the type of violation is known. All types of administrative sanctions in the form of mild, moderate, or severe sentence are determined by a Decree of the Board of Directors, and the person concerned will lose the opportunity to attend education/training funded by the Bank as long as the person concerned has not finished serving and is receiving rehabilitation from the Board of Directors.

The types of sanctions for violating the code of ethics are as follows:

1. Sanctions for Code Violation
   a. Sanctions for Violation of Rules in the Form of Guidance
      - Verbal Reprimand
      - Reminder Letter
   b. Sanctions for Violation of Rules in the Form of Disciplinary Penalties
      - Sanctions for Misuse of Bank Secrets and Data and Activities that Endanger the Bank's Bussines
      - Sanctions for Discipline
      - Sanctions for Disciplinary Violation
2. Criteria for Disciplinary Violations
   a. Violation of Authority & Procedure
   b. On purpose
   c. Financial
3. Categories of Disciplinary Violations
   a. Category I - Light Office Punishment
   b. Category II - Medium Position Penalty
   c. Category III - Severe Office Penalties
4. Types of Disciplinary Punishment
   a. Category I - Minor Position Penalty:
      - Written Warning
      - Unsatisfied Statement
   b. Category II - Moderate Position Sanctions
      - Demotion of Personal Grade by 1 Level
      - Demotion of Personal Grade by 2 Level
   c. Category III - Heavy Service Penalties
      - 1 (one) Level Demotion
      - 2 (two) Levels of Demotion
      - Revocation of Mandates for Position Holders
      - Disrespectful Termination

Number of Violations and Sanctions Given

Category I	Category II	Category III
63	11	35

Performance-Based Long-Term Compensation Policy

The provision of long-term performance-based compensation is granted by the Bank in the Employee and/or Management Stock Ownership Program (ESOP/MSOP).

Share Ownership Program by Employees and/or Management (ESOP/MSOP)

Bank Jatim held a share ownership program by employees and management based on the resolution of the Company's General Meeting of Shareholders on March 19, 2012 which was then stated in Deed No. 89 dated April 25, 2012.

Purpose of Employee Stock Allocation (ESA) and Management Employee Stock Option Plans (MESOP)

The main objective of the Company's Management and Employee Share Ownership Program is that the management and employees of the Company have a sense of belonging and are expected to increase the work productivity of each employee which in turn will also improve overall corporate performance, so that there is an increase in company value. which can be enjoyed by the Company's stakeholders.

Total Share and/or Option

Bank Jatim holds an Employee Stock Allocation (ESA) program by allocating shares as much as 10% (ten percent) of the total issuance of Shares Offered and issuing Stock options for the Management and Employee Stock Option Plans (MESOP) program as much as 0, 71% (zeropoint seven one percent) of the total issued and fully paid-up capital after the Public Offering.

Period of Implementation

The Implementation Period is determined following the provisions of Registration Regulation No. I-A attached to the Decree of the Board of Directors of the Jakarta Stock Exchange No.Kep-305/ BEJ/07-2004 dated July 19, 2004, namely a maximum of 2 (two) implementation periods per year with the provision that each implementation period will be open for 30 (thirty) Exchange days. The MESOP program will be implemented following the applicable laws and regulations.

Requirements for Employee and/or Entire Management

EMPLOYEE STOCK ALLOCATION (ESA)
program Bank Jatim provides a special allocation or percentage for employees to own Bank Jatim shares. The ESA program can be seen in several companies when they are about to conduct an Initial Public Offering (IPO). The price for implementing the ESA program is the same as the bid price at the time of the IPO.

The share allocation for the ESA program consists of:
- Award Shares, namely the provision of shares to employees as an Award.
- Certain Allotment Shares, namely the allocation of share ownership to employees in the form of purchasing certain shares of IPO according to the limit.

Participants who can be included in the share ownership program or ESA program are as follows:
- Employees who have worked for 1 (one) year starting from April 30, 2012.
- Not in the status of being sanctioned by position/skorsing.

If the total shares allocated in the ESA program are not fully distributed, the remainder will be offered to the community. Provisions for the implementation of ESA program are as follows:

1. Award Shares
   a. Distributed to all "Employees" at the cost of Bank Jatim.
   b. The employees receive the shares freely at the time the Bank's shares are listed on the Indonesia Stock Exchange
   c. Award Shares are provided amounting to 1 time Employee's salary.
   d. Employees are obliged to sign a statement of compliance with the provisions of ESA program. The requirements for receiving Award Shares are:
      - Has been worked for 1 (one) year as of April 30, 2012
      - Not in the status of being subject to office sanctions/skorsing
      - Allocation based on position
      - The award shares are subject to a "lockup" for 2 (two) years
      - During the lockup period when the employee resigns or is terminated due to administrative sanctions, the right to the Award Shares is null and void.
2. Certain Allotment Shares
   a. Offered to all "Employees" to buy shares at IPO price. There is no obligation to buy.
   b. Allotment must be worth 7 times Employee's salary
   c. Employees who voluntarily buy their certain allotment shares, their account will be blocked for payment in cash on the date of the highest payment price
   d. Requirements for buying Certain Allotment Shares:
      - Has worked for 1 (one) year starting from April 30, 2012.

- Not in the suspension status.
- Certain Allotment is as much as 7 times Employee's salary.
- Certain Allotment Shares are subject to "Lock-up" for 3 months.

The procedures to obtain shares in the ESA program are as follows:

- For Award Shares, Program Participants will obtain a free allocation of Award Shares on the date of allotment of shares for the Initial Public Offering of the Bank's Shares. Program Participants will obtain a Share Allotment Confirmation Form.
- For Certain Allotment Shares, Program Participants who wish to buy shares offered for the certain allotment submit an order for maximum Certain Allotment Shares in accordance with the amount allocated on behalf of the Participant. At the time of ordering the Certain Allotment Shares, Participants must provide full price payment funds in accordance with the amount ordered. Participants must provide power of attorney to PT Bahana Sekuritas to sign the Share Purchase Order Form (FPPS) on behalf of the Ordering Party. On the date of allotment of shares, Participants will receive Confirmation of Shares Allotment on the Certain Allotment Shares ordered through the ESA program.

MANAGEMENT EMPLOYEE STOCK OPTION PLANS (MESOP)

Program The Management & Employee Stock Option Plan (MESOP) is a program established to grant option rights to the participants (optionee) to buy Bank's shares at the exercised price previously specified. The shares can be exercised in accordance with the specified exercised windows.

The exercise price of Option Rights will be determined based on Item V.2.2 of the Regulation of Registration No. I-A, Attachment of the Decree of Board of Directors of Jakarta Stock Exchange No. Kep-305/BEJ/07- 2004 dated July 19, 2004, which is at least 90% of the average closing price of the Bank's share trading on the Indonesian Stock Exchange, before the date of the Bank's notification to the Indonesia Stock Exchange concerning the opening of the Exercise Window Period for Option Rights in the MESOP Program.

Participants of the MESOP Program are as follow:

- Board of Commissioners, excluding Independent Commissioners
- Sharia Supervisory Board.
- Members of Board of Directors who served at the time of issuance of Option Rights
- Structural Officers, including Division Heads, Main Branch Managers, Sub-Division Heads, Branch Managers, and Department Heads at Main Branch.
- Participants entitled to participate in the MESOP program are permanent employees registered as MESOP participants in accordance with the provisions of the Fifth Dictum paragraph (1) Decree No: 057/251/DIR/CSE/KEP regarding Procedures for Implementing the MESOP Program. This decision with the same position and/or level as well as above that, until the time of implementation of the MESOP program.
- Participants not entitled to participate in the MESOP program are employees who resign, dishonorably dismissed, or pass away.

The Option Rights in the MESOP Program will be issued in 3 Phases, namely:

Table of MESOP Program Option Rights

Phase I	Up to 30% of the number of Option Rights that can be issued in the MESOP Program
Phase II	Up to 30% of the number of Option Rights that can be issued in the MESOP Program
Phase III	Up to 40% of the number of Option Rights that can be issued in the MESOP Program

Implementation Price or Implementation Price Determination

Bank Jatim has carried out the Management and Employee Stock Option Plans (MESOP) program since 2016 and ends in 2020 with an offering price of IDR450, IDR409 and IDR599. The number of shares issued for IDR409 was 3,163,900, and shares with a price of IDR599 were 9,963,600 shares. So that the total paid-up capital on December 31, 2020, amounted to IDR3,753,874,520,500 or a value of 15,015,498,082 shares. In 2024, Bank Jatim did not implement a Management and Employee Stock Option Plan (MESOP); therefore, no shares were allocated to the Board of Commissioners, Board of Directors, or executive officers.

Whistleblowing System

Submission and Media of Violation Reports

The policy and scope of complaints are regulated as follows, among others:

1. Source of whistleblowing reporting with identity
2. The Bank's management emphasizes the effectiveness of implementing a fraud control system on the disclosure of complaints.
3. Management of the Bank has a strong commitment to provide support and protection to each fraud reporter and to guarantee the confidentiality of the identity and report of fraud submitted.
4. Means of complaints provided by the Bank in the form of:
   - Come in person and write to the Bank Jatim Internal Audit Division (Jln. Basuki Rahmat No.98 - 104 surabaya).

- Website via https://wbs.bankjatim.co.id/
- Text/Whatsapp Phone to 081330003040

5. Fraud complaint criteria refer to the provisions and applicable laws.

Protection of Whistleblowers

As a form of the Bank's commitment to implementing antifraud strategies and mechanisms for complaints of violations and guaranteeing protection for reporters in good faith, the Bank is obliged to:

1. Banks are required to protect whistleblowers.
2. The protection provided by the Bank against whistleblowers is intended to encourage the courage of whistleblowers to report fraud complaints in a clear, detailed and transparent manner.
3. Whistleblower protection includes protection of whistleblower identity and report content.
4. The Bank is committed to protecting whistleblowers in good faith and the Bank will comply with all relevant laws and regulations as well as best practices that apply in managing whistleblowers.
5. All reports of fraud complaints will be guaranteed confidentiality and security by the Bank and whistleblowers can obtain information about the progress of their complaints.
6. The Bank provides protection to internal Bank employee whistleblowers from the following:
   - Dismissal.
   - Demotion.
   - Discriminatory acts.
   - Intimidation.
   - Other protections in accordance with the prevailing laws and regulations.

Complaint Management

The process of investigating and collecting evidence related to events that are reasonably suspected of acts constituting fraud consisting of several stages including:

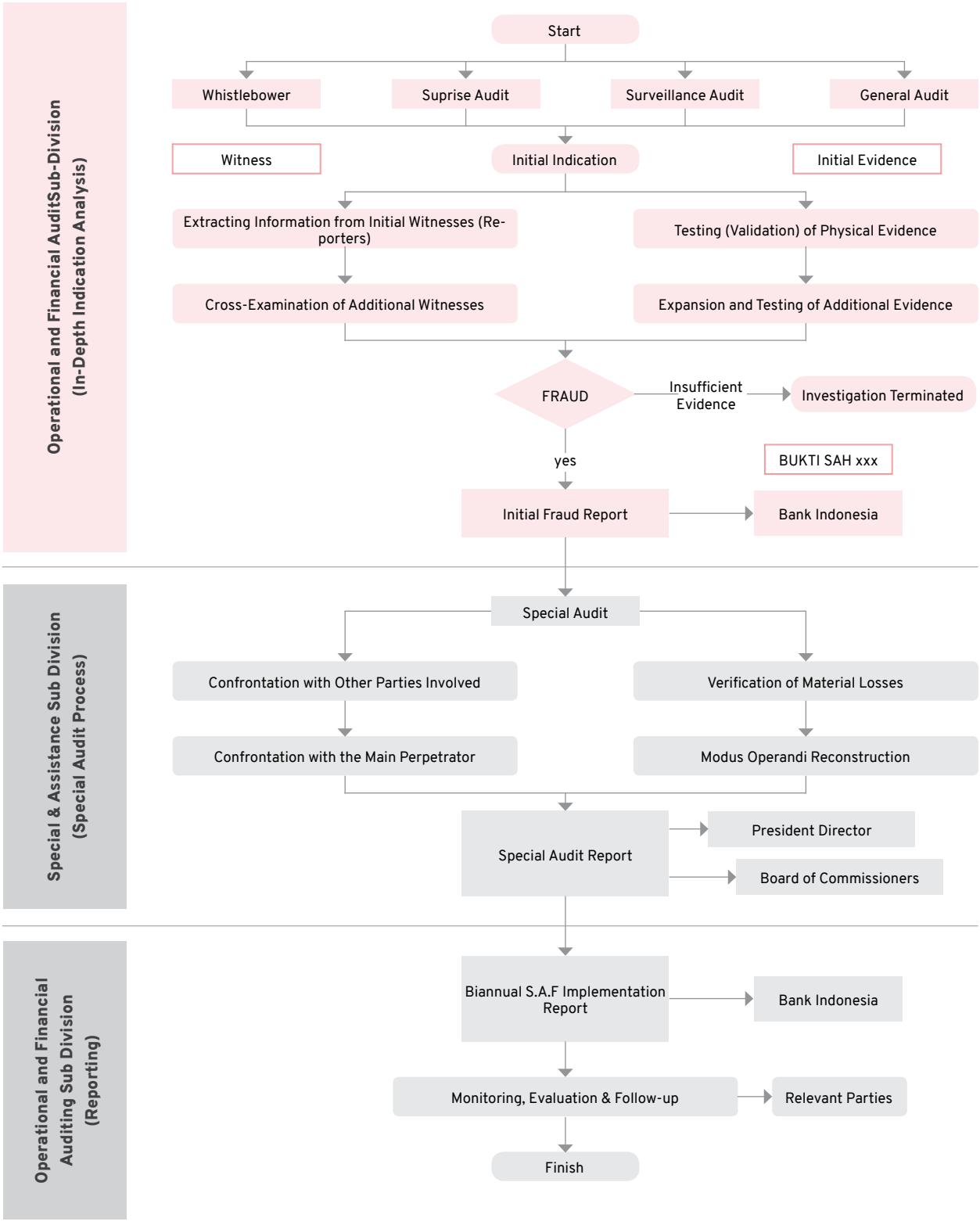
1. Reviewing information entered through the whistleblower or from the results of the examination of the Bank's internal audit team and collecting evidence of both physical evidence, information on the scene (other information) and summons of witnesses related to the type of irregularities that occurred and people who were indicated to have committed a crime (fraud).
2. Conducting an examination by verifying the evidence and information and the truth can be trusted and if the verification and information cannot be trusted then the evidence is made as a document/archive and the process is terminated.
3. If the perpetrators and witnesses are not cooperative (collaboration) confrontation will take place.
4. Carrying out examination on the weaknesses of the system procedure, the weakness of the technology system or others.
5. Calculating the estimated loss (financial loss) that occurs from the fraud.

Employees involved in fraud cases are subject to sanctions according to the prevailing Reward & Punishment Guidelines of Bank Jatim, including written warnings, demotions to termination of employment depending on the type of violation that has been committed and the loss suffered.

Bank Jatim will continue to strive to increase the understanding and concern of employees and other parties to report violations through whistleblowing facilities so that they are expected to be able to create a clean and integrity work environment. In this regard, the following steps have been taken:

1. Undertake Anti-Fraud Strategy program, including surprise audit (Operational & Credit).
2. Conducting socialization related to the implementation of anti-fraud strategy and whistleblowing system at the exit meeting results of the audit and employees including new employees.
3. Disseminating materials related to the implementation of antifraud and whistleblowing strategies in the education schedule of employee promotion programs.
4. Developing the Anti-Fraud Strategy system.

Flowchart of Anti-Fraud Strategy Implementation



Types of Violations that can be Reported

There were 2 types of violations, namely violations of discipline and disciplinary violations related to violations of rules that were processed through the Human Capital Division and their actions in the form of Coaching, Mentoring and Counseling related to disciplinary violations, types of violations that could later be processed and deepened by the Internal Audit Division.

Management of Violation Reports

The complaint database from the whistleblower was under the authority and responsibility of the Internal Audit Division and for complaint information was the responsibility of the Operational & Financial Audit Sub Division.

Socialization of Whistleblowing System

Socialization of the Whistleblowing System is carried out simultaneously with socialization related to the implementation of anti-fraud strategies and at the exit meeting of audit results and employees including new employees.

Number of Complaints and Its Follow Up

In 2025, 3 (three) reports met the elements of fraud through the whistleblower mechanism. Below is a table detailing the number of complaints received through the whistleblower channel during 2025:

No	Description	Number of Complaints
1	Number of Complaints in2025	5
2	Number of Complaints Processed	5
3	Number of Complaints That Have Been Completely Processed	5
4	Number of Unfinished Complaints Processed	0

Sanctions/Follow Up on Complaints in 2025

Complaints that have been successfully processed and proven are then subject to sanctions according to the provisions outlined in Bank Jatim's reward and punishment policy.

Completed Complaints Processed in 2025	Total	Sanctions/ Follow Up
Proven	3	Employees involved are subject to sanctions in accordance with the violation matrix
Not Proven	2	-

Anti Corruption Program

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratification Practices

Prevention of Corruption Practices

Bank Jatim has implemented several policies related to Corruption Prevention, including the Implementation of Anti Fraud Strategies, Work and Business Ethical Behavior (Code of Conduct), Conflict of Interest Guidelines, Corporate Culture, Gratuity Policy, Employee Discipline Regulations, Market Code of Ethics Guidelines, and Guidelines for Maintaining the Confidentiality of Data and Information.

Actions taken by Bank Jatim to address issues of corrupt practices, particularly in Conflict of Interest, are regulated, including the following:

1. All parties, both employees and leaders, must obey the code of ethics
2. Maintaining the confidentiality of company information
3. A prohibition for all levels of the Company from providing or promising gratuities, both directly and indirectly, which are considered bribery to government officials or state administrators if such provision is related to their position and conflicts with their obligations or duties
4. A prohibition on receiving or requesting gratuities, considered as bribery, directly or indirectly, from any party to influence the policies/decisions/treatments of Bank officials and employees according to their positions, authorities, and responsibilities.
5. The obligation to reject gratuities considered as bribery, whether received directly or indirectly.

Implementation of Anti-Fraud Strategy

In order to prevent cases of operational irregularities at the Bank, especially fraud that could harm customers or banks and the issuance of Financial Services Authority Regulation No. 12 of 2024 dated July 23, 2024 concerning implementing an Anti-fraud Strategy for Commercial Banks, it is necessary to increase the effectiveness of internal control to minimize fraud risk including implementing an antifraud strategy. The organizational system responsible for implementing the anti-fraud strategy at Bank Jatim is the Internal Audit Division.

The implementation of the fraud control system has been carried out in accordance with the anti-fraud strategy guidelines as stipulated in the Board of Directors' Decree No. 63/03/10/DIR/AUI/KEP dated February 21, 2024 concerning the Standard Operating Procedure (SOP) for the Anti-Fraud Strategy of Bank Pembangunan Daerah Jawa Timur Tbk. Every fraud incident is of particular concern in resolving the case. The Bank's Management requires that all appropriate levels within the Bank's internal environment have concerns

for anti-fraud. The anti-fraud concern is pursued continuously in the form of zero tolerance for fraud. In implementing the Anti Fraud Strategy in the form of a Fraud control system, it includes 4 (four) interrelated pillars, namely Prevention, Detection, Investigation Reporting and Sanctions, Monitoring Evaluation, and Follow Up.

Prevention
The prevention pillar is part of the fraud control system that aims to include steps to reduce the potential risk of fraud, including anti-fraud awareness, identification of vulnerabilities and Know your employee.

Detection
The detection pillar is part of the fraud control system which aims to contain steps to identify and find fraud in the Bank's business activities, including policies and mechanisms for whistleblowing, surprise audits, surveillance systems.

Reporting Investigations and Sanctions
The Investigation, Reporting and Sanctions Pillar is part of the fraud control system which aims to include steps for digging up information (investigation), reporting system, and imposition of sanctions for fraud in the Bank's business activities.

Monitoring Evaluation and Follow-up
The Monitoring Evaluation and Follow-up Pillar is part of the fraud control system which aims to include steps to monitor and evaluate fraud as well as follow-up mechanisms for frauds that occur.

The implementation of the four pillars takes into account the following:
1. Bank's internal and external environmental conditions
2. Complexity of business activities
3. Potential, types and risks of fraud
4. Adequacy of the required resources

The successful implementation of the overall antifraud strategy depends very much on the commitment and enthusiasm of the Board of Commissioners and Directors to foster a culture and anti-fraud concern at all levels of the Bank's organization. One of them is by making a written commitment called the AntiFraud Declaration signed by the Board of Commissioners, Directors and all employees of the Bank's organization.

Prevention and detection and identification of potential risks of vulnerability is an early warning system for the operational process. Identification of findings that indicate fraud, is implied in the whistleblowing policy and mechanism. Through this mechanism it is expected to detect early on the occurrence of a violation and can increase the level of participation of employees, customers and other stakeholders in reporting a violation and be used as an early warning of the possibility of a violation in the Bank.

Anti-Bribery Management System

Bribery is a phenomenon that often occurs within the banking sector. Bribery has serious implications for the Bank's performance sustainability. Therefore, Bank Jatim is committed to preventing bribery through the implementation of the ISO 37001:2016 Anti-Bribery Management System (ABMS).

Implementation of the ISO 37001:2016 Anti-Bribery Management System (ABMS) is carried out by Bank Jatim through a series of the following steps:
1. Establishment of the Anti-Bribery Management System Policy signed by all Directors
2. Appointment of a competent work unit to oversee compliance with anti-bribery practices, referred to as the Anti-Bribery Compliance Function
3. Training on awareness of the ISO 37001:2016 Anti-Bribery Management System (ABMS) attended by representatives from the relevant work units
4. Establishment of internal regulations related to the Anti Bribery Management System
5. Implementation of anti-bribery and gratuity socialization for Bank vendors
6. Sign the Integrity Pledge by the Board of Commissioners, Board of Directors, and all employees
7. Implementation of Stage 1 and Stage 2 audits by the Certification Body

As a result of these measures, Bank Jatim obtained the ISO 37001:2016 Anti-Bribery Management System (ABMS) Certificate from the Certification Body on December 18, 2023, and on December 15, 2025, the 2nd audit surveillance. was conducted. With the acquisition of the ISO Anti-Bribery Management System (ABMS) certificate, it is expected to:
1. Raising the awareness among all executives and employees about the risk of bribery in Bank Jatim business processes
2. Enhancing the trust of stakeholders and shareholders in Bank Jatim services.
3. Improving Bank Jatim business performance.

Gratification Policy

In order to create an anti-corruption culture and provide a reference for the implementation of gratificiation control and reportin, Bank Jatim establishes a gratification policy through:
1. Decree of the Board of Directors Number 062/03/41/ DIR/ KPT/KEP dated July 21, 2023 concerning Standard Operating Procedure (SOP) Gratification Control and Reporting.
2. Circular Letter Number 062/04/25/KPT/SE dated April 4, 2023 concerning Technical Guidelines for Gratification Reporting.

The policy regulates the types of gratification objects that must be reported, the types of gratification objects that are not required to be reported (excluded), the rights and protection of the reporter, as well as the gratification reporting mechanism.

GRATIFICATION CONTROL MANAGEMENT

As an effort in controlling gratification, Bank Jatim implements several programs that refer to the provisions and procedures set by the Corruption Eradicatio Commission (KPK). The Gratification Control Program (PPG) established by the Corruption Eradication Commission (KPK) includes the following:

1. Gratification Control Framework;
2. Dissemination of Gratification Control Messages;
3. E-Learning: "Enhancing Understanding of Gratification for State Officials and Civil Servants";
4. Socialization/Dissemination of Gratification Control;
5. Completion of Core Business Activities with Sector Options Based on Risk Monitoring and Evaluation (Monev) Classification;
6. Identification of High-Risk Areas for Gratification Practices;
7. Risk Mitigation for High-Risk Gratification Practices;
8. Reporting of Acceptance and/or Rejection of Gratification;
9. Innovation in Gratification Control.

Every semester, the Corruption Eradication Commission (KPK) conducts an assessment of the implementation of the Gratification Control Program (PPG) carried out by Bank Jatim. In 2025, the implementation of Bank Jatim's PPG received a score of 77.8 from the KPK, with the following details:

1. Gratification Control Framework (Weight 100%)

No.	Component	Weight	Score
1	Gratification Control Regulations	50	100
2	Establishment/Decree or Other Documents	50	100
Total Score for Gratification Control Framework			**100**

2. Dissemination of Gratification Control Messages (100%)

No.	Component	Weight	Score
1	Message Dissemination via Media (Internal Target)	50	100
2	Message Dissemination via Media (External Target)	50	100
Total Score for Message Dissemination via Media			**100**

3. E-Learning: "Enhancing Understanding of Gratification for State Officials and Civil Servants" (Weight 40%)

No.	Component	Weight	Score
1	E-Learning on Enhancing Understanding of Gratification	100	100
Total Score for E-Learning on Gratification Control			**40**

4. Socialization/Dissemination of Gratification Control (Weight 60%)

No.	Component	Weight	Score
1	Socialization to Internal Parties (All Employees)	50	100
2	Socialization to External Parties	50	80
Total Score for Socialization/Dissemination of Gratification Control			**54**

5. Completion of Main Activities/Core Business with Sector Options based on the Risk Monitoring and Evaluation Classification (Weight 100%).

No.	Component	Weight	Score
1	Main Activities	100	60
Total Score of Main Activities			**60**

6. Identification of High-Risk Areas for Gratification Practices (Weight 100%)

No.	Component	Weight	Score
1	Identification of High-Risk Areas for Gratification Practices	100	60
Total Score for Identification of High-Risk Areas			**60**

7. Risk Mitigation for High-Risk Gratification Practices (Weight 100%)

No.	Component	Weight	Score
1	Risk Mitigation for High-Risk Gratification Practices	100	60
Total Score for Risk Mitigation of High-Risk Areas			**60**

8. Reporting of Gratification Acceptance and/or Rejection (Weight 100%)

No.	Component	Weight	Score
1	Gratification Reporting	100	80
Total Score for Gratification Reporting			**80**

9. Innovation in Gratification Control (Weight 100%)

No.	Component	Weight	Score
1	Innovation in Gratification Control	100	80
Total Score for Innovation in Gratification Control			**80**

Socialization of Gratuity Policy

During 2025, dissemination of the Gratification policy was conducted both offline and online for all employees as part of the Bank Jatim Culture Socialization program. The sessions were facilitated by speakers from the Compliance and APU PPT PPP SPM Division, Legal Division, Policy and Procedure Division, Internal Audit Division, Human Capital Division, and Risk Management Division, and were held from October 2, 2025 to November 14, 2025.

Gratification Report in 2025

Throughout 2025, reports on the acceptance and/or refusal of gratification were submitted to the Bank Jatim Gratification Control Unit. Further reporting was carried out through the KPK Online Gratification Application (GOL), totaling 15 reports, with details as follows:

No.	Types of Reporting	Total
1.	Reporting of Gratification Acceptance	13
2.	Reporting of Gratification Refusal	2

Anti-Corruption Training/Socialization for Employees

Thema	Execution time	Number of participants
Anti-Corruption for Regional Development Bank (BUMD) Cluster	September 3-26, 2025	2
Forensic Audit and Corruption Detection Training	March 13-14, 2025	2
National Seminar on Corruption Prevention & Mitigation	February 20-21, 2025	2

Management of State Official Wealth Reports

Bank Jatim has implemented the reporting of State Officials' Wealth Reports (LHKPN) since 2018 based on Board of Directors' Decree No. 057/401/DIR/KPT/KEP dated December 31, 2018 concerning the LHKPN Reporting Procedure within PT Bank Jatim Tbk. This regulation has been revoked and updated several times, with the most recent update stipulated in Board of Directors' Decree No. 064/03/51/DIR/KPT/KEP dated December 10, 2025 regarding the SOP for State Officials' Wealth Reports (LHKPN), which regulates the following:

1. Organization
   a. Cooperation between the Corruption Eradication Commission (KPK) and the Bank;
   b. Management Unit of the State Officials Wealth Reports (LHKPN);
   c. Mandatory Report of the State Officials Wealth Reports (LHKPN);
   d. Implementation of Risk Management and Internal Control.
2. LHKPN Implementation Procedures
   a. Provisions for LHKPN Submission
   b. LHKPN Reporting Process Flow
   c. LHKPN Examination
   d. Power of Attorney
3. Administrations and Sanctions
   a. Administrations
   b. Sanctions.

Mandatory Report of The State Assets Report (LHKPN)

In accordance with the Corruption Eradication Commission Regulation No. 07 of 2016 concerning Procedures for Registration, Announcement and Examination of State Organizer's Assets, as updated in the Corruption Eradication Commission Regulation No. 2 of 2020 that State Organizers are required to submit the State Officials Wealth Reports (LHKPN) to the Corruption Eradication Commission. Therefore, those categorized as Mandatory Reports within the Bank in accordance with Law No. 28 of 1999 are as follows:

1. Board of Commissioners;
2. Sharia Supervisory Board;
3. Board of Directors;
4. Other structural officials who are definitive officials include Senior Executive Vice Presidents (SEVP), Vice Presidents (VP), Head Branch Leaders, Assistant Vice Presidents (AVP),

Head of Credit Division (PBK) at Main Branches, Head of Priority Banking Division (PBB) at Main Branches, Head of Operations Division (PBO) at Main Branches, Branch Leaders (PC), and equivalent structural officials assigned to Pension Funds and/or Employee Welfare Foundations.

Management Unit The State Officials Wealth Reports (LHKPN)

In accordance with Board of Directors' Decree No. 064/03/51/DIR/KPT/KEP dated December 10, 2025 regarding the SOP for State Officials' Wealth Reports (LHKPN), as follows:

1. **Agency Admin**
   Managed by the Compliance and AML CTF PFC Division with the following roles:
   a. Supervisor: Vice President of Compliance and AML CTF PFC;
   b. Person in Charge: Assistant Vice President of Compliance and Governance;
   c. Executors: Officers and/or Junior Officers of the group overseeing the LHKPN reporting function.

   Has duties and authorities which include:
   a. Coordinating with KPK regarding regulatory changes and e-LHKPN application management within the Bank;
   b. Conducting socialization to PN/WL on external provisions and internal provisions regarding LHKPN;
   c. Managing the LHKPN e-registration application within the Bank through the e-LHKPN application including:
      - Registering and activating PN/WL data that must report LHKPN using the e-LHKPN application (e-registration menu);
      - Updating PN/WL of LHKPN employment data that has changed data in the Bank environment in the e- LHKPN application (e-registration menu);
      - Verifying the updating of PN/WL of LHKPN data carried out by the Work Unit Admin;
   d. Fasilitate PN/WL of LHKPN who experience technical problems when using the e- LHKPN application;
   e. Obtaining information from the Corruption Eradication Committee regarding LHKPNs that have not submitted LHKPNs and/or making improvements to LHKPNs that have been verified by the Corruption Eradication Committee;
   f. Monitoring the level of compliance of PN/WL in implementing LHKPN reporting to the Corruption Eradication Commission;
   g. Have the independence to issue warning letters or administrative sanctions for PN/WL that do not sumbit LHKPN according to the predetermined time limit.

2. **Work Unit Admin**
   Managed by the work unit authorized to handle human capital with organs:
   a. The supervisor is the Vice President of Human Capital;
   b. Person in Charge: Assistant Vice President of Human Capital Operations;
   c. Executors: Supervisors and/or Staff of Personnel Data and Human Capital Information System (HCIS).

   Has duties and authorities including:
   Manage the e- LHKPN application (e-registration menu) within the Bank's work unit through the e- LHKPN application involving:
   - Updating PN/WL of LHKPN staffing data that has changed data within the Bank in the e- LHKPN application (e-registration menu);
   - Coordinate with the agency admin for data changes within the Bank.

Periodic LHKPN reports have been submitted to the Corruption Eradication Commission (KPK) in accordance with the prescribed deadlines, namely: for Periodic Reporting, from January to 31 March; for Special Initial Office Reporting, no later than 2 (two) months after being appointed as a State Official; and for Special End-of-Term Reporting, no later than 2 (two) months after the end of the term of office. The details up to 2025 are as follows:

No.	LHKPN Reporting Type	Number of Reports	Description
1.	Periodic, Reporting Year 2024	52	Periodic reporting for the 2024 reporting year was submitted in accordance with regulations from January 2025 to March 31, 2025
2.	Special	36	-

Total Internal Frauds and Remedies

Internal Fraud in 1 Year	Jumlah fraud yang dilakukan (Internal)					
	Members of the Board of Commissioners and Members of the Directors		Permanent Employees		Non-Permanent Employees	
	Previous Year (2024)	Current Year (2025)	Previous Year (2024)	Current Year (2025)	Previous Year (2024)	Current Year (2025)
Total Fraud	-	-	13	22	1	1
Resolved	-	-	13	22	1	1
In the Settlement Process in the Bank's Internal	-	-	-	-	-	-
Not Resolved Yet	-	-	-	-	-	-
Has Been Followed Up Through Legal Process	-	-	-	-	-	-

Provision of Funding for Social and/or Political Activities

A description related to corporate social responsibility is submitted in the 2025 Sustainability Report. As for providing funds for political activities, during 2025, Bank Jatim will not provide funds for political activities or to political parties.

Provision of Funds to Related Parties and Provision of Large Funds

Descriptions regarding Provision of Funds to Related Parties and Provision of Large Funds are presented in the Management Analysis and Discussion Chapter in this Annual Report.

Bank Strategic Plan

A description of the Bank's Strategic Plan is presented in the Management Discussion and Analysis Chapter in this Annual Report.

Share Buyback and Bond Buyback

During 2025, the Company will not carry out share buybacks and bond buybacks.

Transactions Containing Conflicts of Interest

The forms of conflict of interests include:

1. Gratification;
2. Misappropriation of Assets;
3. Misuse of confidential/important information;
4. Position Traps;
5. Granting special access that violates the procedure;
6. Unprofessional supervision;
7. Subjective and not independent assessment;
8. Decision on licensing, allocation/budget, investment;
9. Determination of partners (procurement);
10. Recruitment, hiring, performance appraisal;
11. Use of information;
12. Commercialization of public services.

An activity is considered to give rise to a conflict of interest if:

1. Transactions for the provision of funds and procurement of goods/services occur between the Company and Related Parties including the Board of Directors, Board of Commissioners, Executive Officers, Decision-making Officers
2. There are officers/employees of the Company who have a first degree family relationship who are in 1 (one) line of management.

3. Transactions between the Company and its officials or employees—whether active or those who have retired/ resigned but have not yet exceeded six (6) months—as well as their families, and/or with companies in which the Company's officials or employees and their families, either directly or indirectly, hold shares, must not exceed 25% (twenty-five percent) of the total shares of the respective company.
4. Transactions as stated in point 3 must have a minimum value of 50% (fifty percent) of the Company's capital, based on the most recent audited financial statements.
5. Transactions with other affiliated parties.

Transactions and activities that have the potential to give rise to conflicts of interest include:

1. Credit transactions are categorized as containing a conflict of interest if the Bank/deciding official is the same party or has a family, ownership, management, financial or interest relationship with the credit recipient.
2. Fund and service transactions are categorized as containing a conflict of interest if the Bank/deciding official is the same party or has a family, ownership, management, financial or interest relationship with the deposit customer or user of the Bank's services so that the customer in question is given special conditions that are different from the treatment of customers in general.
3. Goods and services transactions are categorized as containing a conflict of interest if the Bank or the deciding official is the same party or has a family, ownership, management, financial or interest relationship with the provider of the goods/services so that the determination of the appointment or winner has potentially unreasonable conditions causing detrimental effect to the bank or reduce the bank's profits.
4. Management of human resources which has the potential for a conflict of interest if in a bank there are several people who have family relationships up to the second degree and are at the same bank.
5. What is included in the category of prohibited conflicts of interest is the practice of giving and/or receiving gifts, bribes and the like which are reasonably suspected to be detrimental to the Company's interests, contrary to sound business ethics and/or contrary to applicable law.

In an effort to avoid conflicts of interest, all parties, both employees and company leaders, must comply with the code of ethics. If employees and company leaders become aware of practices that lead to a conflict of interest, they must immediately report it to their superiors.

The main elements that must be fulfilled in managing conflicts of interest of the company, employees and company leaders are as follows:

1. Comply with and comply with applicable laws and regulations, including company culture.
2. Avoid activities that could cause a conflict of interest.
3. Store and maintain the confidentiality of company information and information with parties who have business relationships with the company. Compliance with the company's code of conduct is very important to maintain and advance the company's reputation.

Conflict of Interest Disclosure

1. If there is a conflict of interest, officials and/or employees who have a conflict of interest do not use their rights/ authority in making decisions and are required to disclose the said conflict of interest.
2. If there is a conflict of interest in the field of credit and/ or operations at a branch office, officials and/or employees who have a conflict of interest do not use their rights/ authority in making decisions.
3. If a conflict of interest occurs in an employee/officer according to their respective fields, the employee/official does not use his authority in making decisions and then the decision-making process is handed over to his superiors in stages.
4. If a decision still has to be taken, the official or employee involved in the decision-making process must prioritize the economic interests of the Bank from losses that may arise or the possibility of reducing the Bank's profits.
5. Required to disclose the condition of the conflict of interest which is attached to the Minutes of Meeting along with documentation containing considerations for making the decision.

During 2025, there was no transactions containing conflicts of interest.

Internal Disputes

During 2025 there were no internal disputes caused by the remuneration policy.

Prevention of Insider Trading

Provisions governing Insider Trading practices are stipulated in Chapter II of the Corporate Secretary Investor Management SOP, as follows:

TRADING INSIDER CRITERIA

This practice occurs when parties outside the bank buy or sell bank securities based on information from insiders that is not published.

1. Insider Trading Criteria
   a. Bank insider, namely:
      - Commissioner, Director or Bank Employee;
      - The main shareholder of the Bank;
      - Individuals who because of their position or profession or because of their business relationship with the issuer or public company enable that person to obtain information; or
      - A party who within the last 6 (six) months is no longer a party as referred to in letters a, b, c above.

   b. Have inside information, where the information or material facts are not yet available to the public. Insiders are prohibited:
      - Influencing other parties to buy or sell the securities in question;
      - Providing inside information to any party who reasonably suspects may use the information in question to purchase or sell securities.

      All of the two elements mentioned above must be met in order to be subject to insider trading.
2. Sanctions for Insider Trading
   a. Article 102 Law No. 8 of 1995
      mposing administrative sanctions in the form of:
      - Written Warning;
      - Fines, namely the obligation to pay a certain amount of money;
      - Restrictions on business activities;
      - Suspension of business;
      - Revocation of business permits;
      - Cancellation of consent; And
      - Pembatalan Cancellation of registration.

   b. Article 104 of Law No.8 of 1995
      Any party who violates the provisions as intended in Article 90, Article 91, Article 92, Article 93, Article 95, Article 96, Article 97 paragraph (1), and Article 98 is threatened with imprisonment for a maximum of 10 (ten) years and a fine of up to IDR 15,000,000,000 (fifteen billion rupiah).

During 2025, Bank Jatim will not have Insider Trading.

Transparency of Financial and Nonfinancial Conditions

Bank Jatim has fulfilled its obligation to Bank Indonesia to conduct transparency of financial and non-financial conditions in accordance with applicable regulations, publication of information submission through print media and the Bank's website as follows:

1. Monthly and Quarterly Financial Statements that have been submitted and published to the Regulator and on the Bank's website.
2. Annual Reports that have been submitted and published to the Regulator and on the Bank's website.
3. Corporate Governance Information such as:
   a. Vision and mission of the Bank
   b. Composition and Profile of the Board of Commissioners and Board of Directors
   c. Guidelines and Rules of Committee
   d. Corporate Governance Practices
4. Information on Bank's Products and Services such as e-forms of credit along with a wide spread of Office Networks making it easier for customers, investors to access such information.
5. Information that aims to educate customers such as banking services, banking mediation, customer complaints mechanisms, banking security tips and magazines/ bulletins for Bank Jatim which can be downloaded via the Company's website.

Bank Business Group

PT Bank Pembangunan Daerah Jawa Timur Tbk established a Bank Business Group ("KUB") with 5 (five) Regional Development Banks ("BPD") in Indonesia, namely:

1. PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("Bank NTB Syariah");
2. PT Bank Pembangunan Daerah Nusa Tenggara Timur ("Bank NTT");
3. PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("Bank Banten");
4. PT Bank Pembangunan Daerah Sulawesi Tenggara ("Bank Sultra");
5. PT Bank Pembangunan Daerah Lampung ("Bank Lampung").

The percentage of share ownership in each Bank business group is as follows:

Subsidiary Company	Percentage of Share Ownership
PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (“Bank NTB Syariah”)	3,83%
PT Bank Pembangunan Daerah Nusa Tenggara Timur (“Bank NTT”)	3,24%
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (“Bank Banten”)	0,05%
PT Bank Pembangunan Daerah Sulawesi Tenggara (“Bank Sultra”)	3,38%
PT Bank Pembangunan Daerah Lampung (“Bank Lampung”)	5,42%

Implementation of Sustainable Finance, Including the Implementation of Social Responsibility

Information related to the implementation of sustainable finance, including the implementation of social responsibility, is presented in the 2025 Sustainability Report.

Implementation of Public **Company Governance Guidelines**

No	Aspects; Principles; Recommendations			Comply or Explain
A.	**Aspect 1: Public Company Relations With Shareholders In Guaranteeing Shareholder Rights**			
	A.1. Principle 1: Increasing the Value of Organizing a General Meeting of Shareholders (GMS).			
	A.1.1.	Recommendation 1: Explanation:	A Public Company had a technical method or procedure for voting, both openly and privately, that prioritized independence and the interests of shareholders Each share with voting rights issued had one vote (one share one vote). Shareholders could exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, had not been regulated in detail. Public companies were recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure had to maintain the independence or freedom of shareholders. For example, in open voting, it was done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting was carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.	**Comply** Bank Jatim has procedures for the General Meeting of Shareholders (GMS) which are regulated in the Company’s Articles of Association Deed number June 24, 2025. Each shareholder is only given 1 (one) vote, representing the entire number of shares he owns. Vote counting will be carried out using a “raise hand and hand over voting rights” mechanism.
	A.1.2.	Recommendation 2: Explanation:	All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. The presence of all members of the Directors and members of the Board of Commissioners of a Public Company was intended so that each member of the Directors and member of the Board of Commissioners could pay attention, explain, and answer directly the problems that occured or questions raised by shareholders related to the agenda at the GMS.	**Comply** At the 2025 Fiscal Year GMS, all members of the Board of Directors and Board of Commissioners were present.

No	Aspects; Principles; Recommendations				Comply or Explain
		A.1.3.	Recommendation 3: Explanation:	The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year. Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company was required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English), and announced 2 (two) working days after the GMS was held to the public, one of which was through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provided an opportunity for shareholders who were not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website was intended to provide sufficient time for shareholders to obtain such information.	**Comply** The minutes of the AGMS and EGMS in Indonesian and English are available on the Website and can be downloaded until the 2025 fiscal year.
	A.2.	**Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.**			
		A.2.1.	Recommendation 4: Explanation:	The Public Company had a communication policy with shareholders or investors. The existence of communication between the Public Company and the shareholders or investors was intended so that the shareholders or investors got a clearer understanding of the information that had been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors could also submit inputs and opinions to the management of the Public Company. The communication policy with shareholders or investors showed the commitment of the Public Company in carrying out communication with shareholders or investors. The policy might include strategies, programs, and timing of communications, as well as guidelines that supported shareholders or investors to participate in these communications.	**Comply** Bank Jatim has a Communication Policy with shareholders or investors as stipulated in the Directors Decree number 062/03/40/ DIR/CSE/KEP regarding SOP Investor Management.
		A.2.2.	Recommendation 5: Explanation:	The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. Disclosure of communication policies was a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aimed to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.	**Comply** The Communication Policy with Investors as described in recommendation 4 can be accessed by the public through the Bank Jatim website at the following link: https://www.bankjatim.co.id/id/tatakelola company/ kebijakan
B.	**Aspect 2: Function and Role of The Board of Commissioners**				
	B.1.	**Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.**			
		B.1.1.	Recommendation 6: Explanation:	The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. The number of members of the Board of Commissioners could affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company had to refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies. In addition, it was also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that was too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	**Comply** Determination the Board of Commissioners members of Bank Jatim has taken into the conditions of the Public Company including the number of assets, achievement of company performance, vision mission, goals and strategic directions, and also the provisions of the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning Directors and Board of Commissioners of Public Companies. This number has also been adjusted to the number of Board of Directors members, as well as the effectiveness of the implementation of the Board of Commissioners' supervisory function.

No	Aspects; Principles; Recommendations			Comply or Explain
		B.1.2.	Recommendation 7: Explanation:	The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required. The composition of the Board of Commissioners was a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics could be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has considered the needs of the Public Company was a positive thing, especially regarding decision making in the context of implementing the supervisory function carried out by considering various broader aspects.	**Comply** Determination of the composition of the members of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required as stated in the Decree of the Board of Commissioners Number 061/03/07/DK/KEP dated October 3, 2022 concerning the Standard Operating Procedure (SOP) for the Selection and/or Replacement of Members of the Board of Commissioners and Members of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk.
	B.2.	**Principle 4: Improving the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners**		
		B.2.1.	Recommendation 8: Explanation:	The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. The Board of Commissioners' self-assessment policy was a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment was meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it was hoped that each member of the Board of Commissioners could contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy might include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function had been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** The Board of Commissioners has a self- assessment policy to assess the performance of the Board of Commissioners as regulated in the Decree of the Board of Commissioners No 063/03/51/DKM/KEP dated March 28, 2024 concerning the Standard Operating Procedure (SOP) for the Work Guidelines of the Board of Commissioners.
		B.2.2.	Recommendation 9: Explanation:	The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report. Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.	**Comply** The Guidelines for the Performance Assessment of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Timur Tbk are disclosed in the Annual Report.

No	Aspects; Principles; Recommendations			Comply or Explain
	B.2.3.	Recommendation 10: Explanation:	The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes. A policy requiring the resignation of members of the Board of Commissioners involved in financial crimes constitutes a measure that can enhance stakeholders' trust in the Public Company, thereby preserving the Company's integrity. Such policy is necessary to facilitate legal proceedings and to ensure that such proceedings do not disrupt the continuity of business activities. Furthermore, from a moral perspective, this policy fosters an ethical culture within the Public Company. This policy may be incorporated into the Guidelines and/or Code of Ethics applicable to the Board of Commissioners. Furthermore, involvement in financial crimes refers to a status whereby a member of the Board of Commissioners has been legally convicted by the competent authority. Financial crimes include, among others, manipulation and various forms of embezzlement in financial services activities, as well as Money Laundering offenses as stipulated under Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering.	**Comply** The resignation policy for the Board of Commissioners only if the person concerned is a state official who is a member of the Board of Commissioners, then the person concerned is required to resign from his position in government, who is involved in financial crimes is a policy that can increase stakeholder confidence in a Public Company.
	B.2.4.	Recommendation 11: Explanation:	The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Directors. Based on the provisions of the Financial Services Authority Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.	**Comply** Succession policy in the nomination process for members of the Board of Directors as stated in the Decree of the Board of Commissioners Number 061/03/07/DK/ KEP dated October 3, 2022 concerning the Standard Operating Procedure (SOP) for the Election and/or Replacement of Members of the Board of Commissioners and Members of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk which regulates candidate candidates from within the Company.
C.	**Aspect 3: Function and Role of Directors**			
	C.1.	**Principle 5: Strengthening the Membership and Composition of Directors.**		
	C.1.1.	Recommendation 12: Explanation:	The determination of the number of members of the Directors takes into account the condition of the Public Company and its effectiveness in decision making. As a company organ that is authorized in managing the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Directors' decision making.	**Comply** The determination of the Board of Directors, consisting of 8 (eight) members, with the current effective composition being 7 (seven) members, has taken into account the conditions of the public company, including total assets, company performance achievements, and other factors, as well as the provisions of Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. This number has also been aligned with the Board of Commissioners, whose current effective composition consists of 5 (five) members, to ensure the effectiveness of decision-making carried out by the Board of Directors.

No	Aspects; Principles; Recommendations				Comply or Explain
		C.1.2.	Recommendation 13: Explanation:	The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required. Like the Board of Commissioners, the diversity of the composition of the members of the Directors is a combination of desirable characteristics both in terms of organs of the Directors and individual members of the Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Directors or the Directors collegially.	**Comply** Determination of the composition of the Board of Directors members takes into account the diversity of expertise, knowledge, and experience required as stated in the Decree of the Board of Commissioners Number 061/03/07/ DK/KEP dated October 3, 2022 concerning the Standard Operating Procedure (SOP) for the Election and/ or Replacement of Members of the Board of Commissioners and Members of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk.
		C.1.3.	Recommendation 14: Explanation:	Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting. The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Directors for the Financial Statements, the Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Directors in charge of accounting or finance. Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Directors, particularly members of the Directors in charge of accounting or finance. The existence of qualifications of expertise and/ or knowledge in the field of accounting that at least belongs to the said member of the Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.	**Comply** Profile of the Director of Finance, Treasury & Global Services Name: RM. Wahyukusumo Wisnubroto Education: • Bachelor's Degree in Civil Engineering, Bandung Technology Institute, 1998 • Master of Management, Gajah Mada University, 2001 Trainings Attended Include : • Implementation of Internal Control Over Financial Reporting (ICOFR), Learning Banking Center, 2025 • Treasury Certificate Refreshment Program Level 7 (Advanced Level), Association Cambiste Internationale (ACI) Indonesia, 2025 Members of the Board of Directors overseeing accounting or finance have possessed expertise and/or knowledge in the field of accounting. The Board of Directors has submitted financial statements at the Annual General Meeting of Shareholders (AGM) and obtained approval from the AGM.
	C.2.	**Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors.**			
C.2.1.			Recommendation 15: Explanation:	The Directors has a self-assessment policy to assess the performance of the Directors. As with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Directors. The self-assessment is meant to be carried out by each member of the Directors to assess the performance of the Directors collegially, and not to assess the individual performance of each member of the Directors. With this self-assessment, it is hoped that each member of the Directors can contribute to improving the performance of the Directors on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors as regulated in the Board of Directors Decree Number 063/03/17/ DIR/ PSM/KEP dated February 26, 2024 concerning the Standard Operating Procedure (SOP) for Performance Management of PT Bank Pembangunan Daerah Jawa Timur Tbk.

No	Aspects; Principles; Recommendations				Comply or Explain
C.2.2.			Recommendation 16: Explanation:	The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report. Disclosure of the self-assessment policy on the performance of the Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Directors.	**Comply** The performance evaluation of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk is disclosed in the annual report.
C.2.3.			Recommendation 17: Explanation:	The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes. The policy for the resignation of members of the Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	**Comply** The policy of resignation of members of the Board of Directors is regulated in the Articles of Association and the Work Guidelines of the Board of Directors. The Articles of Association and the Work Guidelines of the Board of Directors also regulate provisions related to the termination of the term of office of Members of the Board of Directors and the dismissal of Members of the Board of Directors.
D.	**Aspect 4: Stakeholder Participation**				
	D.1.	**Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Participation.**			
		D.1.1.	Recommendation 18: Explanation:	The Public Company has a policy to prevent insider trading. A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.	***Comply*** Bank Jatim has a policy to prevent insider trading as regulated in the Decree of the Board of Directors Number 062/03/02/DIR/ TRE/KEP dated January 12, 2023 concerning the Market Code of Ethics for Treasury Activities and the Decree of the Board of Directors Number 062/03/40/ DIR/CSE/KEP dated June 21, 2023 concerning the Standard Operating Procedure (SOP) for Investor Management.
D.1.2.			Recommendation 19: Explanation:	The Public Company has an anti-corruption and anti-fraud policy. The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.	**Comply** Bank Jatim has several policies related to Corruption Prevention, including the Implementation of Anti-Fraud Strategies, Work and Business Ethical Behavior (Code of Conduct), Conflict of Interest Guidelines, Corporate Culture, Gratification Guidelines, Anti-Bribery Management System (SMAP) Guidelines, Employee Discipline Regulations, Market Code of Ethics Guidelines, and Obligations Guidelines. Maintain Confidentiality of Data and Information.

No	Aspects; Principles; Recommendations				Comply or Explain
D.1.3.			Recommendation 20: Explanation:	The Public Company has a policy regarding the selection and capacity building of suppliers or vendors. The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services needed by the company will affect the quality of the company's output. Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendor. The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines.	**Comply** Bank Jatim has a policy regarding the procurement of goods and services which is regulated in the Decree of the Directors number 060/03/34/DIR/UMM/KEP dated October 04, 2021 concerning SOP for Procurement of Goods or Services.
D.1.4.			Recommendation 21: Explanation:	The Public Company has a policy regarding the fulfillment of creditors' rights. The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as followup actions in fulfilling the obligations of the Public Company to creditors.	**Explain** Bank Jatim explains the creditor's rights in the Credit Agreement (PK), including; 1. The bank ensures that the creditor receives the principal and interest on the loan according to the agreed schedule; 2. The bank ensures that the creditor receives the loan usage report; 3. The bank ensures that creditors receive fines for payments that exceed the agreed schedule; 4. The Bank ensures that principal and interest payments on loans are not subject to penalties if the payment schedule falls on a holiday and is paid on the next working day.
D.1.5.			Recommendation 22: Explanation:	Public Companies have a whistleblowing system policy. A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling	**Comply** The Public Company has a whistleblowing system policy which is clearly stated in the Decree of the Board of Directors Number 064/03/02/DIR/AUI/KEP dated January 31, 2025 concerning the Standard Operating Procedure (SOP) for the Anti-Fraud Strategy of PT Bank Pembangunan Daerah Jawa Timur Tbk.

No	Aspects; Principles; Recommendations				Comply or Explain
D.1.6.			Recommendation 23: Explanation:	The Public Company has a policy of providing long-term incentives to the Directors and employees. Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's longterm performance is reflected by the growth in the value of the stock or other longterm targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy.	**Comply** The public company has established a policy on long-term incentives for the Board of Directors and employees, which is clearly disclosed in Board of Commissioners' Decree No. 064/03/01/DK/KEP dated June 24, 2025 concerning the Standard Operating Procedure for the Implementation of Governance in Remuneration Provision for Management and Their Facilities of PT Bank Pembangunan Daerah Jawa Timur Tbk.
E.	**Aspect 5: Information Disclosure**				
	E.1.	**Principle 8: Improving Implementation of Information Disclosure.**			
		E.1.1.	Recommendation 24: Explanation:	Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure. The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.	**Comply** Banks utilize information technology more widely in addition to websites as a medium for information disclosure that increases the effectiveness of the dissemination of this information, including the following: • Instagram @Bank Jatim • Facebook @Bank Jatim • Twitter @Bank Jatim • Youtube @Bank Jatim
		E.1.2.	Rekomendasi 25: Penjelasan:	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	**Comply** The ultimate beneficial owner of shares amounting to at least 5% is the Controlling Shareholder, namely the East Java Provincial Government.

Good Corporate Governance
Assessment

Assessment Criteria

In conducting self-assessment on the implementation of Good Governance, Bank Jatim refers to the provisions of Financial Services Authority Regulation Number 17 of 2023 on the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation Number 2 of 2024 on the Implementation of Governance for sharia Commercial Banks and sharia Business Units and SEOJK No. 15/SEOJK.03/2024, serta SEOJK No. 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks.

The self-assessment of governance implementation is conducted every semester, covering at least 17 (seventeen) assessment factors in a comprehensive and structured manner, which are integrated into three governance aspects: governance structure, governance process, and governance outcome. These include:

1. Implementation of Duties, Responsibilities, and Authorities of the Board of Commissioners;
2. Implementation of Duties, Responsibilities, and Authorities of the Sharia Supervisory Board;
3. Implementation of Duties, Responsibilities, and Authorities of the Board of Directors;
4. Completeness and Implementation of Committee Duties;
5. Handling of Conflicts of Interest;
6. Implementation of the Bank's Compliance Function;
7. Implementation of the Internal Audit Function;
8. Implementation of the External Audit Function;
9. Implementation of the Risk Management Function, including the Internal Control System;
10. Provision of Remuneration;
11. Provision of Funds to Related Parties and Large Exposures;
12. Integrity of Reporting and Information Technology Systems;
13. Bank Strategic Planning;
14. Shareholder Aspects;
15. Implementation of Anti-Fraud Strategies, including Anti-Bribery Measures;
16. Implementation of Sustainable Finance, including Social and Environmental Responsibility;
17. Implementation of Governance within the Bank's Corporate Group.

Parties That Carry Out The Assessment

The self-assessment process involves the Board of Commissioners, Sharia Supervisory Board, Directors, Board of Commissioners Committees and work units in charge to produce a comprehensive and structured assessment of the implementation of Governance at all levels of the organization.

The Score of Assessment

Table of Individual GCG Assessment Results

Assessment Factors	June 2025	December 2025
Implementation of Duties, Responsibilities, and Authorities of the Board of Commissioners	2	2
Implementation of Duties, Responsibilities, and Authorities of the Sharia Supervisory Board	2	2
Implementation of Duties, Responsibilities, and Authorities of the Board of Directors	2	2
Completeness and Implementation of Committee Duties	2	2
Handling of Conflicts of Interest	1	1
Implementation of the Bank's Compliance Function	2	3
Implementation of the Internal Audit Function	2	3
Implementation of the External Audit Function	1	1
Implementation of the Risk Management Function, including the Internal Control System	3	3

Assessment Factors	June 2025	December 2025
Provision of Remuneration	2	2
Provision of Funds to Related Parties and Large Exposures	2	1
Integrity of Reporting and Information Technology Systems	3	3
Bank Strategic Planning	3	3
Shareholder Aspects	1	2
Implementation of Anti-Fraud Strategies, including Anti-Bribery Measures	3	2
Implementation of Sustainable Finance, including Social and Environmental Responsibility	2	1
Implementation of Governance within the Bank's Corporate Group	2	2
Transparency of Financial and Non-Financial Conditions, GCG Implementation Reports, and Internal Reporting	2	-
Rating	**2**	**3**

Table of Consolidated GCG Assessment Results

1. **Period: June 2025 – Bank Jatim and Bank NTB Syariah**

Assessment Factors	June 2025
Implementation of Duties, Responsibilities, and Authorities of the Board of Commissioners	2
Implementation of Duties, Responsibilities, and Authorities of the Sharia Supervisory Board	2
Implementation of Duties, Responsibilities, and Authorities of the Board of Directors	2
Completeness and Implementation of Committee Duties	2
Handling of Conflicts of Interest	1
Implementation of the Bank's Compliance Function	2
Implementation of the Internal Audit Function	2
Implementation of the External Audit Function	1
Implementation of the Risk Management Function, including the Internal Control System	3
Provision of Remuneration	2
Provision of Funds to Related Parties and Large Exposures	2
Integrity of Reporting and Information Technology Systems	3
Bank Strategic Planning	3
Shareholder Aspects	1
Implementation of Anti-Fraud Strategies, including Anti-Bribery Measures	3
Implementation of Sustainable Finance, including Social and Environmental Responsibility	2
Implementation of Governance within the Bank's Corporate Group	2
Transparency of Financial and Non-Financial Conditions, GCG Implementation Reports, and Internal Reporting	2
Rating	**2**

2. **Period: December 2025 – Bank Jatim with Bank NTB Syariah, Bank Sultra, Bank Lampung and Bank NTT**

Assessment Factors	December 2025
Implementation of Duties, Responsibilities, and Authorities of the Board of Commissioners	2
Implementation of Duties, Responsibilities, and Authorities of the Sharia Supervisory Board	2
Implementation of Duties, Responsibilities, and Authorities of the Board of Directors	2
Completeness and Implementation of Committee Duties	2
Handling of Conflicts of Interest	1
Implementation of the Bank's Compliance Function	3
Implementation of the Internal Audit Function	3
Implementation of the External Audit Function	1
Implementation of the Risk Management Function, including the Internal Control System	3
Provision of Remuneration	2
Provision of Funds to Related Parties and Large Exposures	1
Integrity of Reporting and Information Technology Systems	3
Bank Strategic Planning	3
Shareholder Aspects	2
Implementation of Anti-Fraud Strategies, including Anti-Bribery Measures	2
Implementation of Sustainable Finance, including Social and Environmental Responsibility	1
Implementation of Governance within the Bank's Corporate Group	2
Rating	**2**

Recommendations and Follow Up

During 2025, feedback on the assessment was received from the Financial Services Authority (OJK), and follow-up actions were carried out based on the results of the self-assessment of governance implementation for the period ending December 2025. The assessment, conducted individually, yielded a composite rating of 3, indicating that: "Reflects that the Bank's management has generally implemented governance practices adequately. This is demonstrated by a reasonably sufficient fulfillment of governance principles. Where there are weaknesses in governance implementation, these are generally significant and require considerable attention from the Bank's Management."

The follow-up actions on the self-assessment are as follows:

1. The Bank is in the process of fulfilling vacant Board positions at the Annual General Meeting of Shareholders for the Financial Year 2025.
2. The Bank has carried out the first amendment to its Organizational Structure and Work Procedures.
3. The Bank regularly monitors the follow-up actions of Board of Commissioners' meeting results and reports the progress of implementation of the relevant directives.
4. The Bank has conducted a review of lending/financing policies as an effort to direct loan portfolio growth toward productive sectors in prospective industries with an acceptable level of risk, as well as to optimize portfolio diversification.
5. The Bank ensures compliance with all regulatory requirements, including the preparation of summaries and reconciliation meetings for newly issued external regulations, and addresses recurring findings through the Compliance Culture Roadshow Program.
6. The Bank has submitted the root cause analysis of audit findings in 2025 as part of the approval request for the 2026 Audit Plan.
7. The Bank is currently in the process of developing a monitoring application for internal and external audit findings follow-up in line with its commitments.

2025
Annual Report

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Corporate Social Responsibility


bankjatim
Jenis Tabungan

Bank Jatim implements its social responsibility activities by referring to the principle of sustainability. Bank Jatim always considers the impact of every decision and its business activities on society and the natural environment through transparent and ethical behavior.

Bank Jatim is committed to implementing sustainable principles that are able to create economic, social and ecological values in the process and at the level of policy and decision making that can drive the Bank's success while still contributing to the achievement of sustainable development goals. Sustainable development goals include ensuring the integrity of the environment as well as the safety, capabilities, well-being and quality of life of present and future generations.

As a financial services institution, the implementation of corporate social responsibility at Bank Jatim refers to OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions of Issuers and Public Companies and the international standard, namely ISO 26000. In accordance with the Circular Letter of the Financial Services Authority No. 16 /SEOJK.04/2021 Regarding the Form and Contents of the Annual Report of Issuers or Public Companies Information on corporate social responsibility, especially related to sustainable governance, sustainable economic performance, sustainable environmental performance and sustainable social performance is submitted in the Sustainability Report which is presented separately from the Annual Report.

2025
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OJK Reference **Index**

Criteria	Explanation	Page	Regulations
GENERAL			
Annual Report is well printed and bound.	The Annual Report is well printed and bound.	✓	POJK 29
Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		✓	POJK 29
Annual Reports are presented in Indonesian and foreign languages		✓	POJK 29
Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		✓	POJK 29
PERFORMANCE HIGHLIGHTS			
Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Information includes, among others:		
	1. Sales revenue.	21	SEOJK 16
	2. Gross profit.	21	
	3. Operational profit.	21	SEOJK 9
	4. Profit before tax.	21	
	5. Net profit.	21	
	6. Profit and loss.	21	SEOJK 16
	7. Total comprehensive profit (loss).	22	SEOJK 9
	8. Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	22	SEOJK 16
	9. Total comprehensive profit (loss).	22	SEOJK 16
	10. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	22	
	11. Earnings (loss) per share.	22	SEOJK 9 SEOJK 16
	12. Total assets.	19	
	13. Total liabilities.	19	
	14. Total equity.	20	
	15. Third-party funds.	19	SEOJK 9
	16. Loans received.	19	
	17. Ratio of profit (loss) to total assets.	24	SEOJK 16
	18. Profit (loss) to equity ratio.	24	
	19. Profit (loss) to revenue/sales ratio.	24	
	20. Current ratio.	24	
	21. Liability to equity ratio.	24	
	22. Ratio of liabilities to total assets.	24	

Criteria	Explanation	Page	Regulations
	23. CAR ratio.	24	SEOJK 9
	24. Productive assets.	24	
	25. Non-performing loans (NPL) ratio.	24	
	26. Ratio of Operating Expenses to Operating Income (BOPO).	24	
	27. Cost to Income Ratio(CIR).	25	
	28. Net Interest Margin (NIM) ratio.	24	
	29. Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	25	
	30. Statutory Reserve Ratio (GWM).	25	
	31. Net Open Position (NOP) Ratio.	25	
	32. Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	24–25	SEOJK 9 SEOJK 16
Stock Information	Information on shares for Public Companies at least contains:		SEOJK 16
	1. Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:		
	a. Number of outstanding shares.	26	
	b. Market capitalization is based on the price on the stock exchange where the shares are listed.	26	
	c. The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.	26	
	d. Volumetrading on the stock exchange where the shares are listed.	26	
	Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		
	2. such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:	28	SEOJK 16
	a. The date of implementation of the corporate action.		
	b. Stock split ratios, reverse stock ratios, stock dividends.		
	c. bonus shares, number of convertible securities issued, and changes in share nominal value.		
	d. The number of outstanding shares before and after the corporate action.		
	e. The number of effect conversions implemented (if any).		
	f. Stock prices before and after corporate actions.		

Criteria	Explanation	Page	Regulations
	3. In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	29	SEOJK 16
	4. In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).	29	SEOJK 16
REPORT OF DIRECTORS AND BOARD OF COMMISSIONERS			
Directors Report	The Board of Directors' report contains at least a brief description of:		
	1. Performance of Issuers or Public Companies, at least includes:		
	a. Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	50	SEOJK 9 SEOJK 16
	b. The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	50	SEOJK 16
	c. The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	50	
	d. Comparison between the results achieved and those targeted by the Issuer or Public Company.	51	SEOJK 9 SEOJK 16
	e. Obstacles faced by Issuers or Public Companies.	52	
	f. Organizational structure.	44	SEOJK 9
	g. Main activity.	42	
	h. Information Technology.	51	
	i. Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	42, 44	
	j. Interest rates for raising and providing funds.	45–49	
	k. Economic development and target market.	44–45	
	l. Networks and business partners at home and/or abroad.	44	
	m. Number, type and location of offices.	44	
	n. Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	53	
	o. Important changes that occurred in the Bank and the Bank's business group in the year concerned.	53	
	p. Important things that are expected to happen in the future.	52–53	
	q. Human resources include the number, level of education, training, and development of human resources.	44, 51	
	2. An overview of the business prospects of the Issuer or Public Company.	52–53	SEOJK 9 SEOJK 16
	3. Implementation of Issuer or Public Company governance.	53–54	

Criteria	Explanation	Page	Regulations
Report of the Board of Commissioners	The Board of Commissioners' report contains at least a brief description of:		
	1. Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	58–61	SEOJK 16 SEOJK 9
	2. Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	61–62	
	3. Views on the implementation of governance of the Issuer or Public Company.	62–66	
	4. Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	66	SEOJK 9
	5. Frequency and method of providing advice to members of the Board of Directors.	58, 60	
Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	70–71	SEOJK 16 POJK 29
COMPANY PROFILE			
Company name and full address	Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including:	74	SEOJK 9 SEOJK 16
	1. Address		
	2. Phone number		
	3. Email address		
	4. Website address		
Name and address of branch office or representative office (if any)	Contains information including:		
	Name and address of the branch/representative office, including: a. Address b. Phone number c. Email address d. Website address	75–77	
	Notes: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.		
Brief history of Issuer or Public Company	Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	78–79	SEOJK 9 SEOJK 16
	Notes: if the company has never changed its name, please disclose it.		
Vision, Mission and Corporate Culture	Includes:		SEOJK 9 SEOJK 16
	1. Company Vision	80	
	2. Company Mission	81	
	3. Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	82–84	

Criteria	Explanation	Page	Regulations
Business activities	Description of, among others:		SEOJK 9 SEOJK 16
	1. The company's business activities according to the latest articles of association.	85	
	2. Business Activities Undertaken.	86	
	3. Products and/or services produced.	86–97	
Operational Area	Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	98–101	SEOJK 16
Organizational structure	The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	102–103	SEOJK 9 SEOJK 16
Association Membership	List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	101	SEOJK 16
Board of Directors Profile	Profile of the Board of Directors, at least contains:	104–110	SEOJK 9 SEOJK 16
	1. Name and position in accordance with the duties and responsibilities.		
	2. Latest photos.		
	3. Age.		
	4. Citizenship.		
	5. Educational history and/or certification.		
	6. Position history, including information on:		
	a. The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Work experience and time period both inside and outside the Issuer or Public Company.		
	7. of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	111	SEOJK 9 SEOJK 16 POJK 13
	8. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	111–112	SEOJK 16

Criteria	Explanation	Page	Regulations
Profile of the Board of Commissioners	Profile of the Board of Commissioners, at least contains:	113–117	SEOJK 9 SEOJK 16
	1. Name and position.		
	2. Latest photos.		
	3. Age.		
	4. Citizenship.		
	5. Educational history and/or certification.		
	6. Position history, including information on:		
	a. The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	118	SEOJK 9 SEOJK 14 SEOJK 16 POJK 17
	8. Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	NA	SEOJK 16
	9. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	118–119	
Executive officer brief profile	Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	125–140	SEOJK 9
Number of employees and employee competency development data.	Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.	141–143	SEOJK 9 SEOJK 16
	Employee competency development costs that have been incurred in the financial year.		

Criteria	Explanation	Page	Regulations
Shareholder composition	Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:		SEOJK 9 SEOJK 16 POJK 17
	1. Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.	146	
	2. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosedthe.	148	
	3. shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).	148	
	4. Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.	147	SEOJK 16
	5. Number of shareholders and percentage of ownership at the end of the financial year based on classification:	149	SEOJK 16
	a. Ownership of local institutions.		
	b. Ownership of foreign institutions.		
	c. Local individual ownership.		
	d. Foreign individual ownership.		
	The above information can be presented in tabular form.		
Major and controlling shareholder	Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	149	SEOJK 9 SEOJK 16
List of associate subsidiaries, venture companies	Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	150–151	SEOJK 9 SEOJK 16

Criteria	Explanation	Page	Regulations
Information related to the Bank Business Group	Banks that are part of a business group and/or have Subsidiaries, must add:	153	SEOJK 9
	The structure of the Bank's business group which includes:		
	a. The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder.		
	b. Management linkage structure within the Bank's business group.		
	c. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.		
Share listing chronology	Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	154–155	SEOJK 16
Information on the listing of other securities	Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/ yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	156–157	SEOJK 16
Information on the use of public accounting services (AP) and public accounting firms (KAP)	Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/ associations/alliance includes:	156	SEOJK 16
	1. Name and address.		
	2. Assignment period.		
	3. Information on audit and/or non-audit services provided.		
	4. Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. In the event that the designated AP and KAP and their network/ association/alliance do not provide non-audit services, then the information shall be disclosed.		
	Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.		
Name and address of supporting institution and/or profession.	Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	158	SEOJK 16
Awards and Certifications.	Information includes, among others:	159–162	SEOJK 9
	1. Name of award and/or certification (national and international scale).		
	2. Year of award and/or certification.		
	3. Awarding and/or certification bodies.		
	4. Validity period (for certification).		

Criteria	Explanation	Page	Regulations
MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Bank Strategic Plan	1. Long term plan (corporate plan).	171–173	SEOJK 14 POJK 17
	2. Medium and short term plans (business plan).	173	
Operational review per business segment	Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:		SEOJK 9 SEOJK 16
	1. Explanation of each business segment.	177–204	
	2. Performance per business segment, among others:		
	a. Production, which includes process, capacity, and development.	178–209	
	b. Increase/decrease in production capacity.	178–209	
	c. Sales/business income.	210	
	d. Profitability.	210	
Description of the company's financial performance	Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:		SEOJK 9 SEOJK 16
	1. Current assets, non-current assets, and total assets.	214–225	
	2. Short term liabilities, long term liabilities and total liabilities.	225–232	
	3. Funding (investment and giving credit/financing).	214, 217, 218, 221, 223	
	4. Third party funds and other funding sources.	227–229	
	5. Equity.	233–235	
	6. Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	237–242	
	7. Cash flow.	245–246	
	8. Basic credit interest rate.	257	SEOJK 9
Analysis of the quality of earning assets and relevant financial ratios.			SEOJK 9
Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Explanation of:		SEOJK 16
	1. Ability to pay debts, both short term (liquidity) and long term (solvability).	246–247	
	2. Receivables collectibility level.	248–251	
Discussion on capital structure and management policies on capital structure (capital structure policy).	Top explanation:		SEOJK 16
	1. Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity.	267	
	2. Management policies on capital structure (capital structure policies).	265–266	
	3. Basis for selection of management policies.	265–266	

Criteria	Explanation	Page	Regulations
Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Explanation of:		SEOJK 16
	1. The name of the party making the bond.	321	
	2. The purpose of the bond.		
	3. Source of funds expected to fulfill these ties.		
	4. The currency to be denominated.		
	5. The steps the company plans to take to protect against risks from related foreign currency positions.		
	Notes: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Discussion on investment in capital goods realized in the last financial year.	Explanation of:		SEOJK 9 SEOJK 16
	1. Types of investment in capital goods.	322	
	2. The purpose of investing in capital goods.		
	3. Investment value of capital goods issued in the last financial year.		
	Notes: if there is no realization of investment in capital goods, so that it is disclosed.		
Significant Information and Material Facts After the Date of the Independent Auditor's Report		323	SEOJK 9 SEOJK 16
Description of the company's business prospects.	The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	323–326	SEOJK 16
Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Sales revenue.	327	
	2. Profit and loss.	327	
	3. Capital structure.	328	
	4. Marketing.	328–329	
	5. HR Development.	329	
	6. Other matters deemed important by the Issuer or Public Company.	327	
	Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Sales revenue.	330	
	2. Profit and loss.	330	
	3. Capital structure.	331	
	4. Dividend policy.	331	
	5. Marketing.	331–332	
	6. Pengembangan SDM.	332	
	7. Other matters deemed important by the Issuer or Public Company.	330	
Description of the marketing aspect.	Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	174–177	SEOJK 9 SEOJK 16

Criteria	Explanation	Page	Regulations
Description of dividends for the last 2 (two) financial years.	Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	333–334	
	2. Cash dividend payment date and/or non-cash dividend distribution date.	334	
	3. Amount of dividends per share (cash and/or non-cash).	334	
	4. The amount of dividends per year paid.	334	
	Notes: if there is no distribution of dividends, please state the reasons.		
Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Contains descriptions of:		SEOJK 16
	1. Total proceeds.	335	
	2. Fund usage plan.		
	3. Details of use of funds.		
	4. Fund balance.		
	5. The date of approval of the GMS/RUPO for changes in the use of funds (if any).		
	a. a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change.		
	Note: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/ capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Contains descriptions of:		SEOJK 16
	a. Date, value, and transaction object.	336, 340–341	
	b. The name of the party conducting the transaction.	339–340	
	c. Nature of the affiliation relationship (if any).	339–340	
	d. Explanation of the fairness of the transaction.	341	
	e. Fulfillment of related provisions.	342	
	f. In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	1) The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.	342	
	2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.	342	

Criteria	Explanation	Page	Regulations
	g. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.	341	
	h. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.	N/A	SEOJK 16 SEOJK 14
	i. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.	337–342	
Description of changes to laws and regulations on companies in the last financial year.	The description contains, among others:		SEOJK 16
	1. The names of the laws and regulations that have changed.	343–344	
	2. The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	343–344	
	Notes: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		
Description of changes in accounting policies implemented by the company in the last financial year.	The description contains, among others:		SEOJK 16
	1. Changes in accounting policies.	344	
	2. Reasons for changes in accounting policies.	344	
	3. Quantitative impact on financial statements.	344	
	Notes: If there is no change in accounting policy in the last financial		
Information on Risk Exposure and Capital.	Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	267–321	SEOJK 9
GOOD CORPORATE GOVERNANCE			
GMS.	Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:	395-407	SEOJK 16
	a. GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		
Directors.	1. Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	411-412	SEOJK 14 SEOJK 16 POJK 17

Criteria	Explanation	Page	Regulations
	2. Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	410	SEOJK 16
	3. Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form.	413–418	SEOJK 16
	4. Training and/or competency improvement for members of the Board of Directors:	418–420	SEOJK 16
	a. Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	421–423	SEOJK 16
	a. Performance appraisal procedures.		
	b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.		
	6. members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in: a. The bank in question... b. other banks. c. Non-bank financial institutions. d. Other companies domiciled both inside and outside the country.	467	SEOJK 14 POJK 17
Board of Commissioners.	1. Duties and responsibilities of the Board of Commissioners.	423–424	SEOJK 14 SEOJK 16 POJK 17
	2. Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	426	SEOJK 16
	3. Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.	431–438	SEOJK 14 SEOJK 16

Criteria	Explanation	Page	Regulations
	4. Training and/or competency improvement for members of the Board of Commissioners:	438–440	SEOJK 16
	a. Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	5. Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	441–450	SEOJK 16
	a. Procedure for implementing performance appraisal.		
	b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. The party making the assessment.		
	6. The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	451–456	SEOJK 16
	a. Performance appraisal procedures.		
	b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
Nomination and remuneration of the Board of Directors and Board of Commissioners.	Least load:		
	1. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	462	SEOJK 16
	2. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:		SEOJK 16
	a. Procedure for determining remuneration for the Board of Directors and Board of Commissioners.	462	
	b. Disclosure of indicators for determining the remuneration of the Board of Directors.	463	
	c. The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And **Notes:** if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed.	463	
	d. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	464	

Criteria	Explanation	Page	Regulations
Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Least load:		SEOJK 16
	a. Name.	458	
	b. The legal basis for the appointment of the Sharia Supervisory Board.		
	c. The assignment period of the Sharia Supervisory Board.		
	d. Duties and responsibilities of the Sharia Supervisory Board.	457	
	e. Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.	461	
Audit Committee.	1. Name and title in the membership of the committee.	472–474	SEOJK 16 POJK 17
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		
	6. Period and tenure of audit committee members.		
	7. Description of duties and responsibilities.	470	
	8. Audit committee independence statement.	475	
	9. Training and/or competency improvement that has been attended in the financial year (if any).	478	
	10. Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	476–478	SEOJK 14 SEOJK 16 POJK 17
	11. Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	479–480	
Issuer or Public Company nomination and remuneration committee or function.	Least load:		
	1. Name and title in the membership of the committee.	484–487	SEOJK 16 POJK 17
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		

Criteria	Explanation	Page	Regulations
	6. Period and tenure of committee members.	484–487	SEOJK 16 POJK 17
	7. Committee independence statement.	488	
	8. Training and/or competency improvement that has been attended in the financial year (if any).	491	
	9. Description of duties and responsibilities.	481–482	
	10.Statement that already has a guideline or charter.	481	
	11. Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	489–490	
	12.A brief description of the implementation of activities in the financial year.	492	
	In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. The reasons for not forming the committee		
	2. Parties carrying out nomination and remuneration functions.		
Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/ or committees that support the functions and duties of the Board of Commissioners.	Least load:	496–498	SEOJK 16 POJK 17
	1. Name and title in the membership of the committee.		
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		
	6. Period and tenure of committee members.		
	7. Committee independence statement.	499–500	
	8. Training and/or competency improvement that has been attended in the financial year (if any).	502	
	9. Description of duties and responsibilities.	494	
	10. Statement that already has a guideline or charter.	493	
	11. Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	500–502	
	12. A brief description of the implementation of activities in the financial year.	503–504	

Criteria	Explanation	Page	Regulations
Company secretary.	1. Name.	506	SEOJK 16
	2. domicile.		
	3. Position history, including:		
	a. Legal basis for appointment as company secretary.		
	b. Work experience and time period both inside and outside the issuer or public company.		
	4. Educational background.		
	5. Training and/or competency improvement attended in the financial year.	506	
	6. Brief description of the implementation of the duties of the corporate secretary in the financial year.	506–507	
Internal Audit Unit.	1. Name of the head of the internal audit unit.	508	SEOJK 16 POJK 17
	2. Position history, including:		
	a. Legal basis for appointment as company secretary.		
	b. Work experience and time period both inside and outside the issuer or public company.		
	3. Qualification or certification as internal audit profession (if any).		
	4. Number of employees (internal auditors) in the internal audit unit.	509	
	5. Training and/or competency improvement attended in the financial year.	509–510	
	6. The structure and position of the internal audit unit.	507	
	7. Description of duties and responsibilities.	509	
	8. A statement that the internal audit unit has guidelines or charters.	508	
	9. A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	511–513	
Public Accountant.	1. The name and year of the public accountant who audited the annual financial statements for the last 5 years.	542	POJK 17
	2. The name and year of the public accountant who audited the annual financial statements for the last 5 years.		
	3. The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.		
	Notes: if there is no other service in question, so that it is disclosed.		
Description of the internal control system implemented by the issuer or public company.	1. Financial and operational control, as well as compliance with other laws and regulations.	544	SEOJK 14 SEOJK 16
	2. Review of the effectiveness of the internal control system.	545	
	3. Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	546	SEOJK 16

Criteria	Explanation	Page	Regulations
Risk management system implemented by Issuers or Public Companies.	1. General description of the Issuer's or Public Company's risk management system.	550–553	SEOJK 16 SEOJK 14
	2. Types of risk and how to manage them.	555–559	
	3. Review of the effectiveness of the Issuer's or Public Company's risk management system.	561	
	4. Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	561–562	SEOJK 16
Compliance function.	The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	562–565	SEOJK 14 POJK 17
Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Main case/lawsuit.	566–571	SEOJK 16
	2. Case/lawsuit settlement status.		
	3. The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/lawsuits.		
	4. Disclosure regarding legal issues at least includes: a. the number of civil and criminal cases faced and decisions that have permanent legal force. b. the number of civil and criminal matters faced and still in the process of being resolved. **Notes:** in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.	566	SEOJK 14
Information on administrative sanctions/ sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		572–573	SEOJK 16
Information regarding the code of ethics of Issuers or Public Companies	1. Principles of the code of ethics.	581–583	SEOJK 16
	2. Forms of dissemination of the code of ethics and enforcement efforts	583–584	
	3. Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	583	
Implementation of Governance in Providing Remuneration for Banks.	1. Remuneration Committee a. Name of members, composition, duties and responsibilities. b. Number of meetings held. c. Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	538	POJK 45
	2. Remuneration policy formulation process which includes: a. Review of the background and objectives of the Remuneration policy. b. Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	539	
	3. Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	538	

Criteria	Explanation	Page	Regulations
	4. Remuneration is associated with risks that include: a. The main type of risk (key risk) used in implementing Remuneration. b. Criteria for determining the main types of risk, including for risks that are difficult to measure. c. The impact of determining the main risk on the Variable Remuneration policy. d. Changes in the determination of the main types of risk compared to last year and the reasons, if any.	539	POJK 45
	5. Performance measurement is associated with Remuneration which includes: a. Review of Remuneration policies linked to performance appraisal. b. The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	539	
	6. Remuneration Adjustment is related to Performance and Risk which includes: a. Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback).	539	
	7. The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant	540	
	8. The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	540	
	9. Variable Remuneration includes: a. Forms of Variable Remuneration along with the reasons for choosing this form. And b. An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	540	
	10. the number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	540	
	11. Position and number of parties who are material risk takers.	540	
	12. Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	540	
	13. The ratio of the highest and lowest salaries	540	
	14. The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	540	
	15. The number of employees affected by termination of employment and the total amount of severance paid	540	
	16. The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	540	
	17. The total amount of deferred Variable Remuneration paid for 1 (one) year.	540	

Criteria	Explanation	Page	Regulations
	18. Details of the amount of Remuneration given in one year include: a. Fixed or variable remuneration. b. Deferred and non-deferred remuneration. c. Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	541	POJK 45
	19. Quantitative information about: a. The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. a. Total reduction in Remuneration caused by explicit adjustments during the reporting period. b. Total reduction in Remuneration caused by implicit adjustments during the reporting period.	541	
A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP) and/or employee stock ownership program (ESOP).	In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least:	584–586	SEOJK 16
	1. Number of shares and/or options.		
	2. Implementation period.		
	3. Eligible employee and/or management requirements.		
	4. The exercise price or the determination of the exercise price.		
A brief description of the Information disclosure policy regarding	1. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company.	468	SEOJK 16
	2. Implementation of the intended policy.		
Description of the whistleblowing system at the Issuer or Public Company.	1. How to submit a violation report.	586	SEOJK 16
	2. Protection for reporters.	587	
	3. The handling of complaints.	587–588	
	4. The party managing the complaint.	589	
	5. The results of handling complaints, at least:	589	
	a. Number of complaints received and processed in the financial year.		
	b. Complaint follow-up.		
	In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		
Description of the Issuer's or Public Company's anti-corruption policy.	1. Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	589–592	SEOJK 16 POJK 17
	2. Anti-corruption training/socialization for employees of Issuers or Public Companies.	592	
	In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Handling conflicts of interest		594–595	SEOJK 14 POJK 17
Provision of funds to related parties and provision of large funds (large exposure).	Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	594	SEOJK 14
Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		596	SEOJK 14 POJK 17

Criteria	Explanation	Page	Regulations
Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		595	SEOJK 14
Number of Deviations (Internal Fraud).	Disclosure of irregularities (internal fraud) at least includes: 1. Number of deviations (internal fraud) that have been resolved. 2. The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. The number of irregularities (internal fraud) that have been followed up through the legal process.	594	SEOJK 14
Buy Back of Shares and/or Bank Bonds.	1. Policy in buying back shares or bonds of the Bank. 2. Number of shares and/or bonds bought back. 3. Repurchase price per share and/or bond. 4. Increase in earnings per share and/or bonds.	594	SEOJK 14
Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	594	SEOJK 14
Implementation of sustainable finance, including implementation of social and environmental responsibility		597	POJK 17
Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Statement regarding recommendations that have been implemented and/or	597–604	SEOJK 16
	2. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any).		
	Disclosure of information can be presented in tabular form.		
SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Corporate Social Responsibility	1. The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least :	610	SEOJK 16
	a) Explanation of sustainability strategy.		
	b) Overview of sustainability aspects (economic, social and environmental).		
	c) Brief profile of the Issuer or Public Company.		
	d) Directors' Explanation.		
	e) Sustainability governance.		
	f) Sustainability performance.		
	g) Written verification from an independent party, if any.		
	h) Feedback sheet for readers, if any.		
	i) The Issuer's or Public Company's response to feedback from the previous year's report.		

Criteria	Explanation	Page	Regulations
	2. Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.	610	SEOJK 16
	3. Sustainability Report information in number 1) can:		
	a) Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or		
	b) Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.		
	4. The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:		
	a) Contains all information as intended in number 1); And		
	b) Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.		
	6. If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		
	7. Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.		

Note

SEOJK 16 : Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies.

SEOJK 9 : Financial Services Authority Circular No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 14 : OJK Circular Letter No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks.

POJK 45 : Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.

POJK 17 : Financial Services Authority Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

Laporan Keuangan Konsolidasian
31 Desember 2025 dan 2024
dan untuk tahun yang berakhir pada tanggal-tanggal tersebut
beserta laporan auditor independen/
Consolidated Financial Statements
as of December 31, 2025 and 2024
and for the years then ended with independent auditor's report

PT Bank Pembangunan Daerah Jawa Timur Tbk
dan Entitas Anak

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SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN TANGGAL 31 DESEMBER 2025 DAN 2024 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL - TANGGAL TERSEBUT (DIAUDIT)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk DAN ENTITAS ANAK

Kami yang bertanda tangan dibawah ini :

1. Nama : Winardi Legowo
   Alamat kantor : Jl. Basuki Rahmad 98-104 Surabaya
   Alamat domisili : Taman Tiara Regency (Tahap I) Blok E No. 9 Sidoarjo
   Nomor telepon : (031) 5310090 ext. 206
   Jabatan : Direktur Utama

2. Nama : Wahyukusumo W.
   Alamat kantor : Jl. Basuki Rahmad 98-104 Surabaya
   Alamat domisili : Taman Pinang Indah BB-4/34 Sidoarjo
   Nomor telepon : (031) 5310090 ext. 208
   Jabatan : Direktur Keuangan, Treasury & Global Services

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Timur Tbk dan Entitas Anak;
2. Laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Timur Tbk dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Timur Tbk dan Entitas Anak telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Timur Tbk dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Pembangunan Daerah Jawa Timur Tbk dan Entitas Anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025 AND 2024 AND FOR THE YEARS THEN ENDED (AUDITED)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk AND SUBSIDIARY

We, the undersigned :

1. *Name* : *Winardi Legowo*
   Office address : *Jl. Basuki Rahmad 98-104 Surabaya*
   Residential address : *Taman Tiara Regency (Tahap I) Blok E No. 9 Sidoarjo*
   Telephone : *(031) 5310090 ext. 206*
   Position : *President Director*

2. *Name* : *Wahyukusumo W.*
   Office address : *Jl. Basuki Rahmad 98-104 Surabaya*
   Residential address : *Taman Pinang Indah BB-4/34 Sidoarjo*
   Telephone : *(031) 5310090 ext. 208*
   Position : *Finance, Treasury & Global Services Director*

Declare that:

1. *We are responsible for the preparation and presentation of consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk and Subsidiary;*
2. *The consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk and Subsidiary have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk and Subsidiary have been disclosed in a complete and truthful manner;*
   b. *The consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk and Subsidiary do not contain any incorrect information or material facts, nor do they omit any information or material facts;*
4. *We are responsible for PT Bank Pembangunan Daerah Jawa Timur Tbk and Subsidiary internal control system.*

This statement has been made truthfully.

Atas nama dan mewakili Direksi / *For and on behalf of the Board of Directors*

Surabaya, 27 MAR 2026



Winardi Legowo
Direktur Utama / *President Director*

Wahyukusumo W.
Direktur Keuangan, Treasury & Global Services / *Finance, Treasury & Global Services Director*

PKF
Paul Hadiwinata, Hidajat, Arsono,
Retno, Palilingan & Rekan

REGISTERED PUBLIC ACCOUNTANTS
DECREE OF THE FINANCE MINISTER OF THE REPUBLIC OF INDONESIA NO. 855/KM.1/2017

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Central Jakarta 10230 Indonesia

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+62 21 3144003
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www.pkfhadiwinata.com

Laporan Auditor Independen

Laporan No :
00685/2.1133/AU.1/07/0354-4/1/III/2026

Pemegang Saham, Dewan Komisaris dan Direksi

PT Bank Pembangunan Daerah Jawa Timur Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Timur Tbk dan entitas anaknya ("Grup"), yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan konsolidasian dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditors' Report

Report No :
00685/2.1133/AU.1/07/0354-4/1/III/2026

The Shareholders, Boards of Commissioners and Directors

PT Bank Pembangunan Daerah Jawa Timur Tbk

Opinion

We have audited the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Timur Tbk and its subsidiaries (the "Group"), which comprise the consolidated statement of financial position as at December 31, 2025, and the consolidated statements of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at December 31, 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

PAUL HADIWINATA, HIDAJAT, ARSONO, RETNO, PALILINGAN & REKAN is a member of PKF Global, the network of member firms of PKF International Limited, each of which is a separate and independent legal entity and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm(s).

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf "Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian" pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the "Auditors' responsibilities for the audit of the consolidated financial statements" paragraph of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Hal audit utama yang dapat teridentifikasi dalam audit kami diuraikan sebagai berikut.

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah

Seperti yang dijelaskan dalam Catatan 2o (informasi kebijakan akuntansi material – identifikasi dan pengukuran kerugian penurunan nilai) dan Catatan 11 (kredit yang diberikan dan piutang/pembiayaan syariah) atas laporan keuangan konsolidasian, pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah Grup adalah sebesar Rp3.713.637 juta.

Berdasarkan Standar Akuntansi Keuangan di Indonesia, cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan berdasarkan kerangka kerugian kredit ekspektasian (KKE) yang memperhitungkan informasi bersifat perkiraan masa depan untuk mencerminkan perkiraan kondisi ekonomi masa depan. Untuk pembiayaan/piutang syariah, cadangan kerugian penurunan nilai ditetapkan dengan mempertimbangkan ketentuan peraturan syariah yang berlaku. Cadangan kerugian penurunan nilai piutang *murabahah* ditentukan oleh Grup berdasarkan PSAK 402 "Akuntansi *Murabahah*" dengan kerangka *incurred loss*.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Key audit matters (continued)

The key audit matter identified in our audit is outlined as follows.

Allowance for impairment losses of loans and sharia receivables/financing

As described in Note 2o (information of material accounting policies – identification and measurement of impairment losses) and Note 11 (loans and sharia receivables/financing) to the consolidated financial statements, as at December 31, 2025, the allowance for impairment losses for loans and sharia receivables/financing of the Group was Rp3,713,637 million.

Based on Indonesian Financial Accounting Standards, the allowance for impairment losses of loans is determined based on the expected credit loss (ECL) framework which consider forward-looking information to reflect estimated future economic conditions. For sharia receivables/financing, allowance for impairment losses was determined by considering the provisions of applicable sharia business regulations. The allowance for impairment losses of murabahah receivables was determined by the Group based on PSAK 402 "Accounting of Murabahah" using incurred loss framework.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Untuk selain *murabahah*, Grup membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku dan kebijakan akuntansi Grup.

Kami fokus pada area ini karena besarnya nilai tercatat atas kredit yang diberikan dan piutang/pembiayaan syariah, yang mewakili 65,44% dari total aset Grup, dan besarnya nilai cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan konsolidasian Grup. Lebih lanjut, dalam menentukan cadangan kerugian penurunan nilai, Grup menggunakan model yang menggunakan sejumlah parameter, mengandalkan *input* data internal dan eksternal, melibatkan pertimbangan-pertimbangan manajemen yang subjektif dan asumsi-asumsi dengan tingkat ketidakpastian yang tinggi.

Grup menghitung KKE untuk kredit yang diberikan yang tidak memburuk dan kredit yang diberikan yang memburuk. Untuk kredit yang diberikan tidak memburuk dan kredit yang diberikan yang memburuk, yang secara individual tidak dianggap signifikan, Grup menghitung KKE secara kolektif menggunakan parameter risiko yang menggunakan model parameter risiko yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default, exposure at default* dan tingkat diskonto, setelah memperhitungkan faktor masa depan dan data eksternal lainnya.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Key audit matters (continued)

For other than murabahah receivables, the Group provides the allowance for impairment losses based on the estimated losses from the uncollectible amount of earning assets as stipulated in the applicable PSAK and the Group's accounting policies.

We focused on this area due to the size of the carrying value of loans and sharia receivables/financing, which represented 65.44% of total assets of the Group, and the respective allowance for impairment losses provided, which are significant to the Group's consolidated financial statements. Furthermore, to determine the allowance for impairment losses, the Group utilizes models that used a number of parameters, relied on internal and external data inputs, involved subjective management judgements and assumptions subject to high degree of estimation uncertainty.

The Group calculates ECL for both non-credit-impaired and credit-impaired loans. For non-credit-impaired loans and or credit-impaired loans which are not considered individually significant, the Group assesses collective ECL using the risk parameter modeling approach that incorporates key parameters, including probability of default, loss given default, exposure at default and discount rate, after considering forward looking factors and other external information.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Grup menghitung KKE secara individual dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan. Grup menggunakan pendekatan yang konsisten dalam menghitung KKE untuk aset keuangan lainnya yang diukur pada biaya perolehan diamortisasi.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan KKE meliputi:

- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE. Model yang dikembangkan secara inheren kompleks dan melibatkan pertimbangan manajemen dalam menyusun model tersebut;
- Mengidentifikasi kredit yang diberikan yang diukur pada biaya perolehan diamortisasi yang telah mengalami peningkatan risiko kredit secara signifikan; dan
- Asumsi-asumsi yang digunakan dalam model KKE seperti proyeksi arus kas masa depan yang diharapkan, perkiraan faktor ekonomi makro masa depan, beberapa skenario probabilitas tertimbang dan penyesuaian *overlay* KKE yang dibuat.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Key audit matters (continued)

For credit-impaired loans, which are considered individually significant, the Group assesses individual ECL by estimating the expected cash flows obtained from the loans. The Group uses a consistent approach in calculating ECL for other financial assets measured at amortized cost.

The significant judgements involved in determining the ECL include the following:

- *Developing appropriate collective assessment models used to calculate ECL. The models are inherently complex, and management's judgement is applied in determining the models;*
- *Identification of loans measured at amortized cost that have experienced a significant increase in credit risk; and*
- *Assumptions used in the ECL models such as expected future cash flows, forward-looking macroeconomic factors, probability weighted multiple scenarios and ECL overlay adjustments made.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

Bagaimana audit kami merespons hal audit utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini

- Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, melalui pengujian atas pengendalian penetapan *rating* internal dan melakukan pemeriksaan secara sampling atas dokumen perjanjian. Kami memeriksa sampel atas aset keuangan yang diidentifikasi oleh Grup memiliki kualitas kredit yang lebih rendah dan direstrukturisasi, dan membuat penilaian independen kami terhadap peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

- Ketika bukti objektif penurunan nilai diidentifikasi oleh Grup dan kerugian penurunan nilai dihitung secara individual, kami menilai kecukupan penyisihan penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Grup dalam perhitungan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan rencana waktu pembayaran dan penggunaan faktor diskonto dengan perjanjian kredit.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Key audit matters (continued)

How our audit addressed the key audit matters

We have performed the following audit procedures to address this key audit matter:

- *We understood and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over internal rating process and examining the credit files on sampling basis. We examined samples of financial assets identified by the Group as having lower credit quality and restructured, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*

- *Where objective evidence of impairment was identified by the Group and impairment loss was individually calculated, we assessed the adequacy of impairment allowance by examining both the quantum and timing of future cash flows used by the Group in the impairment loss calculation, challenging the probability-weighted outcome used in preparing the cash flows, including comparing the schedule of repayment and the discount factor used to the loan agreement.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Hal audit utama (lanjutan)

- Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE, termasuk penentuan *probability of default, loss given default* dan *exposure at default*, yang diterapkan terhadap persyaratan PSAK 109, yang melibatkan (i) evaluasi model dan metodologi yang digunakan dalam perhitungan kuantitatif; (ii) evaluasi kewajaran prakiraan ekonomi makro Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum; dan (iii) menguji kelengkapan dan keakuratan data yang digunakan dalam estimasi untuk memastikan *input* data yang digunakan dalam perhitungan KKE adalah sesuai dengan data aktual yang tersedia di Grup.

- Kami menilai dan mempertimbangkan penentuan asumsi prakiraan masa depan.

- Kami memeriksa keakuratan data dan perhitungan jumlah KKE, dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Key audit matters (continued)

- *We assessed and tested the methodologies and significant modeling assumptions inherent within the ECL models, which include determination of probability of default, loss given default and exposure at default, which applied against the requirements of PSAK 109, which involved (i) evaluating the models and methodologies used in quantitative calculations; (ii) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information; and (iii) testing the completeness and accuracy of data used in the estimate in ensuring the data input used in the ECL calculation is consistent with the actual data available within the Group.*

- *We assessed and considered the determination of forward-looking forecasts assumptions.*

- *We checked the accuracy of data and calculation of the ECL amount, by recalculating the collective impairment assessment for the portfolio.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan konsolidasian dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan konsolidasian tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the consolidated financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the consolidated financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan Konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Auditors' responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Grup.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Auditors' responsibilities for the audit of the consolidated financial statements (continued)

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.

- Mengevaluasi penyajian, struktur dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Auditors' responsibilities for the audit of the consolidated financial statements (continued)

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.*

- *Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

- Memperoleh bukti audit yang cukup dan tepat mengenai informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Auditors' responsibilities for the audit of the consolidated financial statements (continued)

- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Laporan Auditor Independen (lanjutan)

Laporan No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditors' Report (continued)

Report No : 00685/2.1133/AU.1/07/0354-4/1/III/2026 (continued)

Auditors' responsibilities for the audit of the consolidated financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan

00685

Ary Daniel Hartanto, S.E., Ak., M.Ak., CA, CPA, SAS
Registrasi Akuntan Publik / *Public Accountant Registration* No.AP.0354
27 Maret 2026 / *March 27, 2026*

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ASET				***ASSETS***
Kas	3	4.347.459	2.867.479	*Cash*
Giro pada bank Indonesia	4	6.620.239	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	5	675.483	505.084	*Current account with other banks*
Cadangan kerugian penurunan nilai		(176)	(277)	*Allowance for impairment losses*
		675.307	504.807	
Penempatan pada Bank Indonesia dan bank lain	6	8.552.865	1.633.470	*Placements with Bank Indonesia and other banks*
Cadangan kerugian penurunan nilai		(380)	(1.278)	*Allowance for impairment losses*
		8.552.485	1.632.192	
Tagihan *spot* dan derivatif	7	2.165	1.144	*Receivables of spot and derivative*
Surat berharga	8	28.107.297	29.517.088	*Marketable securities*
Cadangan kerugian penurunan nilai		(253)	(3.052)	*Allowance for impairment losses*
		28.107.044	29.514.036	
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	9	7.630.818	617.860	*Receivable from marketable securities purchased under resale agreement*
Tagihan lainnya	10	433.130	333.339	*Other receivables*
Cadangan kerugian penurunan nilai		(93.663)	(79.003)	*Allowance for impairment losses*
		339.467	254.336	
Kredit yang diberikan dan piutang/pembiayaan syariah	11			*Loans and sharia receivables/financing*
- Pihak berelasi		703.753	112.444	*Related parties -*
- Pihak ketiga		109.798.867	75.240.296	*Third parties -*
Jumlah		110.502.620	75.352.740	*Total*
Cadangan kerugian penurunan nilai		(3.713.637)	(2.113.224)	*Allowance for impairment losses*
		106.788.983	73.239.516	
Pendapatan bunga yang masih akan diterima	12	1.119.602	790.520	*Accrued interest income*
Biaya dibayar dimuka	13	196.492	206.572	*Prepaid expenses*
Investasi pada entitas asosiasi	14	745	-	*Investments in associates*
Penyertaan saham	15	-	2.568	*Investment in shares*
Aset tetap dan aset hak guna	16			*Fixed assets and right-of-use assets*
Biaya perolehan		4.783.501	2.980.176	*Cost*
Akumulasi penyusutan		(1.769.496)	(1.054.455)	*Accumulated depreciation*
		3.014.005	1.925.721	
Aset takberwujud	17			*Intangible assets*
Biaya perolehan		591.155	276.974	*Cost*
Akumulasi amortisasi		(168.924)	(114.028)	*Accumulated amortization*
		422.231	162.946	
Aset pajak tangguhan - bersih	25f	409.157	438.391	*Deferred tax assets - net*
Piutang pajak	25a	144.065	67.274	*Tax receivables*
Aset lain-lain - bersih	18	484.579	332.618	*Other assets - net*
JUMLAH ASET		**168.854.843**	**118.142.127**	***TOTAL ASSETS***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS				***LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	19	1.390.263	914.703	*Obligation due immediately*
Simpanan dari nasabah				*Deposits from customers*
- Pihak berelasi	20, 45	14.058.003	12.268.842	*Related parties-*
- Pihak ketiga	20	95.886.250	62.787.996	*Third parties -*
		109.944.253	75.056.838	
Simpanan dari bank lain				*Deposits from other banks*
- Pihak berelasi	21, 45	49.848	44.323	*Related parties-*
- Pihak ketiga	21	3.978.302	689.451	*Third parties -*
		4.028.150	733.774	
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	22	3.518.805	8.780.366	*Liabilities of marketable securities sold under repurchase agreement*
Surat berharga yang diterbitkan	23	1.968.253	102.389	*Securities issued*
Pinjaman yang diterima	24	5.914.822	1.527.532	*Borrowings*
Utang pajak	25b	160.684	85.316	*Taxes payable*
Beban yang masih harus dibayar	26	648.437	442.600	*Accrued expenses*
Liabilitas lain-lain	27	1.326.931	809.256	*Other liabilities*
JUMLAH LIABILITAS		**128.900.598**	**88.452.774**	***TOTAL LIABILITIES***
DANA SYIRKAH TEMPORER				***TEMPORARY SYIRKAH FUNDS***
Simpanan dari nasabah				*Deposits from customers*
- Pihak berelasi	28, 45	2.821.838	1.193.291	*Related parties -*
- Pihak ketiga	28	14.482.962	13.765.482	*Third parties -*
		17.304.800	14.958.773	
Simpanan dari bank lain				*Deposits from other banks*
- Pihak ketiga	28	150.143	130.541	*Third parties -*
		150.143	130.541	
TOTAL DANA SYIRKAH TEMPORER		**17.454.943**	**15.089.314**	***TEMPORARY SYIRKAH FUNDS***
TOTAL LIABILITAS DAN DANA SYIRKAH TEMPORER		**146.355.541**	**103.542.088**	***TOTAL LIABILITIES AND TEMPORARY SYIRKAH FUNDS***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	**2025**	**2024**	
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Seri A : nilai nominal Rp250 (Rupiah penuh) per saham				*Series A : Rp250 (full Rupiah) per value per share*
Seri B : nilai nominal Rp250 (Rupiah penuh) per saham				*Series B : Rp250 (full Rupiah) per value per share*
Modal dasar				*Authorized*
Seri A : 24.000.000.000 saham				*Series A : 24,000,000,000 shares*
Seri B : 12.000.000.000 saham				*Series B : 12,000,000,000 shares*
Modal ditempatkan dan disetor penuh				*Issued and fully paid*
Seri A : 11.934.147.982 saham				*Series A : 11,934,147,982 shares*
Seri B : 3.081.350.100 saham	30	3.753.875	3.753.875	*Series B : 3,081,350,100 shares*
Tambahan modal disetor	31	532.734	532.734	*Paid - in capital*
Surplus revaluasi aset tetap		819.047	788.317	*Revaluation surplus of fixed assets*
Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan	44	(143.957)	(135.364)	*Remeasurement of defined employee benefit liabilities - net of deferred tax*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan		247.551	(150.141)	*Unrealized gain (loss) financial assets measured at fair value through other comprehensive income net of deferred tax*
Saldo laba				*Retained earnings*
Cadangan umum		6.901.072	6.441.453	*General reserve*
Belum ditentukan penggunaannya		1.546.120	1.281.718	*Unappropriated*
Selisih transaksi dengan kepentingan non-pengendali		(6.213)	-	*Transaction differences with non-controlling interests*
Kepentingan non-pengendali atas aset bersih Entitas Anak yang dikonsolidasi	29	8.849.073	2.087.447	*Non-controlling interest in net assets of consolidated Subsidiaries*
JUMLAH EKUITAS		**22.499.302**	**14.600.039**	***TOTAL EQUITY***
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		**168.854.843**	**118.142.127**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSES***
Pendapatan bunga dan syariah	32	10.291.308	8.381.809	*Interest and shariah income*
Beban bunga dan syariah	33	(3.074.670)	(2.656.211)	*Interest and shariah expense*
Pendapatan bunga bersih		**7.216.638**	**5.725.598**	***Net interest income***
Pendapatan operasional lainnya	34	1.075.152	832.238	***Other operating income***
Beban operasional lainnya				***Other operating expenses***
Tenaga kerja	36	(2.187.393)	(1.745.062)	*Personnel*
Umum dan administrasi	37	(1.658.079)	(1.499.676)	*General and administrative*
Penyisihan atas penurunan nilai aset keuangan	35	(1.949.179)	(1.287.595)	*Allowance for impairment losses on financial assets*
Beban lainnya	38	(457.142)	(368.502)	*Other expenses*
Jumlah beban operasional lain		**(6.251.793)**	**(4.900.835)**	*Total other operating expense*
LABA OPERASIONAL		**2.039.997**	**1.657.001**	***INCOME FROM OPERATING***
PENDAPATAN DAN BEBAN NON-OPERASIONAL				***NON-OPERATING INCOME AND EXPENSES***
Pendapatan non-operasional	39	129.894	71.242	*Non-operating income*
Beban non-operasional	40	(77.248)	(45.526)	*Non-operating expenses*
PENDAPATAN NON-OPERASIONAL - BERSIH		**52.646**	**25.716**	***NON-OPERATING INCOME - NET***
LABA SEBELUM PAJAK PENGHASILAN		**2.092.643**	**1.682.717**	***INCOME BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN				***INCOME TAX EXPENSE***
Kini	25c	(457.566)	(298.802)	*Current*
Tangguhan	25f	(17.884)	(88.097)	*Deferred*
BEBAN PAJAK PENGHASILAN		**(475.450)**	**(386.899)**	***INCOME TAX EXPENSE***
LABA BERSIH		**1.617.193**	**1.295.818**	***NET INCOME***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk AND SUBSIDIARIES
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For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified subsequently to profit or loss:***
Keuntungan (kerugian) yang belum direlaisasi atas aset keuangan yang diukur diukur pada nilai wajar melalui penghasilan komprehensif lain	8f	488.427	(107.359)	*Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income*
Pajak penghasilan terkait	8f	(94.061)	20.206	*Related income taxes*
		394.366	(87.153)	
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified subsquently to profit or loss:***
Surplus (defisit) revaluasi aset tetap		47.720	(16.190)	*Revaluation surplus (deficit) of fixed assets*
Pengukuran kembali liabilitas imbalan kerja		(43.614)	(20.469)	*Remeasurement of employee benefit liabilities*
Pajak penghasilan terkait		2.375	3.627	*Related income taxes*
		6.481	(33.032)	
Penghasilan komprehensif lain - setelah pajak		**400.847**	**(120.185)**	***Other comprehensive income - net of tax***
JUMLAH LABA KOMPREHENSIF		**2.018.040**	**1.175.633**	***TOTAL COMPREHENSIVE INCOME***
Laba tahun berjalan yang dapat diatribusikan kepada:				***Net income for the year attributable to:***
Pemilik entitas induk		1.545.518	1.281.718	*Equity holders of the parent entity*
Kepentingan non-pengendali		71.675	14.100	*Non-controlling interest*
		1.617.193	**1.295.818**	
Penghasilan komprehensif tahun berjalan yang dapat diatribusikan kepada:				***Comprehensive income for the year attributable to:***
Pemilik entitas induk		1.965.347	1.178.216	*Equity holders of the parent entity*
Kepentingan non-pengendali		52.693	(2.583)	*Non-controlling interest*
		2.018.040	**1.175.633**	
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK		**102,93**	**85,36**	***BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY***

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk DAN ENTITAS ANAK
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid-in capital*	Selisih penilaian kembali aset tetap/ *Revalution surplus of fixed assets*	Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada Nilai wajar melalui penghasilan komprehensif lain/ *Unrealized gain (loss) on marketable securities at Fair value through other comprehensive income - net of deferred tax*	Rugi pengukuran kembali program manfaat pasti - setelah pajak tangguhan/ *Loss remeasurement of defined benefit pension plans -net of deferred tax*	Saldo laba/*Retained earnings*		Selisih transaksi dengan kepentingan non-pengendali/ *Transaction differences with non-controlling interests*	Kepentingan non-pengendali atas aset bersih Entitas Anak yang dikonsolidasi/ *Non-controlling interest in net assets of consolidated Subsidiaries*	Jumlah ekuitas/ *Total equity*	
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*				
Saldo 31 Desember 2023		**3.753.875**	**532.734**	**788.049**	**(63.958)**	**(117.777)**	**5.788.041**	**1.470.105**	**-**	**-**	**12.151.069**	***Balance as of December 31, 2023***
Setoran modal dari kepentingan non-pengendali		-	-	-	-	-	-	-		50.100	50.100	*Additional paid capital from non-controlling interests*
Pembentukan cadangan umum	30e	-	-	-	-	-	653.412	(653.412)	-	-	-	*Appropriation for general reserve*
Pembagian dividen tunai	30e	-	-	-	-	-	-	(816.693)	-	-	(816.693)	*Distribution of cash dividends*
Jumlah laba komprehensif tahun berjalan		-	-	268	(86.183)	(17.587)	-	1.281.718	-	(2.583)	1.175.633	*Total comprehensive income for the year*
Kepentingan non-pengendali yang diperoleh dari kombinasi bisnis		-	-	-	-	-	-	-	-	2.039.930	2.039.930	*Non-controlling interest arising from business combination*
Saldo 31 Desember 2024		**3.753.875**	**532.734**	**788.317**	**(150.141)**	**(135.364)**	**6.441.453**	**1.281.718**	**-**	**2.087.447**	**14.600.039**	***Balance as of December 31, 2024***
Setoran modal dari kepentingan non-pengendali		-	-	-	-	-	-	-	-	26.356	26.356	*Additional paid capital from non-controlling interests*
Pembentukan cadangan umum	30e	-	-	-	-	-	459.619	(459.619)	-	-	-	*Appropriation for general reserve*
Pembagian dividen tunai	30e	-	-	-	-	-	-	(821.497)	-	(173.028)	(994.525)	*Distribution of cash dividends*
Jumlah laba komprehensif tahun berjalan		-	-	30.730	397.692	(8.593)	-	1.545.518	-	52.693	2.018.040	*Total comprehensive income for the year*
Selisih kepentingan non-pengendali		-	-	-	-	-	-	-	(6.213)	6.213	-	*Differences in non-controlling interests*
Kepentingan non-pengendali yang diperoleh dari kombinasi bisnis		-	-	-	-	-	-	-	-	6.849.392	6.849.392	*Non-controlling interest arising from business combination*
Saldo 31 Desember 2025		**3.753.875**	**532.734**	**819.047**	**247.551**	**(143.957)**	**6.901.072**	**1.546.120**	**(6.213)**	**8.849.073**	**22.499.302**	***Balance as of December 31, 2025***

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk DAN ENTITAS ANAK
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PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga dan syariah, provisi dan komisi		10.124.132	8.306.344	*Interest and sharia, provision and commissions received*
Pembayaran bunga dan syariah		(3.095.203)	(2.708.316)	*Interest and sharia paid*
Penerimaan pendapatan operasional lainnya		812.050	675.952	*Other operating income received*
Penerimaan kembali dari kredit dan piutang/pembiayaan hapus buku		178.320	156.285	*Collection of loans and receivable/financing written-off*
Pembayaran beban umum dan administrasi		(1.926.529)	(1.566.455)	*General and administrative expenses paid*
Pembayaran beban tenaga kerja		(2.114.455)	(1.836.797)	*Personel expenses paid*
Penerimaan pendapatan non-operasional		202.018	69.815	*Non-operating income received*
Pembayaran beban non-operasional		(81.512)	(45.500)	*Non-operating expenses paid*
Pembayaran pajak penghasilan		(455.738)	(313.729)	*Income tax paid*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		**3.643.083**	**2.737.599**	***Cash received before change in operating assets and liabilities***
Penurunan (kenaikan) dalam aset operasi:				***Decrease (increase) in operating assets:***
Penempatan pada Bank Indonesia dan bank lain		-	1.500	*Placement with Bank Indonesia and other banks*
Kredit yang diberikan	11	(5.108.148)	(10.079.129)	*Loans*
Tagihan *spot* dan derivatif		(1.021)	(1.144)	*Receivable of spot and derivative*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali		(5.881.926)	5.629.458	*Receivable from marketable securities purchased under resale agreement*
Aset lain-lain	18	(82.225)	(112.232)	*Other assets*
Aset hak guna		49.779	(60.859)	*Right of use assets*
Kenaikan (penurunan) liabilitas operasi:				***Increase (decrease) in operating liabilities:***
Liabilitas segera	19	37.314	(167.942)	*Liabilities immediately payable*
Simpanan nasabah	20	4.547.375	(329.793)	*Deposits from customers*
Simpanan dari bank lain	21	1.940.367	(1.834.568)	*Deposits from other banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali		(5.261.561)	865.203	*Liabilities of marketable securities sold under repurchase agreement*
Liabilitas lain-lain	27	46.690	(183.478)	*Other liabilities*
Kas bersih digunakan untuk aktivitas operasi		**(6.070.273)**	**(3.535.385)**	***Net cash used in operating activites***

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(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2025	2024	
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penjualan (pembelian) surat berharga		5.285.043	(2.267.013)	*Proceed (placement) marketable securities*
Pembelian aset tetap	16	(104.163)	(67.992)	*Acquisitons of fixed assets*
Pembelian aset takberwujud	17	(2.569)	(3.377)	*Acquisitons of intangible assets*
Hasil penjualan aset tetap		449	1.542	*Proceeds from sale of fixed assets*
Penyertaan pada entitas asosiasi		(745)	-	*Investment in associate entity*
Akuisisi Entitas Anak		(300.000)	(100.000)	*Acquisition of Subsidiaries*
Hasil penjualan penyertaan saham		1.669	-	*Proceeds from sale of investment in shares*
Kas yang diperoleh dari akuisisi Entitas Anak		6.388.488	1.126.261	*Cash receipts from acquisition of Subsidiaries*
Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi		**11.268.172**	**(1.310.579)**	***Net cash provided by (used in) investing activites***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan (pembayaran) dari pinjaman yang diterima		3.585.399	(230.423)	*Proceeds (payment) from borrowings*
Pembayaran liabilitas sewa	27	(43.399)	(15.724)	*Payment of lease liability*
Penambahan modal disetor		26.356	50.100	*Additional paid-in capital*
Pembayaran dividen kas		(994.525)	(816.693)	*Payments of cash dividend*
Surat berharga yang diterbitkan		1.834.136	100.000	*Marketable securities issued*
Kas bersih diperoleh dari (digunakan untuk) aktivitas pendanaan		**4.407.967**	**(912.740)**	***Net cash provided by (used in) financing activites***
KENAIKAN (PENURUNAN) BERSIH KAS DAN SETARA KAS		**9.605.866**	**(5.758.704)**	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
Kas dan setara kas awal tahun		10.590.180	16.348.884	*Cash and cash equivalents at beginning of year*
Kas dan setara kas akhir tahun		**20.196.046**	**10.590.180**	***Cash and cash equivalents at ended of year***
Kas dan setara kas terdiri dari:				***Cash and cash equivalents consist of:***
Kas		4.347.459	2.867.479	*Cash*
Giro pada Bank Indonesia		6.620.239	5.584.147	*Current account with Bank Indonesia*
Giro pada bank lain		675.483	505.084	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan atau kurang sejak tanggal perolehan		8.552.865	1.633.470	*Placements with Bank Indonesia and other banks with original maturities of 3 monts or less from acquisition date*
Jumlah kas dan setara kas		**20.196.046**	**10.590.180**	***Total cash and cash equivalents***

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1. INFORMASI UMUM

a. Pendirian Bank dan informasi umum

PT Bank Pembangunan Daerah Jawa Timur Tbk ("Bank") didirikan dengan nama PT Bank Pembangunan Daerah Djawa Timur pada tanggal 17 Agustus 1961 dengan Akta No.91 yang dibuat oleh Notaris Anwar Mahajudin. Berdasarkan Undang-Undang No.13 tahun 1962 tentang Ketentuan Pokok Bank Pembangunan Daerah yang mengharuskan Bank Pembangunan Daerah didirikan dengan Peraturan Pemerintah Daerah, maka Pemerintah Daerah Tingkat I Jawa Timur mengeluarkan Peraturan Daerah No.2 tahun 1976. Atas dasar peraturan daerah tersebut, nama PT Bank Pembangunan Daerah Djawa Timur diubah menjadi Bank Pembangunan Daerah Jawa Timur.

Peraturan Daerah telah disahkan oleh Menteri Dalam Negeri dalam Surat Keputusan No.Pem.10/5/26-18 tanggal 31 Januari 1977 dan diumumkan dalam Lembaran Daerah Provinsi Daerah Tingkat I Jawa Timur Tahun 1977 Seri C No.I/c tanggal 1 Februari 1977. Peraturan Daerah telah mengalami beberapa kali perubahan dan diubah terakhir dengan Peraturan Daerah No.11 tahun 1996 tanggal 30 Desember 1996 yang disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan No.584.35-280 tanggal 21 April 1997. Dengan pengesahan Peraturan Daerah No.1 tahun 1999 oleh DPRD Provinsi Jawa Timur tanggal 20 Maret 1999 dan oleh Menteri Dalam Negeri dengan Surat Keputusan No.584.35-317 tanggal 14 April 1999, maka bentuk hukum Bank Pembangunan Daerah Jawa Timur diubah dari Perusahaan Daerah menjadi Perseroan Terbatas.

Perubahan status bentuk hukum telah sesuai dengan Akta No.1 tanggal 1 Mei 1999 yang dibuat oleh Notaris R. Sonny Hidayat Julistyo, S.H., dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No.C2.8227.HT.01.01.TH.99 tanggal 5 Mei 1999 serta diumumkan dalam Lembaran Berita Negara Republik Indonesia tanggal 25 Mei 1999 No.42, Tambahan Berita Negara Republik Indonesia No.3008/1999.

Seiring dengan perkembangan perekonomian dan dalam rangka memenuhi persyaratan sebagai Bank Pembangunan Daerah (BPD) *Regional Champion* yang salah satu parameternya adalah untuk memperkuat permodalan, maka dilakukan perubahan Anggaran Dasar Bank berdasarkan Akta No.89 tanggal 25 April 2012 yang dibuat oleh Notaris Fathiah Helmi, S.H., di Jakarta yang telah memperoleh persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan No.AHU-22728.AH.01.02. Tahun 2012 tanggal 30 April 2012, telah didaftarkan dalam Daftar Perseroan sesuai dengan Undang Undang Perseroan Terbatas dengan No.AHU-0038044.AH.01.09 Tahun 2012 tanggal 30 April 2012 serta berdasarkan Surat Keputusan Badan Pengawas Pasar Modal dan Lembaga Keuangan (BAPEPAM-LK) tanggal 29 November 2012 dinyatakan efektif untuk pernyataan pendaftaran dan berubah nama menjadi PT Bank Pembangunan Daerah Jawa Timur Tbk.

Selanjutnya, Anggaran Dasar telah beberapa kali mengalami perubahan, terakhir melalui Akta Rapat Umum Pemegang Saham No.48 tanggal 22 Mei 2025 yang dibuat dihadapan Sitaresmi Puspadewi Subianto, SH., M.Kn., Notaris di Surabaya mengenai perubahan pasal 15, 16, 17, 18, 20, dan 21. Akta perubahan ini telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0140612.AH.01.11 tahun 2025 tanggal 24 Juni 2025.

1. GENERAL INFORMATION

a. Establish of the Bank and general information

PT Bank Pembangunan Daerah Jawa Timur Tbk (the "Bank") was established under the name PT Bank Pembangunan Daerah Djawa Timur on August 17, 1961 by Deed No.91 made by Notary Anwar Mahajudin. Based on Law No.13 Year 1962 concerning Basic Terms of Regional Development Banks which requires Regional Development Banks to be established by Regional Government Regulation, the Regional Government of Level I of East Java issued Regional Regulation No.2 Year 1976. Based on such regional regulation, the name of PT Bank Pembangunan Daerah Djawa Timur was changed to Bank Pembangunan Daerah Jawa Timur.

The Regional Regulation was approved by the Minister of Internal Affairs in Decree No.Pem.10/5/26-18 dated January 31, 1977 and published in the Regional Gazette of the Province of East Java Year 1977 Series C No.I/c dated February 1, 1977. The Regional Regulation has undergone several amendments and was last amended by Regional Regulation No.11 Year 1996 dated December 30, 1996 which was authorized by the Minister of Internal Affairs in Decree No.584.35-280 dated April 21, 1997. With authorization of Regional Regulation No.1 Year 1999 by the DPRD of East Java Province on March 20, 1999 and by the Minister of Internal Affairs with Decree No.584.35-317 dated April 14, 1999, the legal form of the East Java Regional Development Bank was changed from a Regional Company to a Limited Liability Company.

The change of legal form status has been in accordance with Deed No.1 dated May 1, 1999 made by Notary R. Sonny Hidayat Julistyo, S.H., and has been authorized by the Minister of Justice of the Republic of Indonesia with Decree No.C2.8227.HT.01.01.TH.99 dated May 5, 1999 and announced in the State Gazette of the Republic of Indonesia dated May 25, 1999 No.42, Supplement to the State Gazette of the Republic of Indonesia No.3008/1999.

Along with the development of the economy and in order to meet the requirements as a Regional Champion of Regional Development Bank (BPD), one of the parameters of which is to strengthen capital, the Bank's Articles of Association were amended based on Deed No.89 dated April 25, 2012 made by Notary Fathiah Helmi, S.H., in Jakarta which has obtained approval from the Ministry of Law and Human Rights based on Decree No.AHU-22728.AH.01.02. Year 2012 dated April 30, 2012, has been registered in the Register of Companies in accordance with the Law on Limited Liability Companies with No.AHU-0038044.AH.01.09 Year 2012 dated April 30, 2012 and based on the Decree of the Capital Market and Financial Institutions Supervisory Agency (BAPEPAM-LK) dated November 29, 2012 was declared effective for the registration statement and changed its name to PT Bank Pembangunan Daerah Jawa Timur Tbk.

Subsequently, the Articles of Association have been amended several times, most recently through the Deed of the General Meeting of Shareholders No. 48 dated May 22, 2025, executed in the presence of Sitaresmi Puspadewi Subianto, SH., M.Kn., a Notary in Surabaya, regarding amendments to Articles 15, 16, 17, 18, 20, and 21. This deed of amendment has been approved by the Minister of Law and Human Rights of the Republic of Indonesia under No. AHU-0140612.AH.01.11 of 2025 dated June 24, 2025.

1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Bank mulai melakukan kegiatan operasional sesuai Surat Keputusan Menteri Keuangan Republik Indonesia No.BUM 9-4-5 pada tanggal 15 Agustus 1961. Sedangkan Unit Usaha Syariah (UUS) dibentuk dan mulai mulai melakukan kegiatan operasional sejak tanggal 21 Agustus 2007 sesuai dengan surat Persetujuan Prinsip Pendirian UUS dari Bank Indonesia No.9/75/DS/Sb tanggal 4 April 2007.

Entitas induk terakhir dari Bank adalah Pemerintah Provinsi Jawa Timur.

Bank memperoleh ijin untuk beroperasi sebagai bank devisa berdasarkan Surat Keputusan Direksi Bank Indonesia (BI) No.23/28/KEP/DIR tanggal 2 Agustus 1990.

Sesuai dengan pasal 3 Anggaran Dasar Bank tersebut, ruang lingkup kegiatan Bank adalah menjalankan kegiatan usaha di bidang perbankan, termasuk perbankan berdasarkan prinsip Syariah serta kegiatan perbankan lainnya yang lazim sesuai dengan peraturan perundang-undangan yang berlaku.

Tugas utama Bank adalah ikut mendorong pertumbuhan potensi ekonomi daerah melalui peran sertanya dalam mengembangkan sektor-sektor usaha kredit kecil dan menengah dalam rangka memperoleh laba yang optimal. Kegiatan utamanya yaitu menghimpun dan menyalurkan dana serta memberikan jasa-jasa perbankan lainnya.

b. Penawaran umum perdana saham

Berdasarkan Surat Badan Pengawas Pasar Modal dan Lembaga Keuangan (BAPEPAM-LK) No.S-8143/BL/2012 tanggal 29 November 2012, pernyataan pendaftaran yang diajukan Bank dalam rangka Penawaran Umum Perdana saham kepada masyarakat sejumlah 2.983.537.000 saham Seri B, dengan nilai nominal sebesar Rp250 (Rupiah penuh) setiap saham dengan harga penawaran sebesar Rp430 per saham (Rupiah penuh) telah menjadi efektif pada tanggal 29 November 2012. Saham yang ditawarkan tersebut dicatatkan dan mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 12 Juli 2012. Selisih lebih antara harga penawaran per saham dengan nilai nominal per saham dicatat sebagai "Tambahan modal disetor, setelah dikurangi dengan biaya emisi saham", yang disajikan pada bagian Ekuitas pada Laporan Posisi Keuangan Konsolidasian.

Berkaitan dengan penawaran umum saham perdana, Bank mengimplementasikan program *Employee Stock Allocation* (ESA) dengan mengalokasikan saham sebanyak-banyaknya sebesar 10% dari jumlah penerbitan saham yang ditawarkan dan menerbitkan opsi saham untuk program *Management and Employee Stock Option Plan* (MESOP) sebanyak-banyaknya sebesar 0,71% dari jumlah modal ditempatkan dan disetor penuh setelah penawaran umum perdana saham.

Program MESOP Tahap I telah dilaksanakan tanggal 1 Agustus 2016 - 13 September 2016, tanggal 1 Februari 2017 - 13 Maret 2017, tanggal 1 Agustus 2017 - 13 September 2017, tanggal 1 Februari 2018 - 15 Maret 2018, tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, dan tanggal 1 Agustus 2019 - 11 September 2019. Program MESOP Tahap II telah dilaksanakan tanggal 1 Agustus 2017 - 13 November 2017, dan tanggal 1 Februari 2018 - 15 Maret 2018, tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, tanggal 1 Agustus 2019 - 11 September 2019, dan tanggal 3 Februari 2020 - 16 Maret 2020. Program MESOP Tahap III telah dilaksanakan tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, tanggal 1 Agustus 2019 - 11 September 2019, dan tanggal 3 Februari 2020 - 16 Maret 2020.

1. GENERAL INFORMATION (continued)

a. Establish of the Bank and general information (continued)

The Bank started its operational activities in accordance with the Decree of the Minister of Finance of the Republic of Indonesia No.BUM 9-4-5 on August 15, 1961. Meanwhile, the Syariah Business Unit (UUS) was established and started its operational activities on August 21, 2007 in accordance with the letter of Principle Approval for the Establishment of UUS from Bank Indonesia No.9/75/DS/Sb dated April 4, 2007.

The ultimate parent entity of the Bank is the Government of East Java Province.

The Bank obtained a license to operate as a foreign exchange bank based on the Decree of the Board of Directors of Bank Indonesia (BI) No.23/28/KEP/DIR dated August 2, 1990.

In accordance with article 3 of the Bank's Articles of Association, the scope of the Bank's activities is to carry out business activities in the banking sector, including banking based on Sharia principles and other banking activities in accordance with the prevailing laws and regulations.

The Bank's main task is to encourage the growth of regional economic potential through its participation in developing small and medium credit business sectors in order to obtain optimal profits. Its main activities are to collect and distribute funds and provide other banking services.

b. Initial public offering (IPO)

Based on the Letter of the Capital Market and Financial Institutions Supervisory Agency (BAPEPAM-LK) No.S-8143/BL/2012 dated November 29, 2012, the registration statement submitted by the Bank related to Initial Public Offering of 2,983,537,000 Series B shares, with a par value of Rp250 (full Rupiah) per share at an offering price of Rp430 per share (full Rupiah) has become effective on November 29, 2012. The offered shares were listed and started trading on the Indonesia Stock Exchange on July 12, 2012. The excess of the offering price per share over the par value per share is recorded as "Additional paid-in capital, net of share issuance costs", which is presented in the Equity section of the Consolidated Statements of Financial Position.

In connection with the initial public offering, the Bank implement the Employee Stock Allocation (ESA) program by allocating shares up to 10% of the total issued shares offered and issuing stock options for the Management and Employee Stock Option Plan (MESOP) program up to 0.71% of the total issued and fully paid-up capital after the initial public offering.

The MESOP Program Phase I has been implemented from August 1, 2016 - September 13, 2016, February 1, 2017 - March 13, 2017, August 1, 2017 - September 13, 2017, February 1, 2018 - March 15, 2018, August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020. The MESOP Program Phase II has been implemented from August 1, 2017 - September 13, 2017, February 1, 2018- March 15, 2018, August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, August 1, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020. The MESOP Program Phase III has been implemented from August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, August 1, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020.

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak

Bank mempunyai kepemilikan langsung pada Entitas Anak berikut:

Nama perusahaan / *Company name*	Kegiatan usaha/ *Business activity*	Tahun mulai beroperasi komersial/ *Year started commercial operations*	Persentase kepemilikan/ *Percentage of ownership* 2025	Persentase kepemilikan/ *Percentage of ownership* 2024	Total aset/ *Total assets* 2025	Total aset/ *Total assets* 2024
PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah	Perbankan Syariah/ *Sharia Banking*	2018	3,89%	4,09%	17.301.691	16.119.568
PT Bank Pembangunan Daerah Nusa Tenggara Timur	Perbankan/ *Banking*	1962	3,23%	-	20.092.885	-
PT Bank Pembangunan Daerah Lampung	Perbankan/ *Banking*	1966	4,09%	-	11.841.948	-
PT Bank Pembangunan Daerah Sulawesi Tenggara	Perbankan/ *Banking*	1970	3,38%	-	14.813.529	-

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") pada awalnya didirikan dengan nama PT Bank Pembangunan Daerah Nusa Tenggara Barat dengan status Perusahaan Daerah dengan modal pertama pada tanggal 5 Juli 1964. Pada tanggal 24 September 2018 melalui Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0017252.AH.01.02 Tahun 2018, NTBS telah efektif beroperasional sebagai bisnis usaha syariah.

Perjanjian Antar Pemegang Saham oleh dan antara Pemerintah Provinsi Nusa Tenggara Barat dengan PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 8 Mei 2024 menyetujui Bank selaku Perusahaan Induk memiliki kewenangan untuk melakukan pengendalian dan mengkonsolidasikan laporan keuangan NTBS ke dalam laporan keuangan Bank dan tidak ada pihak lain yang melakukan konsolidasi laporan keuangan NTBS.

NTBS tergabung dalam Kelompok Usaha Bank ("KUB") PT Bank Pembangunan Daerah Jawa Timur Tbk dan Bank selaku Perusahaan Induk serta NTBS selaku Perusahaan Anak telah ditatausahakan dalam administrasi pengawasan Otoritas Jasa Keuangan ("OJK") sesuai dengan Surat OJK No.S-38/KO.14/2024 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 23 Oktober 2024.

Kantor Pusat NTBS berlokasi di Jl. Udayana, Dasan Agung, Mataram, Nusa Tenggara Barat. Pada tanggal 31 Desember 2025, NTBS memiliki 1 Kantor Pusat, 13 Kantor Cabang, 28 Kantor Cabang Pembantu dan 28 Kantor Fungsional. Jumlah karyawan NTBS pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 1.088 dan 968 karyawan tetap.

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") didirikan berdasarkan akta notaris No.12 tanggal 18 Oktober 1961 yang dibuat dihadapan Casper Melchior Keluanan Amalo, wakil notaris sementara di Kupang. BNTT telah mulai beroperasi secara komersial pada tanggal 17 Juli 1962 berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No.BUM.9-13/II tanggal 5 Februari 1962.

1. GENERAL INFORMATION (continued)

c. Subsidiaries

The Bank has direct ownership in the following Subsidiaries:

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") was initially established under the name PT Bank Pembangunan Daerah Nusa Tenggara Barat as a Regional Government-Owned Enterprise with initial capital on July 5, 1964. On September 24, 2018, through the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-0017252.AH.01.02 year 2018, NTBS officially began operating as a Sharia business entity.

The Shareholders' Agreement by and between the Province Government of West Nusa Tenggara and PT Bank Pembangunan Daerah Jawa Timur Tbk dated May 8, 2024, agrees that the Bank, as the Parent Company, has the authority to control and consolidate NTBS's financial statements into the Bank's financial statements, and no other party will consolidate NTBS's financial statements.

NTBS incorporated in the Bank Business Group ("KUB") of PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank as the Parent Company and NTBS as the Subsidiary, have been administered under the supervision of the Financial Services Authority ("OJK") in accordance with the OJK Letter No.S-38/KO.14/2024 regarding the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk dated October 23, 2024.

NTBS's head office is located in Jl. Udayana, Dasan Agung, Mataram, Nusa Tenggara Barat. As of December 31, 2025, the Bank has 1 head office, 13 branches, 28 sub-branches and 28 functional office. On December 31, 2025 and 2024, the NTBS had 1,088 and 968 permanent employees, respectively.

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") was established based on the notarial deed No.12 dated October 18, 1961 as notarised by Casper Melchior Keluanan Amalo, vice notary in Kupang. BNTT has started commercial operations on July 17, 1962 based on the Decision Letter of Minister of Finance of the Republic of Indonesia No.BUM.9-13/II dated February 5, 1962.

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak (lanjutan)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") (lanjutan)

Perjanjian Antar Pemegang Saham oleh dan antara Pemerintah Provinsi Nusa Tenggara Timur dengan PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 16 Desember 2024 menyetujui Bank selaku Perusahaan Induk memiliki kewenangan untuk melakukan pengendalian dan mengkonsolidasikan laporan keuangan BNTT ke dalam laporan keuangan Bank dan tidak ada pihak lain yang melakukan konsolidasi laporan keuangan BNTT.

BNTT tergabung dalam KUB PT Bank Pembangunan Daerah Jawa Timur Tbk dan Bank selaku Perusahaan Induk serta BNTT selaku Perusahaan Anak telah ditatausahakan dalam administrasi pengawasan OJK sesuai dengan Surat OJK No.S-228/KO.14/2025 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 14 Desember 2025.

Kantor Pusat BNTT berlokasi di Jl. W.J. Lalamentik No.102, Kupang, Nusa Tenggara Timur. Pada tanggal 31 Desember 2025, BNTT memiliki 1 Kantor Pusat, 23 Kantor Cabang, 46 Kantor Cabang Pembantu dan 117 Kantor Fungsional. Jumlah karyawan BNTT pada tanggal 31 Desember 2025 adalah 2.007 karyawan tetap.

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") didirikan sebagai Perusahaan Daerah (PD) berdasarkan Peraturan Daerah Provinsi Tingkat I Sulawesi Tenggara No.1 Tahun 1981 yang telah diubah beberapa kali dan terakhir dengan Peraturan Daerah Provinsi Sulawesi Tenggara No.3 Tahun 2012 tentang Perubahan Bentuk Badan Hukum Bank Pembangunan Daerah Sulawesi Tenggara dari Perusahaan Daerah menjadi Perseroan Terbatas. Penyesuaian bentuk badan hukum menjadi Perseroan Terbatas dinyatakan dalam akta notaris No.107 tanggal 21 Agustus 2013 yang dibuat dihadapan Notaris Irwan Addy Sanusi, S.H. BSTR telah mulai beroperasi secara komersial pada tanggal 27 Januari 1970 melalui Surat Keputusan Menteri Keuangan Republik Indonesia No.D.15.16.1.18 Tentang Pemberian Izin Usaha Bank.

Perjanjian Antar Pemegang Saham oleh dan antara Pemerintah Provinsi Sulawesi Tenggara dengan PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 24 Desember 2024 menyetujui Bank selaku Perusahaan Induk memiliki kewenangan untuk melakukan pengendalian dan mengkonsolidasikan laporan keuangan BSTR ke dalam laporan keuangan Bank dan tidak ada pihak lain yang melakukan konsolidasi laporan keuangan BSTR.

BSTR tergabung dalam KUB PT Bank Pembangunan Daerah Jawa Timur Tbk dan Bank selaku Perusahaan Induk serta BSTR selaku Perusahaan Anak telah ditatausahakan dalam administrasi pengawasan OJK sesuai dengan Surat OJK No.S-240/KO.14/2025 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 23 Desember 2025.

1. GENERAL INFORMATION (continued)

c. Subsidiaries (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") (continued)

The Shareholders' Agreement by and between the Province Government of East Nusa Tenggara and PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 16, 2024, agrees that the Bank, as the Parent Company, has the authority to control and consolidate BNTT's financial statements into the Bank's financial statements, and no other party will consolidate BNTT's financial statements.

BNTT incorporated in the KUB of PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank as the Parent Company and BNTT as the Subsidiary, have been administered under the supervision of the OJK in accordance with the OJK Letter No.S-228/KO.14/2025 regarding the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 14, 2025.

BNTT's head office is located in Jl. W.J. Lalamentik No.102, Kupang, East Nusa Tenggara. As of December 31, 2025, BNTT has 1 head office, 23 branches, 46 sub-branches and 117 functional office. On December 31, 2025, BNTT had 2,007 permanent employees.

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") was established as a Regional Company (PD) pursuant to Southeast Sulawesi Province Level I Regional Regulation No. 1 of 1981, which has been amended several times, most recently by Southeast Sulawesi Province Regional Regulation No. 3 of 2012 concerning the Change in Legal Entity Form of the Southeast Sulawesi Regional Development Bank from a Regional Company to a Limited Liability Company. The change in legal form to a Limited Liability Company was stated in notarial deed No. 107 dated August 21, 2013, drawn up before Notary Irwan Addy Sanusi, S.H. BSTR began commercial operations on January 27, 1970, pursuant to Decree of the Minister of Finance of the Republic of Indonesia No. D.15.16.1.18 regarding the Granting of a Banking Business License.

The Shareholders' Agreement by and between the Province Government of Southeast Sulawesi and PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 24, 2024, agrees that the Bank, as the Parent Company, has the authority to control and consolidate BSTR's financial statements into the Bank's financial statements, and no other party will consolidate BSTR's financial statements.

BSTR incorporated in the KUB of PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank as the Parent Company and BSTR as the Subsidiary, have been administered under the supervision of the OJK in accordance with the OJK Letter No.S-240/KO.14/2025 regarding the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 23, 2025.

1. INFORMASI UMUM (lanjutan)

c. Entitas Anak (lanjutan)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (lanjutan)
Kantor Pusat BSTR berlokasi di Jl. Drs. H. Abdullah Silondae, Kota Kendari, Sulawesi Tenggara. Pada tanggal 31 Desember 2025, BSTR memiliki 1 Kantor Pusat, 16 Kantor Cabang, 8 Kantor Cabang Pembantu dan 58 Kantor Fungsional. Jumlah karyawan BSTR pada tanggal 31 Desember 2025 adalah 948 karyawan tetap.

PT Bank Pembangunan Daerah Lampung ("BLAM")

PT Bank Pembangunan Daerah Lampung ("BLAM") didirikan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingkat I Provinsi Lampung No.10-A/1964 tanggal 1 Agustus 1964 dengan nama Bank Pembangunan Daerah Lampung. Surat Keputusan Gubernur tentang pendirian tersebut telah disahkan oleh Menteri Dalam Negeri Republik Indonesia dengan Surat Keputusan No.Des57/7/3-150 tanggal 26 Juli 1965. Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Lampung No.2 Tahun 1999 tanggal 31 Maret 1999 Badan Hukum Bank Pembangunan Daerah Lampung diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT), perubahan tersebut memperoleh persetujuan dari Menteri Dalam Negeri Republik Indonesia berdasarkan Surat Keputusan No.584.27-344 tanggal 20 April 1999.

Perjanjian Antar Pemegang Saham oleh dan antara Pemerintah Provinsi Lampung dengan PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 8 November 2024 menyetujui Bank selaku Perusahaan Induk memiliki kewenangan untuk melakukan pengendalian dan mengkonsolidasikan laporan keuangan BLAM ke dalam laporan keuangan Bank dan tidak ada pihak lain yang melakukan konsolidasi laporan keuangan BLAM.

BLAM tergabung dalam KUB PT Bank Pembangunan Daerah Jawa Timur Tbk dan Bank selaku Perusahaan Induk serta BLAM selaku Perusahaan Anak telah ditatausahakan dalam administrasi pengawasan OJK sesuai dengan No.S-241/KO.14/2025 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 24 Desember 2025.

Kantor Pusat BLAM berlokasi di Jl. Wolter Monginsidi No.182, Teluk Betung, Kota Bandar Lampung, Lampung. Pada tanggal 31 Desember 2025, BLAM memiliki 1 Kantor Pusat, 7 Kantor Cabang, 32 Kantor Cabang Pembantu. Jumlah karyawan BLAM pada tanggal 31 Desember 2025 adalah 846 karyawan tetap.

1. GENERAL INFORMATION (continued)

c. Subsidiaries (continued)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (continued)
BSTR head office is located in Jl. Drs. H. Abdullah Silondae, Kendari, Southeast Sulawesi. As of December 31, 2025, BSTR has 1 head office, 16 branches, 8 sub-branches and 58 functional office. On December 31, 2025, BSTR had 948 permanent employees.

PT Bank Pembangunan Daerah Lampung ("BLAM")

PT Bank Pembangunan Daerah Lampung ("BLAM") was established based on the Decree of the Governor of the First Level Region of Lampung Province No.10-A/1964 dated August 1, 1964 under the name Lampung Regional Development Bank. The Governor's Decree regarding the establishment has been ratified by the Minister of Home Affairs of the Republic of Indonesia with Decree No.Des57/7/3-150 July 26, 1965. Based on the Regional Regulation of the Province of Lampung Province No.2 of 1999 dated March 31,1999 the Legal Entity of the Bank Pembangunan Daerah Lampung was changed from a Regional Company (PD) to a Limited Liability Company (PT) based on the Decision Letter of Minister of Home Affairs of the Republic of Indonesia No.584.27-344 dated April 20, 1999.

The Shareholders' Agreement by and between the Province Government of Lampung and PT Bank Pembangunan Daerah Jawa Timur Tbk dated November 8, 2024, agrees that the Bank, as the Parent Company, has the authority to control and consolidate BLAM's financial statements into the Bank's financial statements, and no other party will consolidate BLAM's financial statements.

BLAM incorporated in the KUB of PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank as the Parent Company and BLAM as the Subsidiary, have been administered under the supervision of the OJK in accordance with the OJK Letter No.S-241/KO.14/2025 regarding the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 24, 2025.

BLAM's head office is located in Jl. Wolter Monginsidi No.182, Telur Betung, Kota Bandar Lampung, Lampung. As of December 31, 2025, BLAM has 1 head office, 7 branches, 32 sub-branches. On December 31, 2025, the BLAM had 846 permanent employees.

1. INFORMASI UMUM (lanjutan)

d. Entitas Asosiasi

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("BEKS")

PT Bank Pembangunan Daerah Banten Tbk ("BEKS"), didirikan pada tanggal 11 September 1992. Akta pendirian telah disahkan oleh Menteri Kehakiman Republik Indonesia tanggal 10 November 1992 dan diumumkan dalam Berita Negara Republik Indonesia No.103, Tambahan No.6651 tanggal 26 Desember 1992. Bank memulai aktivitas operasi di bidang perbankan pada tanggal 9 Agustus 1993. Sesuai dengan perubahan Anggaran Dasar pada Akta No.104 tanggal 30 Juni 2010 dari Fathiah Helmi, S.H., Notaris di Jakarta, PT Bank Eksekutif Internasional Tbk telah berubah nama menjadi PT Bank Pundi Indonesia Tbk. Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No.AHU-37404.AH.01.02 Tahun 2010 tanggal 28 Juli 2010. Perubahan nama tersebut telah disetujui oleh Bank Indonesia melalui Surat Keputusan Gubernur Bank Indonesia No.12/58/KEP.GBI/2010 tanggal 23 September 2010.

Sesuai dengan perubahan Anggaran Dasar pada Akta No.36 tanggal 14 Juni 2016 dari Fathiah Helmi, S.H., Notaris di Jakarta, PT Bank Pundi Indonesia Tbk telah berubah nama menjadi PT Bank Pembangunan Daerah Banten Tbk. Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No.AHU-0012108.AH.01.02 Tahun 2016 tanggal 27 Juni 2016. Perubahan nama tersebut telah disetujui oleh Otoritas Jasa Keuangan melalui Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan No.12/KDK.03/2016 tanggal 29 Juli 2016. BEKS memperoleh izin usaha sebagai bank umum berdasarkan surat keputusan Menteri Keuangan No.673/KMK.017/1993 tanggal 23 Juni 1993.

Pada tanggal 4 Maret 2024, Bank telah menandatangani nota kesepahaman dengan PT Bank Pembangunan Daerah Banten Tbk dalam rangka pemenuhan peraturan Otoritas Jasa Keuangan No.12/POJK.03/2020.

Perjanjian Antar Pemegang Saham antara Pemerintah Provinsi Banten dan PT Bank Pembangunan Daerah Jawa Timur Tbk No.241/2004 dan 063/141/DIR/NES/SHA tanggal 12 Desember 2024 menetapkan bahwa Bank bertindak sebagai Perusahaan Induk. Perjanjian tersebut kemudian mengalami perubahan melalui Addendum Perjanjian Antar Pemegang Saham No.175/2025 dan 064/099/DIR/MAP/SHA tanggal 6 Oktober 2025, yang antara lain mencakup perubahan Pasal 8 mengenai kewenangan perusahaan induk, Pasal 9 mengenai komitmen perusahaan, serta Pasal 17 mengenai pengakhiran, serta penghapusan Pasal 10 terkait tambahan penyertaan modal. Namun demikian, Bank tidak memenuhi seluruh kriteria pengendalian sebagaimana diatur dalam PSAK 110. Oleh karena itu, penyertaan Bank pada BEKS diklasifikasikan sebagai investasi pada entitas asosiasi dengan pengaruh signifikan dan dicatat menggunakan metode ekuitas.

Berdasarkan Surat OJK No.SR-73/KO.14/2025 tanggal 21 Oktober 2025 tentang Permohonan Penundaan Konsolidasi Laporan Keuangan Kelompok Usaha Bank (KUB) dengan BEKS disampaikan bahwa secara prinsip penundaan penerapan konsolidasi laporan keuangan kelompok usaha bank dapat dilakukan.

1. GENERAL INFORMATION (continued)

d. Associates

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("BEKS")

PT Bank Pembangunan Daerah Banten Tbk ("BEKS") was established on September 11, 1992. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia on November 10, 1992 and published in Supplement No.6651 of the State Gazette of Republic Indonesia No.103 dated December 26, 1992. The Bank started its commercial banking operations on August 9, 1993. Based on the Bank's Articles of Association's amendment by Deed No.104 dated June 30, 2010 of Fathiah Helmi, S.H., Notary in Jakarta, PT Bank Eksekutif International Tbk has changed its name to PT Bank Pundi Indonesia Tbk These amendment were approved by Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No.AHU-37404.AH.01.02 Year 2010 dated July 28, 2010. The change in the Bank's name had been approved by Bank Indonesia through Decision Letter of the Governor of Bank Indonesia No.12/58/KEP.GBI/2010 dated September 23, 2010.

Based on the Bank's Articles of Association's amendment by Deed No.36 dated June 14, 2016 of Fathiah Helmi, S.H., Notary in Jakarta, PT Bank Pundi Indonesia Tbk has changed its name to PT Bank Pembangunan Daerah Banten Tbk. These amendment were approved by Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No.AHU-0012108.AH.01.02 Year 2016 dated June 27, 2016. The change in the Bank's name had been approved by Financial Services Authority (OJK) through Decision Letter of the Commissioner of Indonesia Financial Services Authority No.12/KDK.03/2016 dated July 29, 2016. BEKS obtained a license as a commercial bank based on the decision letter No.673/KMK.017/1993 of the Minister of Finance dated June 23, 1993.

On Maret 4, 2024, the Bank signed a memorandum of understanding with PT Bank Pembangunan Daerah Banten Tbk in order to fulfill the Financial Services Authority regulation No.12/POJK.03/2020.

The Shareholders' Agreement between the Banten Province Government and PT Bank Pembangunan Daerah Jawa Timur Tbk No.241/2004 and 063/141/DIR/NES/SHA dated December 12, 2024, stipulates that the Bank acts as the Parent Company. The agreement was subsequently amended by the Addendum to the Shareholders' Agreement No.175/2025 and 064/099/DIR/MAP/SHA dated October 6, 2025, which, among other things, includes amendments to Article 8 regarding the parent company's authority, Article 9 regarding corporate commitments, and Article 17 regarding termination, as well as the deletion of Article 10 regarding additional capital contributions. However, the Bank has not met all the control criteria as stipulated in PSAK 110. Therefore, the Bank's investment in BEKS is classified as an investment in an associate with significant influence and is accounted for using the equity method.

Pursuant to OJK Letter No. SR-73/KO.14/2025 dated October 21, 2025, regarding the Request for a Postponement of the Consolidation of Financial Statements for Bank Business Groups (KUB) with BEKS, it is stated that, in principle, the postponement of the implementation of the consolidation of financial statements for bank business groups may be granted.

1. INFORMASI UMUM (lanjutan)

d. Entitas Asosiasi (lanjutan)

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("BEKS") (lanjutan)

Berdasarkan Surat Keputusan dari Anggota Dewan Komisioner OJK No.SR-496/PB.02/2025 tanggal 28 November 2025 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BEKS, bahwa OJK menyetujui Bank sebagai pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai *ultimate shareholder* BEKS.

BEKS tergabung dalam KUB PT Bank Pembangunan Daerah Jawa Timur Tbk dan Bank selaku Perusahaan Induk serta BEKS selaku Perusahaan Anak telah ditatausahakan dalam administrasi pengawasan OJK sesuai dengan No.S-229/KO.14/2025 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 15 Desember 2025.

Kantor Pusat BEKS berlokasi di Kantor Pusat Bank berlokasi di Jl. Veteran No.6, Serang, Banten. Pada tanggal 31 Desember 2025, BEKS memiliki 1 Kantor Pusat, 20 Kantor Cabang, 17 Kantor Cabang Pembantu. Jumlah karyawan BEKS pada tanggal 31 Desember 2025 adalah 904 karyawan.

e. Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025

Bank menerbitkan obligasi senilai Rp2.000.000 dengan pernyataan efektif dari Otoritas Jasa Keuangan pada tanggal 23 September 2025. Dana dari penerbitan obligasi tersebut diterima Bank pada tanggal 29 September 2025. Rincian obligasi yang diterbitkan tersebut adalah sebagai berikut:

- Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 Seri A sebesar Rp1.000.000, dengan tingkat bunga 6,40%, jangka waktu 3 tahun terhitung sejak tanggal emisi.
- Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 Seri B sebesar Rp1.000.000, dengan tingkat bunga 6,70%, jangka waktu 5 tahun terhitung sejak tanggal emisi.

Bunga dibayar setiap tiga bulan terhitung sejak tanggal emisi dan terakhir dilakukan bersamaan dengan pelunasan pokok masing-masing seri obligasi. Wali amanat untuk Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 adalah PT Bank Negara Indonesia (Persero) Tbk.

Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 efektif tanggal 23 September 2025 berdasarkan surat Otoritas Jasa Keuangan No.S-106/D.04/2025 tanggal 23 September 2025 dan telah dicatat di BEI berdasarkan surat dari PT Bursa Efek Indonesia No.S-1129/BEI.PP3/07-2025 tanggal 26 September 2025.

Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 tidak dijamin dengan suatu agunan khusus, akan tetapi dijamin dengan seluruh harta kekayaan Bank, yang telah ada maupun yang akan ada di kemudian hari, baik barang bergerak maupun barang tidak bergerak sesuai dengan ketentuan dalam pasal 1131 dan 1132 Kitab Undang-undang Hukum Perdata.

1. GENERAL INFORMATION (continued)

d. Associates (continued)

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("BEKS") (continued)

Based on the Decision of the Members of the OJK Board of Commissioners No. SR-496/PB. 02/2025 dated November 28, 2025, regarding the results of the assessment of the Bank's competence and suitability as a prospective controlling shareholder and the Government of East Java Province as a prospective ultimate shareholder of BEKS, the OJK approves the Bank as the controlling shareholder and the Government of East Java Province as the ultimate shareholder of BEKS.

BEKS incorporated in the KUB of PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank as the Parent Company and BEKS as the Subsidiary, have been administered under the supervision of the Financial Services Authority ("OJK") in accordance with the OJK Letter No.S-229/KO.14/2025 regarding the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk dated December 15, 2025.

BEKS head office is located in Jl. Veteran No.6, Serang, Banten. As of December 31, 2025, BEKS has 1 head office, 20 branches, 17 sub-branches. On December 31, 2025 BEKS had 904 permanent employees.

e. Bank Jatim Phase I Sustainable Bond I 2025

The Bank issued bonds worth Rp2,000,000 with an effective statement from the Financial Services Authority on September 23, 2025. The Bank received the funds from the bond issuance on September 29, 2025. Details of the bonds issued are as follows:

- *Bank Jatim Phase I Sustainable Bonds I 2025 Series A amounting to Rp1,000,000, with an interest rate of 6.40% and a term of 3 years from the date of issuance.*
- *Bank Jatim Phase I Sustainable Bonds I 2025 Series B amounting to Rp1,000,000, with an interest rate of 6.70% and a term of 5 years from the date of issuance.*

Interest is paid every three months starting from the issue date, with the final payment made concurrently with the principal repayment for each bond series. The trustee for Bank Jatim Phase I Sustainable Bonds I 2025, is PT Bank Negara Indonesia (Persero) Tbk.

Bank Jatim Phase I Sustainable Bonds I 2025 are effective on September 23, 2025, based on the Financial Services Authority letter No.S-106/D.04/2025 dated September 23, 2025, and have been listed on the IDX based on a letter from PT Bursa Efek Indonesia No.S-1129/BEI.PP3/07-2025 dated September 26, 2025.

Bank Jatim Phase I Sustainable Bonds I 2025, is not secured by any specific collateral; but guaranteed with all assets of the Bank, that exist in the present or in the future, whether fixed or non-fixed assets in accordance with the provisions of articles 1131 and 1132 of the Civil Laws.

1. INFORMASI UMUM (lanjutan)

f. Manajemen eksekutif

Susunan Dewan Komisaris dan Direksi Bank sesuai dengan Akta Rapat Umum Pemegang Saham No.94 tanggal 24 Juni 2025 dan Akta Rapat Umum Pemegang Saham No.10 tanggal 7 Februari 2024 dari notaris Sitaresmi Puspadewi Subianto, S.H. adalah sebagai berikut:

1. GENERAL INFORMATION (continued)

f. Excecutive management

The composition of the Bank's Board of Commissioners and Directors in accordance with the General Meeting of Shareholders No.94 dated June 24, 2025 and General Meeting of Shareholders No.10 dated February 7, 2024 of notary Sitaresmi Puspadewi Subianto, S.H. are as follows:

Dewan Komisaris	**2025**	**2024**	***Board of Commissioners***
Komisaris Utama Independen	Adi Sulistyowati	-	*Independent President Commissioner*
Komisaris	Adhy Karyono	Adhy Karyono	*Commissioner*
Komisaris Independen	Muhammad Mas'ud	Muhammad Mas'ud	*Independent Commissioner*
Komisaris Independen	Asri Agung Putra	Sumaryono	*Independent Commissioner*
Komisaris Independen	Dadang Setiabudi	Dadang Setiabudi	*Independent Commissioner*

Direksi	**2025**	**2024**	***Board of Directors***
Direktur Utama	Winardi Legowo	Busrul Iman	*President Director*
Wakil Direktur Utama	R. Arief Wicaksono	-	*Vice President Director*
Direktur Bisnis Menengah, Korporasi, dan Jaringan	Arif Suhirman	-	*Medium, Corporate Business, and Network Director*
Direktur Mikro, Ritel, dan Usaha Syariah	Tonny Prasetyo	-	*Micro, Retail and Shariah Business Director*
Direktur IT, Digital, dan Operasional	Wiweko Probojakti	-	*IT, Digital and Operation Director*
Direktur Keuangan, *Treasury,* dan *Global Services*	R.M. Wahyukusumo	Edi Masrianto	*Finance, Treasury, and Global Services Director*
Direktur Kepatuhan	Umi Rodiyah	Umi Rodiyah	*Compliance Director*
Direktur Operasi	-	Arif Suhirman	*Operation Director*
Direktur Mikro, Ritel dan Menengah	-	R. Arief Wicaksono	*Micro, Retail, and Medium Director*
Direktur Teknologi Informasi dan Digital	-	Zulhelfi Abidin	*Information Technology and Digital Director*
Direktur Manajemen Risiko	-	Eko Susetyono	*Risk Management Director*

Susunan Komite Audit adalah sebagai berikut:

The composition of the Audit Committee are as follows:

	2025	**2024**	
Ketua	Asri Agung Putra	Sumaryono	*Chairman*
Anggota	Adi Sulistyowati	Muhammad Mas'ud	*Member*
Anggota	Muhammad Mas'ud	Dadang Setiabudi	*Member*
Anggota	Dadang Setiabudi	Kusnadi	*Member*
Anggota	Kusnadi	Moch. Arifin	*Member*
Anggota	Moch. Arifin	-	*Member*

Susunan Komite Pemantau Risiko adalah sebagai berikut:

The composition of the Risk Monitoring Committee are as follows:

	2025	**2024**	
Ketua	Dadang Setiabudi	Dadang Setiabudi	*Chairman*
Anggota	Adi Sulistyowati	Muhammad Mas'ud	*Member*
Anggota	Muhammad Mas'ud	Sumaryono	*Member*
Anggota	Asri Agung Putra	Sulam Andjar Rochim	*Member*
Anggota	Yugo Heryawan	-	*Member*
Anggota	Achmad Jani	-	*Member*

Susunan Komite Remunerasi dan Nominasi adalah sebagai berikut:

The composition of the Remuneration and Nomination Committee are as follows:

	2025	**2024**	
Ketua	Muhammad Mas'ud	Muhammad Mas'ud	*Chairman*
Anggota	Adi Sulistyowati	Adhy Karyono	*Member*
Anggota	Adhy Karyono	Sumaryono	*Member*
Anggota	Dadang Setiabudi	Dadang Setiabudi	*Member*
Anggota	Asri Agung Putra	Yusuf Adnan	*Member*
Anggota	Yusuf Adnan	Slamet Purwanto	*Member*
Anggota	Aam Waro' Panotogomo	-	*Member*
Anggota	Slamet Purwanto	-	*Member*

1. INFORMASI UMUM (lanjutan)

d. Manajemen eksekutif (lanjutan)

Susunan Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2025 sesuai dengan Surat Keputusan No.064/046/DIR/HCP/KEP tanggal 12 Agustus 2025.

Susunan Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2024 sesuai dengan Surat Keputusan No.063/063/DIR/HCP/KEP tanggal 28 November 2024.

Susunan Internal Audit pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Vice President (VP)	Herijadi Widodo	Wardhana Suryaatmaja	*Vice President (VP)*
Assistant Vice President (AVP)	Rama Putra M.	Agung Setya Nugroho	*Assistant Vice President (AVP)*
Assistant Vice President (AVP)	Arief Rachman	-	*Assistant Vice President (AVP)*
Assistant Vice President (AVP)	Agung Setya Nugroho	-	*Assistant Vice President (AVP)*

Sekretaris Perusahaan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024	
Vice President (VP)	Fenty Rischana	Wioga Adhiarma Aji	*Vice President (VP)*
Assistant Vice President (AVP)	Miroj Subhanto	Bambang Supriadi	*Assistant Vice President (AVP)*
Assistant Vice President (AVP)	Derry Widya	Derry Widya Ariyanta	*Assistant Vice President (AVP)*
Assistant Vice President (AVP)	Lestari Nur Imani	Lestari Nur Imani	*Assistant Vice President (AVP)*

Susunan Dewan Pengawas Syariah Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2025	
Ketua	Affifudin Muhajir	Affifudin Muhajir	*Chairman*
Anggota	Muhammad Nasih	Sukadiono	*Member*
Anggota	Tamhid Masyuhudi	-	*Member*

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan tetap masing-masing sebanyak 4.338 dan 4.350 orang.

g. Jaringan kantor

Pada tanggal 31 Desember 2025, Bank memiliki 42 kantor cabang konvensional termasuk 1 Unit Usaha Syariah (UUS) yang mempunyai 7 cabang Syariah serta 165 kantor cabang pembantu konvensional, 10 kantor cabang pembantu Syariah, 216 kantor fungsional konvensional, 4 kantor fungsional Syariah, 207 kantor layanan Syariah, 834 ATM (*Automated Teller Machine*), 27 ATM Syariah (*Sharia Automated Teller Machine*), 97 CRM (*Cash Recycling Machine*) konvensional, 11 CRM (*Cash Recycling Machine*) Syariah di Indonesia.

Pada tanggal 31 Desember 2024, Bank memiliki 41 kantor cabang konvensional termasuk 1 Unit Usaha Syariah (UUS) yang mempunyai 7 cabang Syariah serta 165 kantor cabang pembantu konvensional, 10 kantor cabang pembantu Syariah, 210 kantor fungsional konvensional, 4 kantor fungsional Syariah, 198 kantor layanan Syariah, 822 ATM (*Automated Teller Machine*), 26 ATM Syariah (*Sharia Automated Teller Machine*), 96 CRM (*Cash Recycling Machine*) konvensional, 10 CRM (*Cash Recycling Machine*) Syariah di Indonesia.

Bank mengklasifikasikan kantor cabang menjadi kantor cabang utama, kantor cabang khusus, kantor cabang kelas I, kantor cabang kelas II dan kantor cabang kelas III. Masing-masing cabang mempunyai kantor cabang pembantu dan/atau kantor kas dan/atau *payment point.*

1. GENERAL INFORMATION (continued)

d. Excecutive management (continued)

The composition of the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee as of December 31, 2025 accordance to Decision Letter No.064/046/DIR/HCP/KEP dated August 12, 2025.

The composition of the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee as of December 31, 2024 accordance to Decision Letter No.063/063/DIR/HCP/KEP dated November 28, 2024.

The composition of the Internal Audit as of December 31, 2025 and 2024 are as follows:

The Corporate Secretary as of December 31, 2025 and 2024 are as follows:

The composition of the Sharia Supervisory Board as of December 31, 2025 and 2024 are as follows:

As of December 31, 2025 and 2024, the Bank has 4,338 and 4,350 permanent employees, respectively.

g. Office network

As of December 31, 2025, the Bank has 42 branches including 1 Sharia Operating Unit (UUS) which has 7 Sharia branches and 165 conventional sub-branches, 10 Sharia sub-branches, 216 conventional functional offices, 4 Sharia functional office, 207 Sharia service offices, 834 ATMs (Automated Teller Machines), 27 ATMs Sharia (Sharia Automated Teller Machines), 97 CRM (Cash Recycling Machines) conventional, 11 CRM (Cash Recycling Machines) Sharia located in Indonesia.

As of December 31, 2024, the Bank has 41 branches including 1 Sharia Operating Unit (UUS) which has 7 Sharia branches and 165 conventional sub-branches, 10 Sharia sub-branches, 210 conventional functional offices, 4 Sharia functional office, 198 Sharia service offices, 822 ATMs (Automated Teller Machines), 26 ATMs Sharia (Sharia Automated Teller Machines), 96 CRM (Cash Recycling Machines) conventional, 10 CRM (Cash Recycling Machines) Sharia located in Indonesia.

The Bank classifies its branch offices into main branches, special branches, first-class branches, second-class branches and third-class branches. Each branch has sub-branches and/or cash offices and/or payment points.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Kebijakan akuntansi utama yang ditetapkan dalam penyusunan laporan keuangan konsolidasian Bank dan Entitas Anak ("Grup") adalah sebagaimana diuraikan di bawah ini:

a. Basis penyusunan laporan keuangan konsolidasian

Pernyataan kepatuhan

Laporan keuangan konsolidasian pada tanggal 31 Desember 2025 dan 2024 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, yang meliputi Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI) dan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No.VIII.G.7 yang terlampir dalam Keputusan Ketua Bapepam-LK No.KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik". Peraturan tersebut sekarang merupakan regulasi dari OJK.

Laporan keuangan konsolidasian disusun sesuai dengan PSAK 201, "Penyajian Laporan Keuangan".

Informasi keuangan UUS dan Entitas Anak disajikan sesuai dengan PSAK 401, "Penyajian Laporan Keuangan Syariah", PSAK 402, "Akuntansi Murabahah", PSAK 403, "Akuntansi Salam", PSAK 404, "Akuntansi Istishna", PSAK 405, "Akuntansi Mudharabah", PSAK 406, "Akuntansi Musyarakah", dan PSAK 407, "Akuntansi Ijarah", PSAK 410 "Akuntansi Sukuk", PSAK 411 "Akuntansi Wa'd" dan PSAK lain selama tidak bertentangan dengan prinsip syariah dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI) (revisi 2013).

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali disebutkan lain dan disusun dengan dasar akrual (kecuali bagi hasil dari pembiayaan *mudharabah* dan *musyarakah*).

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dan dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan bank lain, penempatan pada Bank Indonesia dan bank lain dan Fasilitas Simpanan Bank Indonesia, yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang fungsional dan penyajian

Laporan keuangan konsolidasian disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Grup. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam jutaan Rupiah.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES

The principal accounting policies adopted in preparing the consolidated financial statements of the Bank and Subsidiaries (the "Group") are set out below:

a. Basis of preparation of the consolidated financial statements

Statement of compliance

The consolidated financial statements as of December 31, 2025 and 2024 have been prepared and presented in accordance with Financial Accounting Standards (SAK) and Statements of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standard Board of the Institute of Indonesia Charterad Accountans and the Regulation of Capital Market and Financial Institution Supervisor Board (Bapepam-LK) No.VIII.G.7 in the Decree of Chairman of Bapepam-LK No.KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Financial Statements of the Issuer or Public Company". The regulation is now a regulation under OJK.

The consolidated financial statements are prepared in accordance with PSAK 201, "Presentation of Financial Statements".

The financial information of UUS and Subsidiary have been prepared in conformity with PSAK 401, "Sharia Financial Statements Presentation", PSAK 402, "Accounting for Murabahah", PSAK 403, "Accounting for Salam", PSAK 404, "Accounting for Istishna", PSAK 405, "Accounting for Mudharabah", PSAK 406, "Accounting for Musyarakah" and PSAK 407, "Accounting for Ijarah", PSAK 410 "Accounting for Sukuk", PSAK 411 "Accounting for Wa'd" and other PSAK, as long as not contradict with sharia principles and Accounting Guidelines for Indonesian Sharia Banks (PAPSI) (revised 2013).

The consolidated financial statements have been prepared on a historical cost basis, unless otherwise stated, and under the accrual basis of accounting (except for profit sharing for mudharabah and musyarakah financing).

The statements of consolidated cash flows have been prepared based on the direct method and have been classified on the basis of operating, investing and financing activities. For the purpose of the statements of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks and Bank Indonesia Deposits Facility maturing within 3 (three) months from the acquisition date, and not used as collateral for borrowing and not for restricted in use.

Functional and presentation currency

The consolidated financial statements are presented in Rupiah, which is the functional currency of the Group. Unless otherwise stated, all figures presented in the financial statements are rounded off to millions of Rupiah.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Prinsip Konsolidasian

Laporan keuangan konsolidasian meliputi laporan keuangan Bank beserta seluruh Entitas Anak yang berada di bawah pengendalian Bank. Entitas anak adalah seluruh entitas (termasuk entitas terstruktur) dimana Bank memiliki pengendalian.

Dalam hal pengendalian terhadap Entitas Anak dimulai atau diakhiri dalam suatu tahun berjalan, maka hasil usaha Entitas Anak yang diperhitungkan ke dalam laporan keuangan konsolidasian hanya sebatas hasil pada saat pengendalian tersebut mulai diperoleh atau hingga saat pengendalian itu berakhir.

Pengendalian didapat ketika Bank terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas Entitas Anak.

Bank mengendalikan Entitas Anak, jika dan hanya jika, Bank memiliki hal berikut ini:

a. kekuasaan atas Entitas Anak (hak yang ada saat ini yang memberi kemampuan kini untuk mengarahkan aktivitas relevan yang secara signifikan mempengaruhi imbal hasil Entitas Anak);
b. eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak; dan
c. kemampuan untuk menggunakan kekuasaannya atas Entitas Anak untuk mempengaruhi jumlah imbal hasil Entitas Anak.

Bila Bank tidak memiliki hak suara atau hak serupa secara mayoritas atas suatu Entitas Anak, Bank mempertimbangkan semua fakta dan keadaan yang relevan dalam mengevaluasi apakah mereka memiliki kekuasaan atas Entitas Anak, termasuk:

i. Pengaturan kontraktual dengan pemilik hak suara lainnya dari Entitas Anak,
ii. Hak yang timbul atas pengaturan kontraktual lain, dan
iii. Hak suara dan hak suara potensial yang dimiliki Bank.

Bank menilai kembali apakah mereka mengendalikan Entitas Anak bila fakta dan keadaan mengindikasikan adanya perubahan terhadap satu atau lebih dari ketiga elemen dari pengendalian. Konsolidasi atas Entitas Anak dimulai sejak Bank memperoleh pengendalian atas Entitas Anak dan tidak lagi mengkonsolidasikan ketika Bank kehilangan pengendalian atas Entitas Anak. Aset, liabilitas, penghasilan dan beban dari Entitas Anak yang diakuisisi pada tahun tertentu disertakan dalam laporan keuangan konsolidasian sejak tanggal Bank memperoleh kendali sampai tanggal Bank tidak lagi mengendalikan Entitas Anak tersebut.

Kombinasi bisnis dicatat dengan menggunakan metode akuisisi. Imbalan yang diserahkan untuk akuisisi suatu entitas anak adalah sebesar nilai wajar aset yang diserahkan, saham yang diterbitkan atau liabilitas yang diakui pada tanggal akuisisi. Kelebihan jumlah imbalan yang dialihkan dan nilai wajar jumlah kepentingan non-pengendali atas jumlah aset teridentifikasi bersih yang diperoleh dan kewajiban yang timbul dicatat sebagai *goodwill*. Jika jumlah imbalan yang diserahkan lebih rendah dari nilai wajar aset bersih entitas anak yang diakuisisi, selisihnya diakui langsung dalam laporan laba rugi konsolidasian.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

b. Principles of consolidation

The consolidated financial statements include the financial statements of Bank and all its Subsidiaries that are controlled by Bank. Subsidiaries are all entities (including structured entities) over which the Bank has control.

Where Subsidiaries either began or ceased to be controlled during the year, the results of operations of those Subsidiaries are included in the consolidated financial statements only from the date that the control has commenced or up to the date that the control has ceased.

Control is acquired when Bank is exposed or has rights to variable returns from its involvement with Subsidiaries and has the ability to affect those returns through its power over Subsidiaries.

Bank controls a Subsidiaries if, and only if, Bank has the following:

a. power over a Subsidiaries (existing rights that provide the current ability to direct the relevant activities that significantly affect returns of a Subsidiaries);
b. exposure, or rights to variable returns from its involvement with the Subsidiaries; and
c. the ability to use its power over the Subsidiaries to affect the amount of the Subsidiaries returns.

When the Bank has less than a majority of the voting or similar rights of a Subsidiaries, the Bank considers all relevant facts and circumstances in assessing whether it has power over a Subsidiaries, including:

i. The contractual arrangement with the other vote holders of the Subsidiaries,
ii. Rights arising from other contractual arrangements, and
iii. The Bank's voting rights and potential voting rights.

The Bank re-assesses whether or not it controls a Subsidiaries if facts and circumstances indicate that there are changes to one or more of the three elements of control. Consolidation of a Subsidiaries begins when the Bank obtains control over the Subsidiaries and ceases when the Bank loses control of the Subsidiaries. Assets, liabilities, income and expenses of a Subsidiaries acquired during the year are included in the consolidated financial statements from the date the Bank obtains the control up to the date of the Bank ceases the control the Subsidiaries.

The acquisition method is used to account for business combinations. The consideration transferred for the acquisition of a subsidiaries is the fair value of the assets given, shares issued or liabilities incurred at the date of acquisition. The excess of the aggregate of the consideration transferred and the fair value of non-controlling interest over the net identifiable assets acquired and liabilities is recorded as goodwill. If this consideration is lower than the fair value of the net assets of the subsidiaries acquired, the difference is recognized directly in the consolidated profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Prinsip Konsolidasian (lanjutan)

Jika akuntansi awal untuk kombinasi bisnis belum selesai pada akhir periode pelaporan saat kombinasi terjadi, Bank melaporkan jumlah sementara untuk pos-pos yang proses akuntansinya belum selesai dalam laporan keuangannya. Selama periode pengukuran, pihak pengakuisisi menyesuaikan, aset atau liabilitas tambahan yang diakui, untuk mencerminkan informasi baru yang diperoleh tentang fakta dan keadaan yang ada pada tanggal akuisisi dan, jika diketahui, akan berdampak pada jumlah yang diakui pada tanggal tersebut.

Untuk setiap akuisisi, Bank mengakui kepentingan non-pengendali pada pihak yang diakuisisi baik sebesar nilai wajar atau sebesar bagian proporsional kepentingan non-pengendali atas aset bersih pihak yang diakuisisi. Kepentingan non-pengendali disajikan di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

Biaya terkait akuisisi dibebankan pada saat terjadinya.
Seluruh saldo dan transaksi termasuk keuntungan/kerugian yang belum direalisasi antara Bank dan Entitas Anak yang signifikan dieliminasi untuk mencerminkan posisi keuangan dan hasil usaha konsolidasian Bank dan Entitas Anak sebagai satu kesatuan usaha.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Apabila laporan keuangan Entitas Anak menggunakan kebijakan akuntansi yang berbeda dari kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian, maka dilakukan penyesuaian yang diperlukan terhadap laporan keuangan Entitas Anak tersebut.

Kepentingan non-pengendali disajikan di ekuitas dalam laporan posisi keuangan konsolidasian dan dinyatakan sebesar proporsi pemegang saham non-pengendali atas laba tahun berjalan dan ekuitas Entitas Anak tersebut sesuai dengan persentase kepemilikan pemegang saham non-pengendali pada Entitas Anak tersebut.

Transaksi dalam mata uang asing dijabarkan ke mata uang rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Laba atau rugi kurs valuta asing atas aset dan liabilitas moneter merupakan selisih antara biaya perolehan diamortisasi dalam Rupiah pada awal tahun, disesuaikan dengan tingkat suku bunga efektif dan pembayaran selama tahun berjalan, dan biaya perolehan diamortisasi dalam valuta asing yang dijabarkan ke dalam Rupiah dengan menggunakan kurs pada akhir tahun.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Entitas Asosiasi
Entitas asosiasi adalah seluruh entitas dimana Grup memiliki pengaruh signifikan namun bukan pengendalian. Investasi pada entitas asosiasi dicatat dengan metode ekuitas, setelah pada awalnya diakui pada nilai perolehan dikurangi kerugian penurunan nilai, jika ada.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

b. Principles of consolidation (continued)

If the initial accounting of a business combination is incomplete by the end of the reporting period in which the combination occurs, the Bank reports provisional amounts for the items for which the accounting is incomplete. Those provisional amounts are adjusted during the measurement period, or additional assets or liabilities are recognised, to reflect new information obtained about facts and circumstances that existed as of the acquisition date that, if known, would have affected the amount recognised as of that date.

The Bank recognizes any non-controlling interests in the acquiree on an acquisition by acquisition basis, either at fair value or at the non-controlling interest's proportionate share of the acquiree's net assets. Non-controlling interests are reported as equity in the consolidated statement of financial position, separate from the owner of the parent's equity.

Acquisition-related costs are expensed as incurred.
All significant balances and transactions, including unrealized gains/losses among the Bank and Subsidiaries are eliminated to reflect the consolidated financial position and results of operations of Bank and its Subsidiaries as a single entity.

The consolidated financial statements are prepared using uniform accounting policies for transactions and events in similar circumstances. If the Subsidiaries financial statements use accounting policies different from those adopted in the consolidated financial statements, appropriate adjustments are made to the Subsidiaries financial statements.

The non-controlling interest is presented in the equity of the consolidated statement of financial position and represents the noncontrolling stockholders' proportionate share in the income for the year and equity of the Subsidiaries based on the percentage of ownership of the non-controlling stockholders in the Subsidiaries.

Transactions denominated in foreign currencies are converted into rupiah at the exchange rates prevailing at the dates of the transactions. At the consolidated statement of financial position, monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates prevailing at such date.

Exchange gains and losses arising from transactions denominated in foreign currencies and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the consolidated statement of profit and loss and other comprehensive income for the current year.

The foreign currency gains or losses on monetary assets and liabilities are the difference between amortized cost in Rupiah at the beginning of the year, adjusted for effective interest rate and payments during the year, and the amortized cost in foreign currency translated into Rupiah using the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies are translated using the exchange rates prevailing at the transaction date.

Associates
Associates are all entities over which the Group has significant influence but not control. Investment in associates are accounted for using the equity method of accounting, after initially being recognised at cost less impairment losses, if any.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

b. Prinsip Konsolidasian (lanjutan)

Entitas Asosiasi (lanjutan)
Investasi pada entitas asosiasi pada awalnya diakui sebesar biaya perolehan. Biaya perolehan diukur berdasarkan nilai wajar aset yang diserahkan, instrumen ekuitas yang diterbitkan atau liabilitas yang timbul atau diambil alih pada tanggal akuisisi, ditambah biaya yang berhubungan langsung dengan akuisisi.

Goodwill pada akuisisi entitas asosiasi merupakan selisih lebih yang terkait dengan biaya perolehan investasi pada entitas asosiasi dengan bagian Grup atas nilai wajar bersih aset teridentifikasi dari entitas asosiasi dan dimasukkan dalam jumlah tercatat investasi.

Dalam menerapkan metode ekuitas, bagian Grup atas laba rugi entitas asosiasi setelah perolehan diakui dalam laba rugi, dan bagian Grup atas penghasilan komprehensif lain setelah tanggal perolehan diakui dalam penghasilan komprehensif lain. Perubahan dan penerimaan distribusi dari entitas asosiasi setelah tanggal perolehan disesuaikan terhadap nilai tercatat investasi.

Jika bagian Grup atas rugi entitas asosiasi sama dengan atau melebihi kepentingannya pada entitas asosiasi, termasuk piutang tidak lancar tanpa jaminan, maka Grup menghentikan pengakuan bagiannya atas rugi lebih lanjut, kecuali Grup memiliki kewajiban untuk melakukan pembayaran atau telah melakukan pembayaran atas nama entitas asosiasi.

Keuntungan yang belum direalisasi atas transaksi antara Grup dengan entitas asosiasi dieliminasi sebesar bagian Grup dalam entitas asosiasi tersebut. Kerugian yang belum direalisasi juga dieliminasi kecuali transaksi tersebut memberikan bukti penurunan nilai atas aset yang ditransfer. Kebijakan akuntansi entitas asosiasi akan disesuaikan, apabila diperlukan, agar konsisten dengan kebijakan Grup.

Dividen yang akan diterima dari entitas asosiasi diakui sebagai pengurang jumlah tercatat investasi.

Pada setiap tanggal pelaporan, Grup menentukan apakah terdapat bukti objektif bahwa telah terjadi penurunan nilai atas investasi pada entitas asosiasi. Jika bukti tersebut ada, maka Grup menghitung besarnya penurunan nilai sebagai selisih antara jumlah yang terpulihkan dan nilai tercatat atas investasi pada entitas asosiasi dan mengakui selisih tersebut pada laba rugi.

Jika bagian kepemilikan entitas pada entitas asosiasi atau ventura bersama berkurang, tetapi investasi tetap diklasifikasikan masing-masing sebagai entitas asosiasi atau ventura bersama, maka entitas mereklasifikasi ke laba rugi proporsi keuntungan atau kerugian yang telah diakui sebelumnya dalam penghasilan komprehensif lain yang terkait dengan pengurangan bagian kepemilikan tersebut jika keuntungan atau kerugian tersebut disyaratkan untuk direklasifikasi ke laba rugi atas pelepasan aset atau liabilitas yang terkait.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

b. Principles of consolidation (continued)

Associates (continued)
Investment in an associate is initially recognised at cost. The cost of an acquisition is measured at the fair value of the assets transferred, equity instruments issued or liabilities incurred or assumed as at the date of acquisition, plus costs directly attributable to the acquisition.

Goodwill on acquisition of an associate represents the excess of the cost of acquisition of the associate over the Group's share of the fair value of the identifiable net assets of the associate and is included in the carrying amount of the investment.

In applying the equity method of accounting, the Group's share of its associate's post-acquisition profit or loss is recognised in profit or loss and its share of post-acquisition other comprehensive income is recognised in other comprehensive income. These post-acquisition movements and distributions received from an associate are adjusted against the carrying amounts of the investment.

When the Group's share of the losses of an associate equals or exceeds its interest in the associate, including any other unsecured non-current receivables, the Group does not recognise further losses, unless it has obligations to make or has made payments on behalf of the associate.

Unrealised gains on transactions between the Group and its associate are eliminated to the extent of the Group's interest in the associate. Unrealised losses are also eliminated unless the transaction provides evidence of impairment of the asset being transferred. The accounting policies of the associate will be changed where necessary to ensure consistency with the accounting policies adopted by the Group.

Dividend receivables from an associate are recognised as reductions in the carrying amounts of the investment.

The Group determines at each reporting date whether there is any objective evidence that the investment in an associate is impaired. If any such evidence exists, the Group calculates the amount of impairment as the difference between the recoverable amount of the associate and its carrying value and recognises the amount in profit or loss.

If an entity's ownership interest in an associate or a joint venture is reduced, but the investment continues to be classified either as an associate or a joint venture respectively, the entity shall reclassify to profit or loss the proportion of the gain or loss that had previously been recognised in other comprehensive income relating to the reduction in ownership interest if that gain or loss would be required to be reclassified to profit or loss on the disposal of the related assets or liabilities.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Transaksi dan saldo dalam mata uang asing

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran dalam Rupiah pada 31 Desember 2025 dan 2024 yang menggunakan kurs tengah berdasarkan Reuters (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

c. Transaction and balances in foreign currency

Below are the major exchange rates used for translation into Rupiah as of December 31, 2025 and 2024 using the middle rates based on Reuters (at 4.00 p.m. Western Indonesian Time) (in full amount).

	2025	**2024**	
1 Poundsterling Inggris Raya	22.440	20.218	*Great Britain Poundsterling 1/Rp*
1 Euro Eropa	19.572	16.758	*European Euro 1/Rp*
1 Dolar Amerika Serikat	16.675	16.095	*United States Dollar 1/Rp*
1 Dolar Singapura	12.966	11.845	*Singapore Dollar 1/Rp*
1 Dolar Australia	11.152	10.013	*Australian Dollar 1/Rp*
1 Riyal Saudi Arabia	4.447	4.284	*Saudi Arabian Riyal 1/Rp*
1 Ringgit Malaysia	4.108	3.598	*Malaysian Ringgit 1/Rp*
1 Yuan China Renminbi	2.385	2.205	*Chinese Yuan Renminbi 1/Rp*
1 Dolar Hong Kong	2.142	2.073	*Hong Kong Dollar 1/Rp*
100 Yen Jepang	10.650	10.303	*Japanese Yen 100/Rp*

d. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi atas Pernyataan Standar Akuntansi Keuangan

Berikut ini adalah standar akuntansi keuangan baru, perubahan dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2025:

- Amendemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing" tentang kekurangan ketertukaran.

  Amandemen tersebut mengharuskan pengungkapan informasi yang memungkinkan pengguna laporan keuangan memahami dampak mata uang yang dapat dipertukarkan. Amandemen berlaku untuk periode pelaporan tahun yang dimulai pada periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan dini diperkenankan dimana entitas diharuskan mengungkapkan fakta tersebut. Tanggal penerapan awal adalah awal periode tahunan saat entitas pertama kali menerapkan amandemen tersebut.

- Amendemen PSAK 117: "Kontrak Asuransi" tentang kontrak asuransi

  Standar akuntansi baru yang komprehensif untuk kontrak asuransi yang mencakup pengakuan dan pengukuran, penyajian dan pengungkapan, pada saat berlaku efektif PSAK 117 akan menggantikan PSAK 104: Kontrak asuransi. PSAK 117 berlaku untuk semua jenis kontrak asuransi, jiwa, non-jiwa, asuransi langsung dan reasuransi, terlepas dari entitas yang menerbitkannya, serta untuk jaminan dan instrumen keuangan tertentu dengan fitur partisipasi tidak mengikat, serta beberapa pengecualian ruang lingkup akan berlaku. Tujuan keseluruhan dari PSAK 117 adalah untuk menyediakan model akuntansi untuk kontrak asuransi yang lebih bermanfaat dan konsisten untuk asuradur.

d. Changes to the statements of financial accounting standard and interpretations of the Statements of Financial Accounting Standard

The following are new financial accounting standards, amendments and interpretations of financial accounting standards which become effective starting January 1, 2025:

- *Amendment of PSAK 221: "Effect of Changes in Foreign Exchange Rates" regarding the lack of convertibility.*

  The amendments require the disclosure of information that enables users of financial statements to understand the impact of currency exchange. The amendments apply to annual reporting periods beginning with annual reporting periods beginning on or after January 1, 2025. Early application is permitted where an entity is required to disclose that fact. The date of initial application is the beginning of the annual period in which the entity first applies the amendments.

- *Amendment of PSAK 117: "Insurance Contract" regarding insurance contract.*

  A comprehensive new accounting standard for insurance contracts covering recognition and measurement, presentation and disclosure, when effective PSAK 117 will replace PSAK 104: Insurance contracts. PSAK 117 applies to all types of insurance contracts, life, non-life, direct insurance and reinsurance, regardless of the issuing entity, as well as to certain guarantees and financial instruments with non-binding participation features, and some scope exceptions will apply. The overall objective of PSAK 117 is to provide a more useful and consistent accounting model for insurance contracts for insurers.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Aset dan liabilitas keuangan

Aset keuangan Grup terutama terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, surat berharga, tagihan *spot* dan derivatif, tagihan akseptasi, tagihan dari surat berharga yang dibeli dengan janji dijual kembali, tagihan lainnya, kredit yang diberikan dan piutang/pembiayaan syariah dan pendapatan bunga yang masih akan diterima.

Sesuai PSAK 109, terdapat 3 (tiga) klasifikasi pengukuran aset keuangan yaitu biaya perolehan diamortisasi, diukur pada nilai wajar melalui laba rugi (FVTPL) dan diukur pada nilai wajar melalui pendapatan komprehensif lainnya (FVOCI).

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Liabilitas keuangan Grup terutama terdiri dari simpanan dari nasabah, simpanan dari bank lain, liabilitas surat berharga yang dijual dengan janji dibeli kembali dan pinjaman yang diterima.

1. Klasifikasi

   Aset keuangan dapat diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi berikut dan tidak ditetapkan sebagai FVTPL:

   - Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
   - Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (SPPI) dari jumlah pokok terutang.

   Aset keuangan diklasifikasikan sebagai FVOCI jika memenuhi kondisi berikut:

   - Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
   - Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

   Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi atau FVOCI, diklasifikasikan sebagai FVTPL.

   Aset keuangan tidak boleh direklasifikasi setelah pengakuan awal.

   Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

   - Diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan dipersyaratkan diukur pada nilai wajar melalui laba rugi; dan
   - Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities

The Group's financial assets mainly consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, receivables of spot and derivative, acceptable receivable, receivable from marketable securities purchased under resale agreement, other receivables, loans and sharia receivables/financing and interest receivables.

In accordance with PSAK 109, there are 3 (three) measurement classifications for financial assets: amortized cost, fair value through profit or loss (FVTPL) and fair value through other comprehensive income (FVOCI).

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how group of financial assets are managed to achieve particular business objective.

The Group's financial liabilities mainly consist of deposits from customers, deposits from other banks, liabilities of marketable securities sold under repurchase agreements and borrowings.

1. Classification

   A financial asset is measured at amortized cost only if it meets both of the following conditions and is not designated as FVTPL:

   - *The financial assets are managed in a business model which objective is to hold the asset to obtain contractual cash flows; and*
   - *Its contractual terms of the financial assets provide rights on a specified date for cash flows obtained solely from payments of principal and interest (SPPI) on the principal amount outstanding.*

   Financial assets are classified as FVOCI if they meet the following condition:

   - *The financial assets are managed in a business model which objective is to obtain contractual cash flows and sell the financial asset; and*
   - *The contractual requirements of the financial assets meet the SPPI criteria.*

   Financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or FVOCI, are classified as FVTPL.

   Financial assets are not permitted to be reclassified subsequently to their initial recognition.

   Financial liabilities are classified into the following categories on initial recognition:

   - *Fair value through profit or loss, which has 2 (two) sub-classifications, i.e. financial liabilities designated as such upon initial recognition and financial liabilities mandatorily classified as fair value through profit or loss; and*
   - *Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

2. Pengakuan dan pengukuran awal
Semua aset atau liabilitas keuangan pada saat pengakuan awal diukur sebesar nilai wajarnya ditambah biaya transaksi, kecuali untuk aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, dimana biaya transaksi diakui langsung dalam laba rugi.

Pembelian dan penjualan aset keuangan yang lazim *(regular)* , diakui pada tanggal perdagangan dimana Grup memiliki komitmen untuk membeli atau menjual aset tersebut.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Grup menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah liabilitas yang diakui pada awal pengakuan liabilitas.

Keuntungan atau kerugian akibat fluktuasi nilai wajar tidak diakui aset keuangan pada biaya perolehan diamortisasi.

Pendapatan bunga dihitung menggunakan metode bunga efektif yaitu dengan menerapkan suku bunga efektif atas jumlah tercatat bruto aset keuangan, kecuali untuk:

a. aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk. Untuk aset keuangan tersebut, Grup menerapkan suku bunga efektif yang disesuaikan dengan kredit atas biaya perolehan diamortisasi aset keuangan sejak pengakuan awal.

b. aset keuangan yang tidak dibeli atau yang berasal dari aset keuangan memburuk tetapi selanjutnya menjadi aset keuangan memburuk. Untuk aset keuangan tersebut, Grup menerapkan suku bunga efektif atas biaya perolehan diamortisasi aset keuangan di periode pelaporan selanjutnya.

Setelah pengakuan awal, Grup mengukur liabilitas keuangan, sesuai dengan klasifikasi aset keuangan pada: (i) Biaya perolehan diamortisasi; atau (ii) Nilai wajar melalui laba rugi.

Untuk liabilitas keuangan yang diukur pada laba rugi, keuntungan dan kerugian diakui pada laba rugi. Terdapat pengecualian pada kasus liabilitas keuangan ditetapkan sebagai FVTPL dimana perubahan risiko kredit liabilitas diakui pada penghasilan komprehensif lain dengan keuntungan dan kerugian lainnya diakui pada laba rugi.

Setelah pengakuan awal, liabilitas keuangan yang diukur pada FVTPL diukur pada nilai wajarnya. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar diakui dalam laba rugi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

2. Recognition and initial measurement
All financial assets or liabilities are measured initially at their fair value plus transaction costs, except for financial assets and financial liabilities measured at fair value through profit or loss, transaction costs are recognized directly in profit or loss.

Regular way purchases and sales of financial assets are recognized on the trade date at which the Group commits to purchase or sell those assets.

All other financial assets and liabilities are initially recognized on the trade date at which the Group becomes a party to the contractual provisions of the instrument.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the financial instruments had not been acquired or issued. In the case of financial assets, transaction costs are added to the amount recognized initially, while for financial liabilities, transaction costs are deducted from the amount of liability recognized initially.

Gains or losses due to fluctuations in fair value are not recognized financial assets at amortized cost.

Interest income is calculated using the effective interest method by applying an effective interest rate to the gross carrying amount of financial assets, except for:

a. financial assets purchased or originating from financial assets deteriorate. For these financial assets, the Group applies an effective interest rate adjusted by credit for the amortized cost of the financial assets from initial recognition.

b. financial assets that are not purchased or that originate from financial assets deteriorate but subsequently become financial assets deteriorate. For these financial assets, the Group applies an effective interest rate on the amortized cost of the financial assets in the next reporting period.

After initial recognition, the Group measures financial liabilities, according to the classification of financial assets at: (i) Amortized cost; or (ii) Fair value through profit or loss.

For financial liabilities measured at profit or loss, gains and losses are recognized in profit or loss. There are exceptions in the case of financial liabilities designated as FVTPL where changes in credit liability risks are recognized in other comprehensive income with other gains and losses recognized in profit or loss.

After initial recognition, financial liabilities at FVTPL are measured at its fair value. Gains or losses arising from a change in the fair value are recognized in profit or loss.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

3. Penghentian pengakuan

Grup menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa atau pada saat Grup mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Grup secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan.

Setiap hak atau kewajiban yang timbul atau yang masih dimiliki oleh Grup diakui sebagai aset atau liabilitas secara terpisah.

Grup menghentikan pengakuan liabilitas keuangan pada saat kewajiban yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluarsa.

Dalam transaksi dimana Grup secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Grup menghentikan pengakuan aset tersebut jika Grup tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Grup tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan Grup yang ditentukan dengan seberapa jauh Grup terekspos terhadap perubahan nilai aset yang ditransfer.

Grup menghapusbukukan aset keuangan dan cadangan kerugian penurunan nilai terkait pada saat Grup menentukan bahwa aset keuangan tersebut tidak dapat ditagih.

Keputusan ini diambil setelah Grup melakukan berbagai upaya untuk memperoleh kembali aset keuangan tersebut serta mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur yang diberikan.

4. Saling hapus

Aset keuangan dan liabilitas keuangan dapat saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, Grup memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara bersih atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

3. Derecognition

The Group derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire or when the Group transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

Any interest in transferred financial assets that is created or retained by the Group is recognized as a separate asset or liability.

The Group derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

In transaction in which the Group neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Group derecognizes the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognized separately as assets and liabilities as appropriate. In transfers in which control over the asset is retained, the Group continues to recognize the asset to the extent of its continuing involvement, determined by theextent to which it is exposed to changes in the value of the transferred asset.

The Group writes off financial assets and any related allowance for impairment losses when the Group determines that those financial assets are uncollectible.

The decision is reached after Group had undertaken various efforts to obtain back the financial asset as well as considering information such as the occurrence of significant changes in the financial position of borrower/financial asset issuer such that the borrower/financial asset issuer can no longer pay the obligation or that proceeds from collateral will not be sufficient to pay back the entire exposure.

4. Offsetting

Financial assets and financial liabilities are set off and the net amount is presented in the statement of financial position when, and only when, the Group has a legally enforceable right to set off the amounts and intends either to settle on a net basis or realize the asset and settle the liability simultaneously.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

5. Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal, dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan untuk aset keuangan disesuaikan dengan cadangan kerugian kredit ekspektasian. Nilai tercatat bruto aset keuangan merupakan biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan kerugian kredit ekspektasian.

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat), atas nilai tercatat bruto aset keuangan (ketika aset tidak mengalami penurunan nilai) atau pada biaya perolehan diamortisasi untuk liabilitas keuangan. Pada saat menghitung tingkat suku bunga efektif, Grup mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh ketentuan kontraktual dalam instrumen keuangan tersebut (antara lain opsi pelunasan dipercepat), namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Untuk aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, suku bunga efektif yang disesuaikan dengan risiko kredit dihitung dengan menggunakan arus kas di masa datang termasuk ECL.

Perhitungan suku bunga efektif mencakup biaya transaksi dan seluruh provisi yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

6. Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transaction*) antara pelaku pasar *(market participants*) pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Grup memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Grup mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

Jika harga kuotasian tidak tersedia di pasar aktif, Grup menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

5. Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between the initial amount recognized and the maturity amount and adjusted for any expected credit loss allowance. The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for any expected credit loss allowance.

The effective interest rate is the rate that exactly discounts the estimated future cash flows through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period), to the gross carrying amount of the financial asset (when the asset is not credit-impaired) or to the amortized cost of the financial liability. When calculating the effective interest rate, the Group estimates future cash flows considering all contractual terms of the financial instrument (for example prepayment options), but does not consider any future credit losses.

For purchased or originated credit-impaired financial assets, a credit-adjusted effective interest rate is calculated using estimated future cash flows including ECL.

The calculation of the effective interest rate includes transaction costs and all fees paid or received that are an integral part of the effective interest rate.

6. Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Group measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Group uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

6. Pengukuran nilai wajar (lanjutan)

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Grup menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Grup mengukur aset dan jangka panjang berdasarkan harga penawaran dan mengukur liabilitas dan jangka pendek berdasarkan harga permintaan.

Portofolio aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Grup berdasarkan eksposur netonya baik terhadap risiko pasar ataupun risiko kredit diukur berdasarkan harga yang akan diterima untuk menjual posisi *net long* (atau dibayar untuk mengalihkan posisi *net short*) untuk eksposur risiko tertentu.

Penyesuaian pada *level* portofolio tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko relatif dari masing-masing instrumen individual di dalam portofolio.

f. Transaksi dengan pihak-pihak berelasi

Dalam menjalankan usahanya, Grup melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 224 tentang "Pengungkapan Pihak-Pihak Berelasi".

Yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

i. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   a. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b. memiliki pengaruh signifikan atas entitas pelapor; atau
   c. personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

6. Fair value measurement (continued)

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Group determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Group measures assets and long positions at a bid price and liabilities and short positions at an ask prices.

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Group on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure.

Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

f. Transactions with related parties

In the normal course of its business, the Group enters into transactions with related parties which are defined under PSAK 224, "Related Party Disclosures".

The meaning of a related party is a person or entity that is related to a reporting entity as follow:

i. A person or a close member of that person's family is related to a reporting entity if that person:
   a. has control or joint control over the reporting entity;
   b. has significant influence over the reporting entity; or
   c. a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

f. Transaksi dengan pihak-pihak berelasi (lanjutan)

ii. Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lainnya);
   b. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang tersebut adalah anggotanya);
   c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   d. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   e. Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
   f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   g. Orang yang diidentifikasi dalam huruf (i). (a) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas); atau
   h. Entitas atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank telah memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan Kepentingan".

Seluruh transaksi dan saldo yang material dengan pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya disajikan dalam (Catatan 45).

g. Kas dan setara kas

Kas dan setara kas dalam laporan arus kas konsolidasian terdiri dari kas, giro pada Bank Indonesia dan bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia, yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

h. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

f. Transactions with related parties (continued)

ii. An entity is related to the reporting entity if any of the following conditions applies:
   a. The entity and the reporting entity are members of the same Bank and its subsidiaries (which means that each parent, subsidiaries and fellow subsidiaries is related to the others);
   b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a Bank and its subsidiaries of which the other entity is a member);
   c. Both entities are joint ventures of the same third party;
   d. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   e. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity;
   f. The entity is controlled or jointly controlled by a person identified in (a);
   g. A person identified in (i). (a) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
   h. The entity or any members of a Bank and its subsidiaries of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transactions with related parties are made on the same term and conditions as those transactions with third parties. All transaction done by Bank have complied with Financial Services Authority Regulation (POJK) No.42/POJK.04/2020 about "Affiliated Transactions and Conflict of Interest Transactions".

All material transactions and balances with related parties are disclosed in the relevant notes to the consolidated financial statements and the detail is presented in (Note 45).

g. Cash and cash equivalents

Cash and cash equivalents presented in the consolidated statements of cash flows consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks and Bank Indonesia Certificates Facility maturing within 3 (three) months from the acquisition date, and not used as collateral for borrowing and not restricted in use.

h. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less an allowance for impairment losses. Current accounts with Bank Indonesia and other banks are classified as amortized cost.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), *call money* dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

j. Surat berharga

Surat berharga yang dimiliki terdiri dari Surat Utang Negara, obligasi korporasi, reksadana, Surat Keterangan Berdokumen Dalam Negeri (SKBDN), tagihan wesel ekspor, sertifikat investasi *mudharabah* antar bank, *sukuk* , surat berharga pasar uang dan pasar modal lainnya.

Surat Utang Negara terdiri dari surat utang yang diterbitkan oleh Pemerintah Indonesia yang diperoleh melalui pasar perdana dan sekunder.

Surat-surat berharga pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, surat-surat berharga dicatat sesuai dengan kategorinya yaitu yang diukur pada nilai wajar melalui penghasilan komprehensif lain, investasi pada biaya perolehan diamortisasi atau berdasarkan nilai wajar melalui laba atau rugi.

Penilaian surat berharga didasarkan atas klasifikasinya sebagai berikut:

1. Surat berharga yang dicatat pada biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif.
2. Surat berharga yang dimiliki untuk diperdagangkan dan yang ditetapkan pada nilai wajar melalui laba rugi pada saat pengakuan awal dinyatakan pada nilai wajar. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.
3. Surat berharga yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode suku bunga efektif. Laba atau rugi selisih kurs atas surat berharga yang tersedia untuk dijual diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Perubahan nilai wajar lainnya diakui secara langsung dalam ekuitas sampai dengan surat-surat berharga tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Aset Keuangan *Sukuk*
Grup menerapkan PSAK 410 "Investasi *Sukuk"* yang mengatur mengenai pengakuan, pengukuran, penyajian, dan pengungkapan transaksi *sukuk ijarah* dan *sukuk mudharabah* .

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

i. Placements with Bank Indonesia and other banks

Placement with Bank Indonesia and other banks consists of Bank Indonesia Deposit Facility (FASBI), Bank Indonesia Sharia Deposit Facilities (FASBIS), call money and time deposits.

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less an allowance for impairment losses. Placements with Bank Indonesia and other banks are classified as amortized cost.

j. Marketable securities

Marketable securities consist of Government bonds, corporate bonds, mutual funds, domestic L/C, export bills receivable, interbank mudarabah investment certificate, sukuk, other money market and capital market securities.

Government bonds are bonds issued by the Government of Indonesia acquired through the primary and secondary markets.

Marketable securities are initially measured at fair value. After the initial recognition, the marketable securities are recorded according to their category, i.e., fair value through other comprehensive income, amortized cost investments or at fair value through profit or loss.

The value of marketable securities is stated based on the classification as follows:

1. *Amortized cost marketable securities are carried at amortized cost using the effective interest rate method.*
2. *Marketable securities classified as held-for-trading and designated at fair value through profit or loss on initial recognition are stated at fair value. Gains and losses from changes in fair value are recognized in the consolidated statements of profit or loss and other comprehensive income.*
3. *Marketable securities classified as fair value through other comprehensive income investments are stated at fair value. Interest income is recognized in the consolidated statements of profit or loss and other comprehensive income using the effective interest rate method. Foreign exchange gains or losses on available-for-sale marketable securities are recognized in the consolidated statements of profit or loss and other comprehensive income.*

Other fair value changes are recognized directly in equity until the marketable securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statements of profit or loss consolidated and other comprehensive income.

Sukuk Financial Assets
The Group applies PSAK 410 "Sukuk Investment" which regulate about recognition, measurement, presentation, and disclosure transaction of sukuk ijarah and sukuk mudharabah.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

j. Surat berharga (lanjutan)

1. Diukur pada biaya perolehan
   a. Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.
   b. Biaya perolehan sukuk termasuk biaya transaksi.
   c. Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk.
   d. Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai rugi penurunan nilai di dalam laba rugi.
2. Diukur pada nilai wajar
   a. Nilai wajar ditentukan dengan mengacu pada urutan sebagai berikut:
      - Kuotasi harga di pasar aktif.
      - Harga yang terjadi dari transaksi terkini, apabila tidak ada kuotasi harga di pasar aktif.
      - Nilai wajar instrumen sejenis, apabila tidak ada kuotasi harga di pasar aktif, dan tidak ada harga yang terjadi dari transaksi terkini.
   b. Biaya perolehan sukuk tidak termasuk biaya transaksi.
   c. Selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

k. Surat berharga yang dijual dengan janji dibeli kembali *(repo)* dan surat berharga yang dibeli dengan janji dijual kembali *(reverse repo)*

Surat berharga yang dijual dengan janji dibeli kembali *(repo)* disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dan harga pembelian kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai beban bunga selama jangka waktu sejak surat berharga tersebut dijual hingga saat dibeli kembali.

Surat berharga yang dijual dengan janji dibeli kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

Surat berharga yang dibeli dengan janji untuk dijual kembali (*reverse repo*) disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar harga jual kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dikurangi dengan cadangan kerugian penurunan nilai jika diperlukan.

Pada pengukuran awal, surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

Surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) diklasifikasikan sebagai biaya perolehan diamortisasi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

j. Marketable securities (continued)

1. Measured at cost
   a. The investment is held in abusiness model whereby the primary goal is to obtain contractual cash flows and has contractual term in determining the specific date of principal payments and or the results.
   b. Sukuk acquisition cost includes transaction cost.
   c. The difference between the acquisition cost and the nominal value is amortized on a straightline basis over the period of the sukuk.
   d. Impairment loss is recognized if the recovable amount is less than the carrying amount and is presented as an impairment loss in the profit or loss.
2. Measured at fair value
   a. The fair value is determined withreference to the following order:
      - Price quotation in active market.
      - Price from the current transaction, if there is no available price quotations in an active market.
      - Fair value of similar instrument, if there is no available price quotations in an active market and no price from the current transaction.
   b. Sukuk acquisition cost does not include transaction cost.
   c. The difference between fair value and carrying value is presented in profit or loss.

k. Marketable securities sold under repurchase agreement (repo) and marketable securities purchased under resale agreement (reverse repo)

Marketable securities sold under repurchased agreements (repo) are presented as liabilities in the statement of financial position at the agreed repurchase price less unamortized prepaid interest. The difference between the selling price and agreed repurchase price is amortised using effective interest method as interest expense over the period commencing from the selling date to the repurchase date.

Marketable securities sold under repurchased agreement are classified as amortized cost.

Markatable securities purchased under resale agreement (reverse repo) are presented as assets in the consolidated statements of financial position at the resale price less unamortized interest income less allowance for impairment losses, where appropriate.

Marketable securities purchased under resale agreement (reverse repo) are initially measured at fair value plus directly attributable transaction costs.

Marketable securities purchased under resale agreement (reverse repo) are classified as amortized cost.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

l. Instrumen keuangan derivatif

Dalam melakukan usaha bisnisnya, Grup melakukan transaksi instrumen keuangan derivatif seperti kontrak berjangka mata uang asing, *swap* mata uang asing, swap atas suku bunga, dan transaksi *spot* untuk mengelola eksposur pada risiko pasar seperti risiko mata uang dan risiko tingkat suku bunga.

Instrumen keuangan derivatif diakui di laporan posisi keuangan konsolidasian pada nilai wajar. Setiap kenaikan nilai wajar kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Tagihan dan liabilitas derivatif diklasifikasikan sebagai aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi. Keuntungan atau kerugian yang terjadi dari perubahan nilai wajar diakui dalam laporan laba rugi konsolidasian.

Nilai wajar instrumen derivatif ditentukan berdasarkan diskonto arus kas dan model penentu harga atau harga yang diberikan oleh broker (*quoted price*) atas atas instrumen lainnya yang memiliki karakteristik serupa.

Kontrak berjangka mata uang asing, *swap* mata uang asing dan *cross currency swap* dan tingkat suku bunga *swap* dilakukan untuk tujuan pendanaan dan perdagangan.

m. Tagihan lainnya

Tagihan lainnya terdiri dari tagihan transfer dan transaksi ATM antar bank dan lainnya. Akun ini diklasifikasikan sebagai biaya perolehan diamortisasi.

n. Kredit yang diberikan dan piutang/pembiayaan syariah

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan penyisihan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Penerusan kredit yang diberikan dinyatakan sebesar pokok kredit yang diberikan.

Biaya yang dapat diatribusikan secara langsung dalam pengakuan kredit yang diberikan meliputi biaya provisi dan komisi.

Kredit yang diberikan termasuk piutang syariah, pendanaan *mudharabah* dan *musyarakah* serta piutang *qardh*.

Piutang syariah merupakan hasil dari transaksi jual beli berdasarkan perjanjian *murabahah*.

Murabahah adalah akad jual beli barang tertentu dengan harga ditentukan sebesar harga perolehan ditambah keuntungan yang disepakati dan Grup sebagai penjual harus mengungkapkan harga perolehan barang tersebut kepada pembeli (debitur). Piutang *murabahah* dinyatakan sebesar jumlah piutang setelah dikurangi dengan "marjin yang ditangguhkan" yang belum direalisasikan dan penyisihan kerugian.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

l. Derivative financial instruments

In the normal course of its business, the Group enters into transactions involving derivative financial instruments such as foreign currency forward contracts, foreign currency swaps, interest rate swaps, and spot transactions to manage exposures on market risk, such as currency risk and interest rate risk.

Derivatives financial instruments are recognized in the consolidated statement of financial position at fair value. Each increase in fair value derivative contract is carried as asset when the fair value is positive and as liability when the fair value is negative.

Derivatives receivable and payable are classified as financial assets and liabilities at fair value through profit or loss. Gains or losses resulting from fair value changes are recognized in the consolidated statement of profit or loss.

The fair value of derivative instruments is determined based on discounted cash flows and pricing models or quoted prices from brokers of other instruments with similar characteristic.

Foreign currency forward contracts, foreign currency swaps, and cross currency and interest rate swaps are for funding and trading purposes.

m. Other receivables

Other receivables consist of transfer receivable and inter-banks ATM transaction and other. This account is classified as amortized cost.

n. Loans and sharia receivables/financing

Loans are initially measured at fair value plus transaction costs that are attributable to obtaining the financial asset, and subsequently measured at their amortized cost using the effective interest rate method, net of allowance for impairment losses.

Loans are classified as amortized cost.

Channeling loans are stated at the principal amount.

Attributable costs to the recognition of loans comprises of provision and commissions.

Loans may include sharia receivables, mudharabah and musyarakah financing and qardh receivable.

Sharia receivables result from sale and purchase transactions based on murabahah agreements.

Murabahah is an agreement to buy and sell certain products at acquisition cost plus a certain margin to be agreed by both the buyer and seller and the Group as the seller is required to disclose the acquisition cost to the buyer. Murabahah receivables are stated at the amount of receivables less unrealized deferred margin and allowance for losses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

n. Kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Mudharabah adalah kontrak kerjasama usaha antara pemilik dana *(shahibul maal)* dan manajer pendanaan *(mudharib)* berdasarkan rasio pendapatan atau keuntungan dan kerugian yang ditentukan sebelumnya. Piutang *mudharabah* pada awalnya diukur pada nilai wajar diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Biaya transaksi yang dapat diatribusikan secara langsung dan merupakan pendapatan dan biaya tambahan untuk memperoleh aset keuangan tersebut diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Musyarakah adalah akad kerjasama yang terjadi diantara para pemilik modal (mitra *musyarakah)* untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan, dengan nisbah pembagian hasil atau kerugian sesuai dengan kesepakatan atau secara proporsional sesuai kontribusi modal.

Qardh adalah pinjam meminjam dana tanpa imbalan yang diperjanjikan dengan liabilitas pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebet cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, jika pada periode berjalan dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan konsolidasian, jika setelah tanggal laporan posisi keuangan konsolidasian dikreditkan sebagai pendapatan operasional lainnya dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

o. Identifikasi dan pengukuran kerugian penurunan nilai

Aset produktif terdiri dari giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, surat berharga, tagihan dari surat berharga yang dibeli dengan janji dijual kembali, kredit yang diberikan, tagihan lainnya dan komitmen dan kontinjensi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

n. Loans and sharia receivables/financing (continued)

Mudharabah is a business cooperation contract between the owner of the funds (shahibul maal) and fund managers (mudharib) based on the ratio of income or gains and losses are predetermined. Mudharabah receivables are initially measured at fair value is amortized using the effective margin method less any allowance for impairment losses.

Transaction costs that are directly attributable and an income and additional costs to acquire the financial asset is amortized using the effective margin method less any allowance for impairment losses.

Musyarakah is an agreement between the investors (musyarakah partners) to enter into a joint-venture in the form of a partnership with revenue or profit and loss sharing based on an agreement or capital contribution proportion.

Qardh is a loan/borrowing funds without any agreed consideration wherein the borrower has the obligation to return the principal of the loan at lump sum or on installment over a certain period.

Restructured loans are stated at the lower of carrying value of the loan at the time of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognized in the consolidated statement of profit or loss and other comprehensive income. Thereafter, all cash receipt under the new terms shall be accounted for as the recovery of principal and interest income. In accordance with the restructuring scheme.

Loans are written-off when there are no realistic prospects of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses in the consolidated statements of financial position, if recovered in the current year and are recognized in the consolidated statement of profit or loss and other comprehensive income as other operating income, if recovered after the statement of consolidated financial position date.

o. Identification and measurement of impairment losses

Earning assets consist of current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, receivable from marketable securities purchased under resale agreement, loans, other receivable and commitments and contingencies.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Komitmen dan kontinjensi pada transaksi rekening administratif, antara lain terdiri dari namun tidak terbatas pada penerbitan jaminan, *letter of credit, standby letter of credit* dan fasilitas kredit yang belum digunakan.

Penurunan nilai aset keuangan

PSAK 109 mengharuskan cadangan kerugian diakui sebesar kerugian kredit ekspektasian *(Expected Credit Loss/* ECL) 12 bulan (*12-month* ECL) atau kerugian kredit ekspektasian sepanjang umur aset keuangan (*lifetime* ECL). *Lifetime* ECL adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

Grup mengakui cadangan kerugian untuk ECL pada instrumen keuangan berikut yang tidak diukur pada FVTPL:

- Aset keuangan yang merupakan instrument utang;
- Kontrak jaminan keuangan yang diterbitkan; dan
- Komitmen pinjaman diberikan.

Pada setiap tanggal pelaporan, Grup akan mengukur cadangan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umur *(lifetime)* instrumen keuangan, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal. Grup akan mengakui cadangan kerugian sejumlah *lifetime* ECL, kecuali dalam kondisi berikut, dimana cadangan kerugian sejumlah ECL 12 bulan yang akan diakui:

- Instrumen keuangan dengan risiko kredit rendah atau ekuivalen dengan tingkat risiko negara Republik Indonesia; dan
- Risiko kredit instrumen keuangan yang belum meningkat secara signifikan sejak pengakuan awal.

Ketentuan-ketentuan penurunan nilai menurut PSAK 109 adalah kompleks dan memerlukan pertimbangan-pertimbangan, estimasi-estimasi dan asumsi-asumsi manajemen, terutama untuk area-area berikut ini:

- Evaluasi apakah risiko kredit dari suatu instrumen telah meningkat secara signifikan sejak pengakuan awal; dan
- Memasukkan informasi yang bersifat *forward-looking* dalam pengukuran ECL.

Grup menganggap sekuritas investasi pemerintah dalam mata uang Rupiah dan dana yang ditempatkan pada Bank Indonesia memiliki risiko kredit yang rendah, karena pokok dan bunga investasi pemerintah tersebut dijamin oleh pemerintah dan tidak ada kerugian yang pernah terjadi. Grup tidak menerapkan pengecualian risiko kredit yang rendah untuk instrumen keuangan lainnya.

ECL 12 bulan adalah bagian dari ECL yang dihasilkan dari kejadian gagal bayar pada instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan. Instrumen keuangan yang diakui dari ECL 12 bulan disebut sebagai "instrumen keuangan *stage* 1".

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Commitments and contingencies are off-balance sheet transactions which include but are not limited to issued guarantees, letters of credit, standby letters of credit and unused loan facilities.

Impairment of financial assets

PSAK 109 requires a loss allowance to be recognized at an amount equal to either 12-month Expected Credit Loss or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12-month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

The Group recognizes loss allowances for ECL on the following financial instruments that are not measured at

- *Financial assets that are debt instruments;*
- *Kontrak jaminan keuangan yang diterbitkan; dan*
- *Loan commitments issued.*

At each reporting date, the Group shall measure the loss allowance for a financial instrument at an amount equal to the lifetime credit losses, if the credit risk on that financial instrument has increased significantly since initial recognition. The Group will recognize loss allowances at an amount equal to lifetime ECLs, except in the following cases, for which the amount recognized will be 12-month ECLs:

- *The financial instruments with low credit risk when its credit risk rating is equivalent to the sovereign risk rating of Republic of Indonesia; and*
- *Financial instruments for which credit risk has not increased significantly since initial recognition.*

The impairment requirements of PSAK 109 are complex and require management judgments, estimates and assumptions, particularly in the following areas:

- *Assessing whether the credit risk of an instrument has increased significantly since initial recognition; and*
- *Incorporating forward-looking information into the measurement of ECLs.*

The Group considers an IDR denominated government investment securities and funds placed with Bank Indonesia are having low credit risk, since the principal and interest of government bond are guaranteed by the government and there is no historical loss experience. The Group does not apply the low credit risk exemption to any other financial instruments.

12-month ECL is the portion of ECL resulted from default events on a financial instrument that are possible within the 12 months after the reporting date. Financial instruments for which a 12-month ECL is recognized are referred to as "Stage 1 financial instruments".

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Penurunan nilai aset keuangan (lanjutan)
Kerugian kredit ekspektasian sepanjang umur aset keuangan adalah kerugian kredit ekspektasian yang dihasilkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur instrumen keuangan. Instrumen keuangan yang diakui dari kerugian kredit ekspektasian sepanjang umur aset keuangan tetapi tidak mengalami penurunan nilai kredit disebut sebagai "instrumen keuangan *stage* 2".

Pengukuran ECL
ECL adalah estimasi kemungkinan kerugian kredit berdasarkan probabilitas tertimbang. ECL diukur sebagai berikut:

- Aset keuangan yang tidak mengalami penurunan nilai pada tanggal pelaporan: sebesar nilai kini dari seluruh kekurangan kas (yaitu perbedaan antara arus kas terutang sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Grup);
- Aset keuangan yang mengalami penurunan nilai kredit pada tanggal pelaporan: sebagai perbedaan antara nilai tercatat bruto dan nilai kini dari estimasi arus kas masa depan;
- Komitmen pinjaman yang belum ditarik: sebagai nilai kini dari selisih antara arus kas kontraktual terutang kepada Grup jika komitmen direalisasi menjadi pinjaman dan arus kas yang diperkirakan akan diterima oleh Grup; dan
- Kontrak jaminan keuangan: pembayaran yang diperkirakan akan dibayarkan kepada pemegang kontrak jaminan keuangan dikurangi jumlah yang diperkirakan dapat dipulihkan oleh Grup.

Aset keuangan yang mengalami penurunan nilai kredit
Pada setiap tanggal pelaporan, Grup menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan dalam bentuk efek utang yang dicatat pada FVOCI mengalami penurunan nilai kredit (disebut sebagai "aset keuangan *stage* 3"). Aset keuangan mengalami penurunan nilai ketika satu atau lebih peristiwa yang memiliki dampak buruk pada perkiraan arus kas masa depan dari aset keuangan telah terjadi.
Berikut adalah rangkuman data yang dapat diobservasi sebagai bukti bahwa aset keuangan mengalami penurunan nilai:

- Kesulitan keuangan yang signifikan dari debitur atau penerbit;
- Pelanggaran kontrak seperti gagal bayar atau tunggakan;
- Restrukturisasi pinjaman oleh Grup dengan ketentuan yang Grup tidak akan pertimbangkan sebelumnya;
- Kemungkinan bahwa peminjam akan mengalami kebangkrutan atau reorganisasi keuangan lainnya; atau

Berikut adalah rangkuman data yang dapat diobservasi sebagai bukti bahwa aset keuangan mengalami penurunan nilai:

- Hilangnya dari pasar aktif suatu efek dikarenakan kesulitan keuangan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Impairment of financial assets (continued)
Life-time ECL is the ECL resulted from all possible default events over the expected life of the financial instrument. Financial instruments for which a lifetime ECL is recognized but which are not credit-impaired are referred to as "Stage 2 financial instruments".

Measurement of ECL
ECL is a probability-weighted estimate of credit losses. It is measured as follows:

- *Financial assets that are not credit-impaired at the reporting date: as the present value of all cash shortfalls (i.e. the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Group expects to receive);*
- *Financial assets that are credit-impaired at the reporting date: as the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *Undrawn loan commitments: as the present value of the difference between the contractual cash flows that are due to the Group if the commitment is drawn-down and the cash flows that the Group expects to receive; and*
- *Financial guarantee contracts: the expected payments to reimburse the holder less any amounts that the Group expects to recover.*

Credit impaired financial assets
At each reporting date, the Group assesses whether financial assets carried at amortized cost and debt financial assets carried at FVOCI are credit-impaired (referred to as "Stage 3 financial assets"). A financial asset is "credit-impaired" when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- *Significant financial difficulty of the borrower or issuer;*
- *A breach of contract such as a default or past due event;*
- *The restructuring of loan by the Group on terms that the Group would not consider otherwise;*
- *It is becoming probable that the borrower will enter bankruptcy or other financial reorganization; or*

Evidence that a financial asset is credit-impaired includes the following observable data:

- *The disappearance of an active market for a securities because of financial difficulties.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Aset keuangan yang mengalami penurunan nilai kredit (lanjutan)
Pinjaman yang telah dinegosiasikan ulang karena memburuknya kondisi peminjam biasanya dianggap mengalami penurunan nilai kredit, kecuali ada bukti bahwa risiko tidak menerima arus kas kontraktual berkurang secara signifikan dan tidak ada indikator penurunan nilai lainnya. Selain itu, pinjaman ritel yang jatuh tempo selama 90 hari atau lebih dianggap mengalami penurunan nilai kredit meskipun definisi gagal bayar menurut peraturan berbeda.

Cadangan kerugian untuk ECL disajikan dalam laporan posisi keuangan konsolidasian sebagai berikut ini:

- Aset keuangan diukur pada biaya perolehan diamortisasi: sebagai pengurang dari nilai tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan: umumnya, sebagai provisi;
- Jika instrumen keuangan mencakup komponen yang telah ditarik dan yang belum ditarik, dan Grup tidak dapat mengidentifikasi ECL pada komponen komitmen pinjaman secara terpisah dari komponen yang telah ditarik: Grup menyajikan cadangan kerugian gabungan untuk kedua komponen. Jumlah gabungan cadangan kerugian disajikan sebagai pengurang dari nilai tercatat bruto komponen yang telah ditarik. Kelebihan dari cadangan kerugian atas nilai tercatat komponen yang telah ditarik disajikan sebagai provisi; dan

- Instrumen utang diukur pada FVOCI: tidak ada cadangan kerugian diakui sebagai pengurang nilai tercatat aset keuangan karena nilai tercatat dari aset-aset ini adalah pada nilai wajar. Namun, cadangan kerugian kredit diakui sebagai bagian dari cadangan nilai wajar dalam penghasilan komprehensif lain.

Penghapusan
Pinjaman dan efek utang dihapuskan (baik sebagian atau seluruhnya) ketika tidak ada harapan yang wajar untuk memulihkan aset keuangan secara keseluruhan atau sebagian. Hal ini biasanya terjadi ketika Grup memastikan bahwa debitur tidak memiliki aset atau sumber pendapatan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah pinjaman yang akan dihapusbukukan. Penilaian ini dilakukan pada tingkat aset individu.

Pemulihan atas jumlah pinjaman yang sebelumnya dihapusbukukan termasuk dalam "pendapatan lain-lain" dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Aset keuangan yang dihapusbukukan masih diusahakan penagihannya sesuai prosedur Grup untuk pemulihan jumlah yang terutang.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Credit impaired financial assets (continued)
A loan that has been renegotiated due to a deterioration in the borrower's condition is usually considered to be credit-impaired, unless there is evidences that the risk of not receiving contractual cash flows has reduced significantly and there are no other indicators of impairment. In addition, a retail loan that is overdue for 90 days or more is considered credit-impaired even when the regulatory definition of default is different.

Loss allowances for ECL are presented in the consolidated statement of financial position as follows:

- *Financial assets measured at amortized cost: as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts: generally, as a provision;*
- *Where a financial instrument includes both a drawn and an undrawn component, and the Group cannot identify the ECL on the loan commitment component separately from those on the drawn component: the Group presents a combined loss allowance for both components. The combined amount is presented as a deduction from the gross carrying amount of the drawn component. Any excess of the loss allowance over the gross carrying amount of the drawn component is presented as a provision; and*

- *Debt instruments measured at FVOCI: no loss allowance is recognized as deduction to the carrying amount of the financial asset due to the carrying amount of these assets is their fair value. However, the credit loss allowance is recognized as part of fair value reserve in other comprehensive income.*

Write off
Loans and debt securities are written off (either partially or in full) when there is no reasonable expectation of recovering a financial asset in its entirety or a portion thereof. This is generally the case when the Group determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. This assessment is carried out at the individual asset level.

Recoveries of amounts previously written-off are included in "other income" in the consolidated statement of profit or loss and other comprehensive income.

Financial assets that are written-off could still be subject to enforcement activities in order to comply with the Group procedures for recovery of amounts due.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Peningkatan risiko kredit secara signifikan

Dalam PSAK 109, ketika menentukan apakah risiko kredit atas suatu instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Grup akan mempertimbangkan informasi yang wajar dan terdukung yang relevan dan tersedia tanpa biaya atau upaya yang berlebihan, termasuk informasi kuantitatif dan kualitatif dan analisa berdasarkan pengalaman masa lalu Grup, penilaian kredit dan informasi yang bersifat *forward-looking.*

Analisa apakah risiko kredit telah meningkat secara signifikan sejak pengakuan awal instrumen keuangan memerlukan identifikasi tanggal pengakuan awal dari instrumen tersebut.

Grup telah membentuk kerangka yang memasukkan informasi kuantitatif dan kualitatif untuk menentukan apakah risiko kredit dari suatu instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Kerangka ini sejalan dengan internal proses manajemen risiko kredit Grup. Kriteria untuk menentukan apakah risiko kredit telah meningkat secara signifikan akan bervariasi berdasarkan portofolio.

Sebagai batas, sesuai dengan yang disyaratkan oleh PSAK 109, Grup menentukan kenaikan risiko kredit secara signifikan pada portofolio ritel terjadi pada saat aset telah tertunggak lebih dari 30 hari.

Input yang digunakan untuk pengukuran ECL

Input utama yang digunakan untuk pengukuran ECL adalah variabel berikut:

- *Probability of Default* (PD);
- *Loss Given Default* (LGD); dan
- *Exposure At Default* (EAD).

Peringkat risiko kredit akan menjadi masukan utama untuk menentukan PD atas eksposur. Grup akan menggunakan model statistik untuk menganalisa data yang telah dikumpulkan dan menghasilkan estimasi PD sepanjang sisa umur dari eskposur dan bagaimana perubahan ekspektasian akan terjadi dalam suatu kurun waktu. Analisa ini akan termasuk identifikasi dan kalibrasi atas hubungan antara perubahan tingkat gagal bayar dan perubahan faktor utama makro ekonomi, sebagai contohnya: tingkat inflasi, pertumbuhan Produk Domestik Bruto (PDB), suku bunga acuan dan tingkat pengangguran.

Konsep dari LGD adalah menggabungkan semua pemulihan dari proses penagihan yang telah selesai menjadi tingkat kerugian yang mencerminkan biaya penagihan dan nilai waktu atas tingkat kerugian. Data pemulihan yang dikumpulkan adalah jumlah pemulihan yang diterima oleh Grup dari akun *non-performing loan* yang telah dihapusbukukan atau telah lunas dibayar/diselesaikan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Significant increase in credit risk

Under PSAK 109, when determining whether the credit risk of a financial instrument has increased significantly since initial recognition, The Group will consider reasonable and supportable information that is relevant and available without undue cost or effort, including both quantitative and qualitative information and analysis based on the Group historical experience, credit assessment and forward-looking information.

Assessing whether credit risk has increased significantly since initial recognition of financial instrument requires identifying the date of initial recognition of the instrument.

The Group has established a framework that incorporates both quantitative and qualitative information to determine whether the credit risk on a financial instrument has increased significantly since initial recognition. The framework aligns with the Group internal credit risk management process. The criteria for determining whether credit risk has increased significantly will vary by portfolio.

As a limit, and as required by PSAK 109, the Group consider that a significant increase in credit risk of retail portfolio occurs when an asset is more than 30 days past due.

Input into measurement of ECLs

The key inputs into the measurement of ECLs are the following variables:

- *Probability of Default (PD)*
- *Loss Given Default (LGD); and*
- *Exposure At Default (EAD).*

Credit risk grades will be a primary input into the determination of the term structure of PD for exposures. The Group will employ statistical models to analyze the data collected and generate estimates of the remaining lifetime PD of exposures and how these are expected to change as a result of the passage of time. This analysis will include the identification and calibration of relationships between changes in default rates and changes in key macro-economic factors, for example: CPI inflation, real Gross Domestic Products (GDP) growth, benchmark interest rates and unemployment rate.

The concept of LGD is incorporating all recoveries from a completed collection process into loss rate which would reflect the collection cost and the time value on loss rate. The data of recoveries are collected based on recoveries received by the Group from the non-performing loan account that has been written-off or fully repaid/settled.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Input yang digunakan untuk pengukuran ECL (lanjutan)
EAD merupakan eksposur ekspektasian pada saat terjadi gagal bayar. Grup akan mendapatkan nilai EAD berdasarkan eksposur terhadap pihak lawan saat ini dan kemungkinan perubahan terhadap eksposur saat ini berdasarkan kontrak, termasuk amortisasi dan pelunasan dipercepat. EAD dari aset keuangan adalah nilai tercatat bruto saat gagal bayar. Untuk komitmen pinjaman dan kontrak jaminan keuangan, nilai EAD akan mempertimbangkan jumlah yang telah ditarik, dan potensial jumlah yang akan ditarik di masa depan atau dibayarkan sesuai dengan kontrak.

Penurunan nilai atas aset non-produktif
Penyesuaian atas penyisihan penghapusan aset non-produktif dicatat dalam periode dimana penyesuaian tersebut diketahui atau dapat ditaksir secara wajar. Termasuk di dalam penyesuaian ini adalah penambahan penyisihan penghapusan aset non-produktif maupun pemulihan aset non-produktif yang telah dihapusbukukan sebelumnya.

Aset non-produktif dihapusbukukan dengan mengurangi penyisihan penghapusan yang bersangkutan apabila menurut manajemen aset tersebut tidak mungkin dipulihkan lagi.

Penyisihan kerugian aset produktif dan aset non-produktif - produk perbankan Syariah
Entitas Anak dan Unit Usaha Syariah membentuk penyisihan kerugian atas aset produktif dan aset non-produktif berdasarkan penelaahan manajemen terhadap kualitas aset produktif dan aset non-produktif tersebut pada tiap akhir tahun, evaluasi manajemen atas prospek usaha, kinerja keuangan dan kemampuan membayar setiap debitur. Serta mempertimbangkan juga hal-hal lain seperti klasifikasi berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan, klasifikasi yang ditetapkan oleh bank umum lainnya atas aset produktif yang diberikan oleh lebih dari satu bank dan ketersediaan laporan keuangan debitur yang telah diaudit.

Untuk tujuan evaluasi penurunan nilai kolektif atas piutang dan pembiayaan yang diberikan sebagaimana diwajibkan oleh Bank Indonesia sesuai dengan Surat Edaran Bank Indonesia No.15/26/DPbS tanggal 10 Juli 2013, PSAK 402 dan Surat Otoritas Jasa Keuangan (OJK) No.S-159/PB.13/2014 tertanggal 3 Desember 2014, perihal tanggapan atas usulan ASBISINDO, untuk penerapan pertama kali PSAK 402 dan PAPSI (revisi 2013). Grup menerapkan ketentuan transisi penurunan nilai secara kolektif dengan menggunakan estimasi yang didasarkan pada ketentuan Bank Indonesia yang berlaku Penilaian Kualitas Aktiva Bank Umum yang Melaksanakan Kegiatan Usaha Berdasarkan Prinsip Syariah.

Dalam evaluasi penurunan nilai terhadap piutang murabahah dilakukan secara periodik pada setiap tanggal laporan keuangan konsolidasian, untuk memastikan metodologi dan asumsi yang digunakan dapat diandalkan, serta meminimalkan perbedaan antara estimasi jumlah kerugian dengan jumlah kerugian aktual.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Input into measurement of ECLs (continued)
EAD represents the expected exposure in the event of a default. The Group will derive the EAD from the current exposure to the counterparty and potential changes to the current amount allowed under the contract, including amortization, and prepayments. The EAD of a financial asset will be the gross carrying amount at default. For lending commitments and financial guarantees, the EAD will consider the amount drawn, as well as potential future amounts that may be drawn or repaid under the contract.

Impairment of non-productive assets
Adjustments to the allowance for losses on non-productive assets are reported in the year that such adjustments become known or can be reasonably estimated. These adjustments include additional allowance for losses as well as recoveries of previously written-off non-productive assets.

Non-productive assets are written-off against the respective allowance for losses when management believes that the recoverability of those assets is unlikely.

Allowance for possible losses of earning assets and non-earning assets - Sharia banking product
The Subsidiaries and Sharia Business Unit has provided the allowance for possible losses on earning assets and non-earning assets based on management's review of the quality of these earning assets and non-earning assets at the end of each year, and management evaluation of every debtor's business prospect, financial performance and repayment ability. Moreover, the allowance also considers other things such as classification based on Financial Services Authority audit results, classification determined by either commercial banks on earning assets provided by more than one bank and availability of debtor's audited financial statements.

For the purpose of evaluating the collective impairment on receivables and financing, as required by Bank Indonesia based on Circular Letter Bank Indonesia No.15/26/DPbS dated July 10, 2013, PSAK 402 and Financial Services Authority's letter No.S-159/PB.13/2014 dated December 3, 2014, concerning the respond of ASBISINDO's proposal, in adopting of PSAK 402 and PAPSI (revised 2013). The Group applies the transition rule for collective impairment with the calculation based on the applicable Bank Indonesia's regulation on the Quality Rating of assets of Commercial Bank which conduct Business Based on Sharia Principles.

The evaluation of impairment of murabahah receivables is done periodically on every consolidated financial statement date, to ensure methodology and assumptions are reliable, and to reduce difference between estimated losses amount and actual losses amount.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Penyisihan kerugian aset produktif dan aset non-produktif - produk perbankan Syariah (lanjutan)

Penyisihan kerugian penurunan nilai secara individual dihitung dengan menggunakan metode diskonto arus kas (*discounted cash flows*). Piutang murabahah yang telah mengalami penurunan nilai dicatat berdasarkan jumlah yang didiskonto (*discounted value*) dan bukan berdasarkan nilai buku, karena tidak akan dapat diperoleh kembali seluruh jumlah piutang murabahah yang telah diberikan kepada debitur. Jumlah yang didiskonto (*discounted value*) diperoleh dengan mengestimasi arus kas masa datang (mencakup pembayaran pokok dan marjin) didiskonto menggunakan marjin efektif.

Sedangkan penyisihan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan pengalaman kerugian yang lalu (*historical loss experience*). *Historical loss experience* disesuaikan menggunakan dasar data yang dapat diobservasi untuk mencerminkan efek dari kondisi saat ini terhadap Grup dan menghilangkan efek dari masa lalu yang sudah tidak berlaku saat ini.

Entitas Anak dan Unit Usaha Syariah menggunakan *roll rate analysis method* untuk menilai penyisihan kerugian penurunan nilai aset. Entitas Anak dan Unit Usaha Syariah menggunakan data historis selama 3 (tiga) tahun dalam perhitungan *Probability of Default (*PD*)* dan menggunakan data historis selama 3 (tiga) tahun untuk *Loss Given Default (*LGD*)*.

Pengelompokan karakteristik risiko pembiayaan digolongkan berdasarkan pembiayaan *murabahah* dan dilakukan evaluasi (*loan review*) setiap 1 (satu) tahun sekali.

Dalam menentukan penyisihan kerugian (selain piutang murabahah) dan peringkat kualitas aset, Entitas Anak dan Unit Usaha Syariah menerapkan PBI No.8/21/PBI/2006 tanggal 5 Oktober 2006 yang mana dalam pasal-pasal tertentu telah diubah dengan PBI No.9/9/2007 tanggal 18 November 2007 dan PBI No.10/24/PBI/2008 tanggal 16 Oktober 2008 serta PBI No.13/13/PBI/2011 tanggal 24 Maret 2011 tentang Penilaian Kualitas Aset Bank Umum yang melaksanakan Kegiatan Usaha Berdasarkan Prinsip Syariah dalam menentukan kerugian penurunan nilai.

Penyisihan kerugian minimum atas aset produktif adalah sebagai berikut:

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Allowance for possible losses of earning assets and non-earning assets - Sharia banking product (continued)

Allowance for impairment losses is calculated individually by using discounted cash flows method. Murabahah receivables that has been impaired is recognized based on amount that are discounted (discounted value) and not based on net book value, because the amount of murabahah receivables that had been given to debtors are unable to be fully recovered. The amount of discounted value is obtained by estimating the future cash flows (includes payment of principles and margin) that is discounted at effective margin.

Allowance for impairment losses on financial assets are collectively evaluated on the basis of historical loss experience. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions affecting the Group and to remove the past effects of conditions in the historical period that no longer valid.

The Subsidiaries and Sharia Business Unit uses roll rate analysis method to assess the allowance for impairment losses. The Subsidiaries and Sharia Business Unit uses historical data in the 3 (three) years in calculating the Probability of Default (PD) and also using those 3 (three) years of historical data to compute for the Loss Given Default (LGD).

The classification characteristics of risk loan is classified based on Bank Wide murabahah financing and is evaluated every 1 (one) year.

In determining the allowance for losses (except murabahah receivables) and asset quality rating, the Subsidiaries and Sharia Business Unit applies PBI No.8/21/PBI/2006 dated October 5, 2006 wherein certain articles have been amended by PBI No.9/9/2007 dated November 18, 2007 and PBI No.10/24/PBI/2008 dated October 16, 2008 and No.13/13/PBI/2011 dated March 24, 2011 regarding Asset Quality Rating for Commercial Banks Conducting Business Based on Sharia Principles for determination of impairment losses.

Minimum allowance for possible losses on earning assets is as follows:

	Persentase minimum penyisihan kerugian/ *Minimum percentage of allowance for impairment losses*	
Lancar *)	Minimum 1%	*Current* *)
Dalam perhatian khusus	Minimum 5%	*Special mention*
Kurang lancar	Minimum 15%	*Sub-standard*
Diragukan	Minimum 50%	*Doubtful*
Macet	100%	*Loss*

*) Di luar Fasilitas Simpanan Bank Indonesia Syariah, Sertifikat Bank Indonesia Syariah dan surat berharga yang diterbitkan Pemerintah berdasarkan prinsip syariah aset produktif dengan agunan tunai.

*) *Excluding Deposit Facilities of Bank Indonesia Sharia, Certificates of Bank Indonesia Sharia and marketable securities sharia and earning assets secured by cash collateral.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Identifikasi dan pengukuran kerugian penurunan nilai (lanjutan)

Penyisihan kerugian aset produktif dan aset non-produktif - produk perbankan Syariah (lanjutan)

Penyisihan khusus terhadap kredit bermasalah dihitung berdasarkan kemampuan debitur dalam membayar utang. Penyisihan khusus dibentuk ketika timbul keraguan akan kemampuan debitur dalam membayar dan menurut pertimbangan manajemen, estimasi jumlah yang akan diperoleh kembali dari debitur berada di bawah jumlah pokok dan bunga kredit yang belum terbayar.

Penyisihan kerugian penurunan nilai aset non-keuangan

Aset yang memiliki masa manfaat yang tidak terbatas - misalnya *goodwill* atau aset takberwujud yang belum siap digunakan - tidak diamortisasi namun diuji penurunan nilainya setiap tahun, atau lebih sering apabila terdapat peristiwa atau perubahan pada kondisi yang mengindikasikan kemungkinan penurunan nilai. Aset yang diamortisasi diuji ketika terdapat indikasi bahwa nilai tercatatnya mungkin tidak dapat dipulihkan. Penurunan nilai diakui jika nilai tercatat aset melebihi jumlah terpulihkan. Jumlah terpulihkan adalah yang lebih tinggi antara nilai wajar aset dikurangi biaya untuk menjual dan nilai pakai aset. Dalam menentukan penurunan nilai, aset dikelompokkan pada tingkat yang paling rendah di mana terdapat arus kas masuk yang dapat diidentifikasi, yang sebagian besar tidak tergantung pada arus masuk kas dari aset lain atau kelompok aset (unit penghasil kas). Aset non-keuangan selain *goodwill* yang mengalami penurunan nilai diuji setiap tanggal pelaporan untuk menentukan apakah terdapat kemungkinan pemulihan penurunan nilai.

Pemulihan rugi penurunan nilai, untuk aset selain *goodwill* diakui jika, dan hanya jika, terdapat perubahan estimasi yang digunakan dalam menentukan jumlah terpulihkan aset sejak pengujian penurunan nilai terakhir kali. Pembalikan rugi penurunan nilai tersebut diakui segera dalam laba rugi, kecuali aset yang disajikan pada jumlah revaluasian sesuai dengan PSAK lain. Rugi penurunan nilai yang diakui atas *goodwill* tidak dibalik lagi.

p. Biaya dibayar dimuka

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

q. Penyertaan saham

Penyertaan saham terdiri dari investasi jangka panjang terutama pada perusahaan non-publik dan penyertaan sementara hasil restrukturisasi kredit pada perusahaan debitur yang timbul akibat konversi kredit yang diberikan.

Penyertaan saham untuk tujuan investasi dengan kepemilikan di bawah 20% dan tidak terdapat pengaruh signifikan merupakan aset keuangan yang diklasifikasikan sebagai nilai wajar melalui laba rugi atau biaya perolehan diamortisasi. Lihat Catatan 2e untuk kebijakan akuntansi atas nilai wajar melalui laba rugi dan biaya perolehan diamortisasi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

o. Identification and measurement of impairment losses (continued)

Allowance for possible losses of earning assets and non-earning assets - Sharia banking product (continued)

Specific provisions for non-performing loans were calculated based on the borrower's debt servicing capacity. Specific provisions were made as soon as the debt servicing of the loan is questionable and management considers that the estimated recovery from the borrower was likely to fall short from the amount of principal and interest outstanding.

Allowance for impairment losses on non-financial assets

Assets that have an indefinite useful life - for example, goodwill or intangible assets not ready for use - are not subject to amortisation but tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows, which are largely independent of the cash inflows from other assets or group of assets (cash generating units). Non-financial assets other than goodwill that suffer impairment are reviewed for possible reversal of the impairment at each reporting date.

Reversal on impairment loss for assets other than goodwill would be recognised if, and only if, there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment test was carried out. Reversal on impairment losses will be immediately recognised on profit or loss, except for assets measured using the revaluation model as required by other PSAK. Impairment losses relating to goodwill would not be reversed.

p. Prepaid expenses

Prepaid expenses are amortized over the beneficial periods using the straight-line method.

q. Investment in shares

Investments in shares represent long-term investments mostly in non-publicly-listed companies and temporary investments from loan restructuring in debtor companies arising from conversion of loans.

Investments in shares under 20% and with no significant control are financial assets classified as fair value through profit/loss or amortised cost. Refer to Note 2e for the accounting policy for fair value through profit/loss or amortised cost.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Aset tetap

Aset tetap, kecuali tanah, dicatat sebesar harga perolehan dikurangi akumulasi penyusutan. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Selanjutnya, pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat *("carrying amount")* aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada saat terjadinya.

Biaya pengurusan hak legal atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah. Biaya perpanjangan atau pembaruan hak legal atas tanah dibebankan dalam laba rugi konsolidasian pada saat terjadinya karena nilainya tidak material.

Golongan bangunan disusutkan dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis 10 (sepuluh) sampai dengan 20 (dua puluh) tahun. Aset tetap lainnya disusutkan berdasarkan taksiran masa manfaat ekonomis aset yang berkisar antara 4 (empat) sampai dengan 8 (delapan) tahun dengan menggunakan metode saldo menurun ganda (*double-declining balance method*) untuk entitas induk dan entitas anak (BSTR), dan metode garis lurus (*straight-line method*) untuk entitas anak (NTBS, BNTT, dan BLAM). Pengaruh perbedaan metode penyusutan tersebut tidak material terhadap laporan keuangan konsolidasian. Untuk semua aset tetap, Grup menetapkan nilai residu nihil untuk perhitungan penyusutan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

r. Fixed assets

Fixed assets, except land, are recorded at cost less accumulated depreciation. Such cost includes the cost of replacing part of fixed assets when that cost is incurred, if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of fixed assets as a replacement if the recognition criteria are satisfied. All other repairs and maintenance costs that do not meet the recognition criteria are recognized in the consolidated statements of profit or loss and other comprehensive income as incurred.

Costs relating to the acquisition of legal titles on the land rights are recognised as part of acquisition cost of land. The costs of extension or renewal of legal titles on the land rights are charged to consolidated profit or loss as incurred because the amount is not material.

Buildings are depreciated using the straight-line method based on an estimated economic useful life of 10 (ten) to 20 (twenty) years. Other fixed assets are depreciated based on the estimated economic useful lives of the assets, which range from 4 (four) to 8 (eight) years, using the double-declining balance method for the parent entity and the subsidiary (BSTR), and the straight-line method for subsidiaries (NTBS, BNTT, and BLAM). The impact of these differences in depreciation methods is immaterial to the consolidated financial statements. For all fixed assets, the Group assumes a residual value of nil for depreciation calculations.

Entitas induk (*Parent entity*)

	Masa manfaat/ *Useful lives*	**Metode penyusutan/ *Depreciation method***	
Bangunan	20 tahun/ *years*	Garis lurus/ *Straight line*	*Buildings*
Peralatan kantor	4-8 tahun/ *years*	Saldo menurun ganda/ *Double declining balance*	*Office equipment*
Kendaraan	4-8 tahun/ *years*	Saldo menurun ganda/ *Double declining balance*	*Motor vehichles*

Entitas Anak/ *Subsidiaries* (NTBS, BNTT, dan/*and* BLAM)

	Masa manfaat/ *Useful lives*	**Metode penyusutan/ *Depreciation method***	
Bangunan	20 tahun/ *years*	Garis lurus/ *Straight line*	*Buildings*
Peralatan kantor	4-16 tahun/ *years*	Garis lurus/ *Straight line*	*Office equipment*
Kendaraan	4-8 tahun/ *years*	Garis lurus/ *Straight line*	*Motor vehichles*

Entitas Anak/ *Subsidiaries* (BSTR)

	Masa manfaat/ *Useful lives*	**Metode penyusutan/ *Depreciation method***	
Bangunan	10-20 tahun/ *years*	Garis lurus/ *Straight line*	*Buildings*
Peralatan kantor	4-8 tahun/ *years*	Saldo menurun ganda/ *Double declining balance*	*Office equipment*
Kendaraan	4-8 tahun/ *years*	Saldo menurun ganda/ *Double declining balance*	*Motor vehichles*

Peralatan kantor terdiri dari perabotan dan perlengkapan, instalasi, perangkat lunak dan perangkat keras komputer, peralatan komunikasi dan peralatan kantor lainnya.

Tanah awalnya dinyatakan berdasarkan harga perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan (Catatan 16).

Office equipment consists of furniture and fixtures, installation, computer software and hardware, communication and other office equipment.

Land initially stated at cost and is not depreciated. After initial recognition, land is measured at fair value on the date of the revaluation less any accumulated impairment losses after the date of revaluation. The valuation is conducted regularly to ensure that the carrying amount of land does not differ materially from the amount determined using fair value at the end of the reporting period (Note 16).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Aset tetap (lanjutan)

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah bersih hasil pelepasan dan jumlah tercatat dari aset) dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun aset tersebut dihentikan pengakuannya.

Aset tetap dievaluasi kemungkinan penurunan nilainya jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatatnya tidak dapat seluruhnya dipulihkan.

Pada setiap akhir tahun buku, nilai residu, umur manfaat dan metode penyusutan *direview,* dan jika sesuai dengan keadaan, disesuaikan secara prospektif. Pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat (*carrying amount)* aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi konsolidasian pada saat terjadinya.

Aset dalam penyelesaian dinyatakan sebesar harga perolehan. Akumulasi biaya perolehan akan dipindahkan ke masing-masing aset tetap pada saat pekerjaan selesai dan aset tersebut siap untuk digunakan.

Semua biaya dan beban yang terjadi sehubungan dengan perolehan hak atas tanah, diakui sebagai biaya perolehan hak atas tanah. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

s. Aset hak guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Grup menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Grup dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa jangka-pendek; dan
- Sewa yang aset pendasarnya bernilai rendah.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

r. Fixed assets (continued)

The increase in the carrying amount arising from the revaluation is recorded as "Surplus Revaluation of Fixed Assets", and are presented in other comprehensive income. However, the increase is recognized in profit or loss up to the amount of impairment of the similar assets due to revaluation that was done before in profit or loss. The decrease in the carrying amount arising from the revaluation is recognized in profit or loss.

Carrying amount of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the consolidated statement of profit or loss and other comprehensive income in the year the asset is derecognized.

Fixed assets are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

At each financial year end, the assets' residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate. When a significant inspection of the asset is performed, the cost of inspection is capitalized as part of the replacement cost of the asset's carrying amount, if the criteria for recognition are met. All maintenance and repair costs which do not fulfill the capitalization criteria, are recognized in the consolidated statement of profit or loss upon occurrence.

Construction-in-progress is stated at cost. The accumulated cost will be reclassified to the appropriate fixed asset account when the construction is completed and the asset is ready for its intended use.

All costs and expenses incurred in connection with the acquisition of land right, recognized as the acquisition cost of land right. The legal cost occurred when the land was first acquired is recognized as part of the acquisition cost of land right. Extension or renewal of the maintenance cost of legal rights over land recognized as an intangible asset and amortized over the life of legal rights or economic life of the land, whichever is shorter.

s. Right of use assets and lease liabilities

At the inception of a contract, the Group assesses whether the contract is or contains a leases. A contract is or contains a leases if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Group can choose not to recognise the right-of-use asset and lease liabilities for:

- *Short term lease; and*
- *Low value asset.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Aset hak guna dan liabilitas sewa (lanjutan)

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Grup harus menilai apakah:

- Grup memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Grup memiliki hak untuk mengarahkan penggunaan aset identifikasian. Grup memiliki hak ini ketika Grup memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:
  a. Grup memiliki hak untuk mengoperasikan aset;
  b. Grup telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Grup mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Untuk pengukuran selanjutnya, aset hak guna dikurangi dengan akumulasi penyusutan dan kerugian penurunan nilai, serta disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka waktu sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Grup menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto. Untuk pengukuran selanjutnya, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Grup pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Grup akan mengeksekusi opsi beli, maka Grup menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Grup menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

s. Right of use assets and lease liabilities (continued)

To assess whether a contract conveys the right to control the use of an identified asset, the Group shall assess whether:

- *The Group has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Group has the right to direct the use of the asset. The Group has described when it has a decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
  a. The Group has the right to operate the asset;
  b. The Group has designed the asset in a way that predetermine how and for what purpose it will be used.

The Group recognises a right-of-use asset and a leases liability at the leases commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the leases liability adjusted for any leases payment made at or before the commencement date, plus any initial direct cost incurred. For the subsequent measurements, the right of use assets less the accumulated depreciation, any accumulated impairment losses, and adjusted for any remeasurement of lease liabilities. The right-of-use asset is amortised over the straight-line method throughout the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, The Group uses its incremental borrowing rate as a discount rate. For the subsequent measurement, amount of lease liabilities increased to reflect the increasing of interest and reduced by the lease payments. In addition, the carrying amount of lease liabilities remeasured if there is a modification, change in lease term, change of lease payment, or changes in assessment of purchase option of the underlying asset.

Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the leases period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the leases transfers ownership of the underlying asset to the Group by the end of the leases term or if the cost of the right-of-use asset reflects that the Group will exercise a purchase option, the Group depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Group depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

s. Aset hak guna dan liabilitas sewa (lanjutan)

Modifikasi sewa
Grup mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;
- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

t. Aset takberwujud

Aset takberwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Grup akan memperoleh manfaat ekonomis masa depan dari aset tersebut. Aset takberwujud terdiri dari perangkat lunak, dan *goodwill*, hubungan pelanggan dan merek dagang yang diperoleh pada saat akuisisi.

Perangkat lunak
Perangkat lunak dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai aset. Biaya yang dikeluarkan untuk memperoleh lisensi perangkat lunak komputer dan mempersiapkan perangkat lunak tersebut sehingga siap untuk digunakan dikapitalisasi. Biaya yang terkait dengan pemeliharaan program perangkat lunak diakui sebagai beban pada saat terjadinya. Biaya pengembangan yang dapat secara langsung diatribusikan kepada desain dan pengujian produk perangkat lunak yang dapat diidentifikasi dan unik yang dikendalikan oleh Grup diakui sebagai perangkat lunak. Pengeluaran pengembangan yang lain yang tidak memenuhi kriteria ini diakui sebagai beban pada saat terjadinya. Biaya pengembangan yang sebelumnya diakui sebagai beban tidak dapat diakui sebagai aset pada periode berikutnya.

Perangkat lunak diamortisasi dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis aset 4 (empat) tahun bagi Entitas Anak. Amortisasi diakui dalam laba rugi konsolidasian tahun berjalan.

Aset takberwujud dihentikan pengakuannya saat aset tersebut dilepas atau ketika tidak lagi terdapat manfaat masa depan yang diharapkan dari penggunaan atau pelepasannya.

Goodwill
Goodwill merupakan selisih lebih nilai agregat dari jumlah imbalan yang dialihkan dan nilai kepentingan non-pengendali dengan jumlah dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih pada tanggal akuisisi. *Goodwill* tidak diamortisasi tetapi diuji penurunan nilainya pada setiap tanggal pelaporan dan dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

s. Right of use assets and lease liabilities (continued)

Leases modification
The Group account for a leases modification as a separate leases if both:

- *the modification increases the scope of the leases by adding the right to use one or more underlying assets;*
- *the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

t. Intangible assets

Intangible assets are recognized if, and only if the cost of the asset can be measured reliably and it is probable that the Group will obtain future economic benefits from the asset. Intangible assets consist of software, and goodwill, customer relationships and trademarks acquired when acquistion.

Software
Software is stated at cost less accumulated amortisation and accumulated impairment losses. Acquired computer software licences are capitalised on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with maintaining computer software programs are recognised as an expense as incurred. Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Group are recognised as software. Other development expenditures that do not meet these criteria are recognised as an expense as incurred. Development costs previously recognised as an expense are not recognised as an asset in a subsequent period.

Software is amortised using the straight-line method over their estimated useful lives of 4 (four) years for the Subsidiaries. Amortisation is recognised in the current year consolidated statements of profit or loss.

Intangible assets shall be derecognised on disposal or when no future economic benefits are expected from its use or disposal.

Goodwill
Goodwill represents the excess of the aggregate amount of the consideration transferred and the amounts of non-controlling interest and the amounts of the identifiable assets acquired and the liabilities assumed at the date of acquisition. Goodwill is not amortised but tested for impairment at each reporting date and carried at cost less accumulated impairment losses.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

u. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterima perintah dari pemberi amanat, baik dari masyarakat maupun dari bank lain. Liabilitas segera dinyatakan sebesar liabilitas Grup dan diukur sebesar biaya perolehan diamortisasi.

v. Simpanan dari nasabah

Simpanan dari nasabah adalah dana yang ditempatkan oleh masyarakat kepada Grup berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka dan bentuk lain yang dipersamakan dengan itu.

Giro merupakan simpanan dari nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro dan sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan dari nasabah yang penarikannya hanya dapat dilakukan melalui *counter* dan kartu Anjungan Tunai Mandiri (ATM), atau dengan cara pemindahbukuan jika memenuhi persyaratan yang disepakati, tetapi penarikan tidak dapat dilaksanakan dengan menggunakan cek atau instrumen setara lainnya.

Deposito berjangka merupakan simpanan nasabah di Grup yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Grup.

Deposito on call merupakan deposito dengan jangka waktu harian dan dapat ditarik sewaktu-waktu.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan berdasarkan prinsip syariah yang dinyatakan sebesar liabilitas Grup kepada nasabah. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

Simpanan dari nasabah berdasarkan prinsip syariah terdiri dari:

a. Simpanan syariah berupa giro *wadiah yad-adhamanah,* yakni titipan dana dalam bentuk giro yang akan mendapatkan bonus sesuai dengan kebijakan Grup; dan

b. Investasi tidak terikat syariah, berupa:
   - Tabungan *mudharabah mutlaqah*, yaitu tabungan tidak terikat, dimana nasabah akan memperoleh bagi hasil (*nisbah*) atas penggunaan dana nasabah sesuai dengan kesepakatan bersama antara Grup dan nasabah; dan
   - Deposito m*udharabah mutlaqah*, yaitu deposito tidak terikat sebagai investasi berjangka, dimana nasabah akan memperoleh bagi hasil (*nisbah*) atas penggunaan dana nasabah sesuai dengan kesepakatan bersama antara Grup dan nasabah.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

u. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occurred or on receipt of transfer orders from customers or other banks. Obligations due immediately are stated at the amount payable by the Group measured at their amortized cost.

v. Deposits from customers

Deposits from customers are the funds placed by customers (excluding banks) with the Group based on fund deposit agreements. Included in this account are current accounts, saving accounts, time deposits and other forms which are similar.

Current accounts represent customers' funds which can be used as payment instruments, and which can be withdrawn by the depositors at any time through check writing, or transfers between accounts using bilyet giro and other orders of payment or transfer.

Savings deposits represent deposits of customers that may only be withdrawn over the counter and via Automatic Teller Machine card (ATM), or funds transfers when certain agreed conditions are met, but which may not be withdrawn by cheque or other equivalent instruments.

Time deposits represent deposits from customers with the Group that may only be withdrawn at specific maturities in accordance with the agreements between the depositor and the Group.

Deposits on call represent deposits with daily maturity and could be withdrawn at any time.

Deposits from customers are classified as financial liabilities and measured at amortized cost using the effective interest rate except for deposits under sharia principles that are stated as the Group's liability to the customers. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Deposits from customers under sharia principles as follows:

a. Sharia deposits in the form of wadiah yad-adhamanah, a current account whereby the customers may receive bonus income in accordance with the Group's policy; and

b. Sharia non-binding investments in the form of:
   - *Mudharabah mutlaqah savings are non-binding saving investments on which the customers are entitled to receive a share of the Group's Sharia Unit's income (nisbah) in return for the usage of the funds in accordance with the defined terms; and*
   - *Mudharabah mutlaqah deposits are non-binding investments in the form of time deposits on which the customers are entitled to receive a share of the Group's income (nisbah) for the usage of the funds in accordance with the pre-defined terms.*

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

w. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik dalam maupun luar negeri, dalam bentuk giro, tabungan, deposito berjangka, giro wadiah, tabungan *mudharabah* dan deposito berjangka *mudharabah.*

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan syariah yang dinyatakan sebesar nilai liabilitas Grup kepada nasabah. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari jumlah simpanan yang diterima.

x. Pinjaman yang diterima

Pinjaman diterima merupakan dana yang diterima dari Bank Indonesia atau pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi merupakan bagian tidak terpisahkan dari metode suku bunga efektif.

y. Dana syirkah temporer

Dana *syirkah* temporer merupakan investasi dengan akad mudharabah mutlaqah, yaitu pemilik dana memberikan kebebasan kepada pengelola dana dalam pengelolaan investasinya dengan keuntungan dibagikan sesuai kesepakatan. Dana *syirkah* temporer terdiri dari giro *mudharabah,* tabungan *mudharabah* dan deposito *mudharabah.*

Giro dan tabungan *mudharabah* merupakan investasi yang bisa ditarik kapan saja atau sesuai dengan persyaratan tertentu yang disepakati. Giro dan tabungan *mudharabah* dinyatakan sebesar saldo tabungan nasabah di Grup.

Deposito *mudharabah* merupakan investasi yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito mudharabah dengan Grup. Deposito mudharabah dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito dengan Grup.

Dana *syirkah* temporer tidak dapat digolongkan dengan kewajiban. Hal ini karena Grup tidak berkewajiban untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi ketika mengalami kerugian. Di sisi lain dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

w. Deposits from other banks

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of current accounts, savings, time deposits, wadiah current accounts, mudharabah savings and time deposits.

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate except for sharia deposits which are stated at the Group's liability amount to the customer. Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

x. Borrowings

Borrowings are funds received from Bank Indonesia or other parties with payment obligation based on borrowings agreement.

Borrowings are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of borrowings and transaction costs are an integral part of the effective interest rate method.

y. Temporary syirkah funds

Temporary syirkah funds represent investment from other parties conducted on the basis mudharabah mutlaqah contract in which the owners of the funds grant freedom to the fund manager in the management of their investments with profit distributed based on the contract. Temporary syirkah funds consist of mudharabah current account, mudharabah saving deposits and mudharabah time deposits.

Mudharabah current accounts and saving deposits represent investment which could be withdrawn anytime or can be withdrawn based on certain agreed terms. Mudharabah current accounts and savings deposits are stated based on the customer's savings deposits balance in the Group.

Mudharabah time deposits represent investment that can only be withdrawn at a certain time based on the agreement between the customer and the Group. Mudharabah time deposits are stated at nominal amount as agreed between the deposit holder and the Group.

Temporary syirkah fund cannot be classified as liability. This was because the Group does not have any liability to return the initial fund to the owners, except for losses due to bank management's negligence or when default of loss is incurred. On the other hand, temporary syirkah fund cannot be classified as shareholders' equity, because of the maturity period and the depositors do not have the same rights as the shareholders' such as voting rights and the rights of realised gain from current assets and other non-investment account.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

y. Dana syirkah temporer (lanjutan)

Pemilik dana *syirkah* temporer mendapatkan imbalan bagi hasil sesuai dengan *nisbah* yang ditetapkan.

Hak nasabah atas bagi hasil dana *syirkah* temporer merupakan bagian bagi hasil milik nasabah yang didasarkan pada prinsip mudharabah atas hasil pengelolaan dana mereka oleh Grup. Pendapatan yang dibagikan adalah yang telah diterima *(cash basis).*

Pembagian hasil usaha dilakukan berdasarkan prinsip bagi hasil usaha yaitu dari pendapatan Grup yang diterima berupa laba kotor *(gross profit margin).*

Pendapatan marjin dan bagi hasil atas pembiayaan yang diberikan dan atas aset produktif lainnya akan dibagikan kepada nasabah penyimpan dana dan grup sesuai dengan proporsi dana yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya. Selanjutnya, pendapatan margin dan bagi hasil yang tersedia untuk nasabah tersebut kemudian dibagihasilkan ke nasabah penabung dan deposan sebagai *shahibul maal* dan Grup sebagai *mudharib* sesuai porsi *nisbah* bagi hasil yang telah disepakati bersama sebelumnya. Pendapatan marjin dan bagi hasil dari pembiayaan dan aset produktif lainnya yang memakai dana bank, seluruhnya menjadi milik Grup, termasuk pendapatan dari investasi Grup berbasis imbalan.

z. Pendapatan dan beban bunga

Konvensional

Pendapatan dan beban bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Grup mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Kredit yang pembayaran angsuran pokok atau bunganya telah lewat 90 hari atau lebih setelah jatuh tempo, atau kredit yang pembayarannya secara tepat waktu diragukan, secara umum diklasifikasikan sebagai kredit yang mengalami penurunan nilai.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

y. Temporary syirkah funds (continued)

The owner of temporary syirkah funds receives a return from the profit sharing based on predetermined ratio.

Third parties' share on return of temporary syirkah funds represents customer's share on the Group's income derived from the management of their funds by the Group under mudharabah principles. Income that will be distributed is the cash received (cash basis) from the share.

The distribution of revenue is based on profit sharing scheme on the Group's gross profit margin.

Margin income and profit sharing on financing facilities and other earning assets are distributed to fund owners and the Group based on proportion of fund used in the financing and other earning assets. Margin income and profit sharing income allocated to fund owners are then distributed to fund owners and depositors as shahibul maal and the Group as mudharib based on a predetermined ratio (nisbah). Margin income and profit sharing from financing facilities and other earning assets using the Group's funds, are entirely shared for the Group, including income from the Group's fee-based transactions.

z. Interest income and expenses

Conventional

Interest incompe and expenses are recognized in the consolidated statement of profit or loss and other comprehensive income using the effective interest rate method.

The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial instrument (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, the Group estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation reflects all commissions, provisions, and other forms that accepted by the parties in the contract which are an integral part of the effective interest rate, transaction costs, and all other premiums and discounts.

If financial assets or similar financial asset groups have been impaired as a consequence of a loss on impairment, then the interest income subsequently received is recognized based on the interest rate used for discounting future cash flows in calculating the loss on impairment.

Loans where the principal or interest has been past due for 90 days or more, or where reasonable doubt exists as to the timely collection, are generally classified as impaired loans.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

z. Pendapatan dan beban bunga (lanjutan)

Syariah

Pendapatan operasi utama terdiri dari pendapatan dari *murabahah,* pendapatan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah* dan pendapatan lainnya.

Pendapatan atas piutang *murabahah* menggunakan metode setara tingkat imbal hasil efektif (margin efektif). Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang *murabahah.* Pada saat menghitung margin efektif, Entitas Anak dan Unit Usaha Syariah mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Bagi hasil dari pembiayaan *mudharabah* dan *musyarakah* diakui pada saat angsuran diterima secara tunai (*cash basis)*. Pendapatan operasi utama lainnya terdiri dari pendapatan dari penempatan pada bank syariah lain. Pendapatan operasi utama lainnya diakui pada saat diterima.

Margin dan bagi hasil diakui secara akrual, kecuali pendapatan margin dan bagi hasil atas kredit yang diberikan dan piutang/pembiayaan syariah dan aset produktif lainnya yang diklasifikasi sebagai *non-performing*, yang diakui pada saat pendapatan tersebut diterima. Pendapatan margin dan bagi hasil yang telah diakui tetapi belum tertagih dibatalkan pada saat kredit diklasifikasikan *non-performing*, dan selanjutnya dilaporkan sebagai tagihan kontinjensi dalam rekening administratif dan diakui sebagai pendapatan pada saat diterima tunai.

aa. Pendapatan - provisi dan komisi

Pendapatan provisi dan komisi yang jumlahnya signifikan yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan suku bunga efektif. Untuk pinjaman yang dilunasi sebelum jatuh temponya, saldo pendapatan provisi dan komisi ditangguhkan diakui pada saat pinjaman dilunasi. Pendapatan provisi dan komisi lainnya diakui pada saat terjadinya transaksi.

Pendapatan provisi dan komisi yang berkaitan dengan kredit diakui sebagai bagian dari pendapatan bunga. Untuk piutang/pembiayaan syariah, provisi dan komisi diakui selama jangka waktu akad dengan metode garis lurus.

Provisi dan komisi lainnya yang tidak berkaitan dengan kegiatan perkreditan dan atau jangka waktu perkreditan, atau jumlahnya tidak material diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

z. Interest income and expenses (continued)

Sharia

The main operating income consists of income from murabahah transactions, income from profit sharing of mudharabah and musyarakah financing and others.

Income from murabahah receivables using the effective rate of return method (effective margin). Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the murabahah receivables. When calculating the effective margin, the Subsidiaries and Sharia Business Unit estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future. This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

Profit sharing from mudharabah and musyarakah financing is recognized upon collection (cash basis). Other main operating income consists of income derived from placements with other sharia banks. Other main operating income is recognized upon collection.

Margin and profit sharing are recognized on an accrual basis, except for margin and profit sharing income on loans and sharia receivables/financing and other earning assets classified as non-performing, which is recognized only when such interest is received in cash. Margin and profit sharing income recognized or recorded but not yet received, is reversed when the loans are classified as non-performing, and the interest amounts are recorded as contingent receivables in the administrative accounts and such interest is recognized as income on a cash received basis.

aa. Revenue - commissions and fees

Significant fees and commission income directly related to lending activities, or fees and commission income which relate to a specific period, are amortized over the term of the underlying contract using the effective interest rate. Unamortized fees and commission income relating to loans settled prior to maturity are recognized at the settlement date. Other fees and commission income are recognized at the transaction date.

Fees and commission income related to lending activities are recognized as part of interest income. For sharia receivables/financing, fees and commissions are recognized over the term of the contract with the straight-line method.

Other commissions and fees not related to lending activities or loan periods, or not material are recognized as revenues and expenses at the time the transactions occur.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ab. Pajak penghasilan badan

Perlakuan akuntansi atas pajak penghasilan sesuai dengan PSAK 212, "Pajak Penghasilan".

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan.

Grup menerapkan metode liabilitas untuk menentukan pajak penghasilannya. Berdasarkan metode liabilitas, aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer pelaporan komersial dan pajak atas aset dan liabilitas pada setiap tanggal pelaporan. Metode ini mensyaratkan pengakuan manfaat pajak di masa mendatang, contoh: saldo rugi fiskal yang belum digunakan, sepanjang terdapat kemungkinan besar realisasi manfaat pajak tersebut.

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang diharapkan akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan tarif atau peraturan perpajakan yang berlaku atau yang secara substantif telah diberlakukan pada tanggal laporan posisi keuangan konsolidasian.

Penyesuaian atas liabilitas pajak dicatat saat surat ketetapan pajak diterima, atau jika Grup mengajukan keberatan, saat putusan banding telah diterbitkan.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar laba fiskal tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Taksiran pajak penghasilan Grup dihitung untuk masing-masing perusahaan sebagai badan hukum terpisah. Aset pajak kini *(current tax assets)* dan liabilitas pajak kini *(current tax liabilities)* untuk badan hukum yang berbeda tidak disalinghapuskan dalam laporan keuangan konsolidasian. Utang pajak penghasilan badan dan utang pajak lainnya Grup disajikan sebagai "Utang pajak" di laporan posisi keuangan konsolidasian.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar laba fiskal tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

ac. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun yang bersangkutan.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ab. Corporate income tax

Accounting treatment for income tax is accordance with PSAK 212, "Income Tax".

Current tax expense is determined based on the taxable income for the year computed using the prevailing tax rates or substantively enacted at the reporting date.

The Group applies the liability method to determine its income tax expense. Under the liability method, deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date. This method also requires the recognition of future tax benefits, such as the carryforward of unused tax losses, to the extent that realization of such benefits is probable.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the consolidated statement of financial position date.

Adjustments to tax obligations are recorded when an assessment is received or, if appealed by the Group, when the result of the appeal is determined.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the benefit of the deferred tax assets to be utilized.

The estimated corporate income tax of the Group are calculated for each company as a separate legal entity. Current tax assets and current tax liabilities for different legal income entities cannot be set-off in the consolidated financial statements. Corporate tax payables and other tax payables of the Group are presented as "Taxes payable" in the consolidated statement of financial position.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the benefit of the deferred tax assets to be utilized.

ac. Basic earnings per share

Basic earnings per share are computed by dividing income for the year by the weighted average number of shares outstanding during the year.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Program imbalan kerja

Grup menerapkan PSAK 219, maka Grup menghentikan penggunaan pendekatan koridor dalam perhitungan keuntungan dan kerugian aktuarial di periode pelaporan pada penghasilan komprehensif lain.

Imbalan kerja jangka pendek
Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

Grup juga memberikan jasa produksi tahunan kepada para Komisaris, Direksi dan karyawan dan untuk setiap tahun buku dicadangkan dan diakui sebagai beban pada tahun berjalan yang jumlahnya ditetapkan berdasarkan jumlah jasa produksi yang disetujui dalam RUPS tahun-tahun sebelumnya dan kemudian diusulkan untuk disetujui/disahkan dalam RUPS yang akan datang. Jika terdapat selisih antara jumlah jasa produksi yang dicadangkan dengan jumlah yang disahkan oleh RUPS, maka selisih tersebut dibebankan/dikreditkan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai penambah atau pengurang cadangan jasa produksi.

Imbalan kerja jangka panjang
Bank memiliki program asuransi tunjangan hari tua untuk seluruh karyawan, yang diselenggarakan melalui perjanjian kerja sama dengan PT Asuransi Jiwa Bersama Bumiputera 1912, PT Asuransi Jiwasraya (Persero), dan PT Asuransi Jiwa Inhealth Indonesia. Berdasarkan program ini, pada saat mulai memasuki masa pensiun, selain tunjangan pensiun, karyawan juga akan memperoleh tunjangan hari tua yang besarnya disesuaikan dengan masa kerja dan jumlah gaji terakhir. Premi asuransi masing-masing peserta dibayar di muka oleh Bank dan diamortisasi selama sisa masa kerja karyawan.

NTBS memiliki program asuransi tunjangan hari tua untuk untuk karyawan tetap yang diangkat dari bulan April 1992, yang diselenggarakan melalui perjanjian kerja sama dengan PT Asuransi Jiwa Taspen. Iuran tahunan diakui sebagai beban tunjangan hari tua periode berjalan.

NTBS memiliki program masa persiapan pensiun, dengan memberikan fasilitas untuk menjalani masa persiapan pensiun kepada pegawai dengan kriteria pejabat struktural dan lainnya diberikan masa persiapan pensiun dengan usia tertentu maksimal 55 (lima puluh lima) tahun 6 (enam) bulan. Hak dan fasilitas pegawai yang menjalani masa persiapan pensiun sesuai dengan ketentuan yang berlaku.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ad. Employee benefit plan

The Group implement PSAK 219, the Group which eliminates corridor approach in calculation actuarial gain and loss in reporting period other comprehensive income.

Short-term employee benefits
Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

The Group also provides annual bonuses for Commissioners, Directors and employees. These costs are recognized as current year's expenses and the amount is determined based on the bonuses authorized during Shareholders' General Meetings (RUPS) in the prior year. Such bonuses are subsequently proposed for approval by the Shareholders in the following Shareholders' General Meeting (RUPS). Any difference between the amount accrued and the amount approved by the RUPS is charged/credited to consolidated statement of profit or loss and other comprehensive income as an addition to or deduction of the provision for bonuses.

Long-term employee benefits
Bank has pension insurance plans for all employees, which is organized through a cooperation agreement with PT Asuransi Jiwa Bersama Bumiputera 1912, PT Asuransi Jiwasraya (Persero), and PT Asuransi Jiwa Inhealth Indonesia. Based on this plan, at the commencement of the pension period, in addition to a pension allowance, employees will also receive mutual aid pensions (tunjangan hari tua) equal to the number of years of service multiplied by the employee's latest monthly salary. The insurance premiums for employees are paid in advance by the Bank and are amortized over the remaining years of service of employees.

NTBS has pension insurance plans for for permanent employees appointed from April 1992, which is organized through a cooperation agreement with PT Asuransi Jiwa Taspen. Annual contributions are recognized as current period old age benefit expenses.

NTBS has retirement preparation program, which provides facilities to undergo a retirement preparation period to employees with the criteria of structural officials and others given a retirement preparation period with a certain age of maximum 55 (fifty five) years 6 (six) months. The rights and facilities of employees who undergo a retirement preparation period are in accordance with applicable regulations.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Program imbalan kerja (lanjutan)

Imbalan kerja jangka panjang (lanjutan)

NTBS juga memberikan imbalan jangka panjang lainnya seperti cuti besar, program Penghargaan Masa Bhakti (PMB), program Penghargaan Purna Bhakti (PPB), program Penghargaan Emas (PE) serta program manfaat lain dana santunan kematian dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini.

BNTT memiliki program imbalan kerja jangka panjang, seperti cuti berimbalan jangka panjang, penghargaan masa bhakti, penghargaan masa bhakti proporsional, cuti besar dan uang duka, dihitung berdasarkan Peraturan Perusahaan yang telah sesuai dengan Undang-Undang Cipta Kerja No.6/2023.

BLAM memberikan imbalan jangka panjang lainnya seperti cuti berimbalan jangka panjang, imbalan cacat permanen dan penghargaan *jubilee* dihitung dengan menggunakan metode *projected unit credit* dan didiskontokan ke nilai kini. Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial diakui dalam laporan laba rugi.

Imbalan pensiun dan imbalan pasca kerja lainnya
Grup memiliki program pensiun imbalan pasti. Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah imbalan pensiun yang akan diterima oleh karyawan pada saat pensiun, yang biasanya tergantung pada satu faktor atau lebih, seperti umur, masa kerja, dan jumlah kompensasi. Program ini dikelola oleh Dana Pensiun PT Bank Pembangunan Daerah Jawa Timur Tbk dan Dana Pensiun masing-masing entitas anak ("Dana Pensiun"). Iuran tahunan diakui sebagai beban pensiun tahun berjalan.

Bank memiliki program pensiun iuran pasti. Program pensiun iuran pasti adalah program pensiun dimana Bank akan membayar iuran tetap kepada sebuah entitas yang terpisah (dana pensiun) dan tidak memiliki liabilitas hukum atau konstruktif untuk membayar kontribusi lebih lanjut. Program ini dikelola oleh Dana Pensiun Lembaga Keuangan PT Bank Rakyat Indonesia (Persero) Tbk ("DPLK"). Iuran kepada dana pensiun sebesar persentase tertentu dari gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut.

Bank memberikan penghargaan akhir masa jabatan untuk Komisaris dan Direksi melalui program asuransi yang jumlahnya dihitung secara proporsional sesuai dengan masa jabatannya. Premi yang dibayar dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian selama masa jabatannya secara proporsional.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ad. Employee benefit plan (continued)

Long-term employee benefits (continued)

NTBS also provides other long-term benefits such as long service leave, Long Service Award program (PMB), Retirement Award program (PPB), Golden Award program (PE) and other benefit programs such as death benefits are calculated using the projected unit credit method and discounted to present value.

BNTT has long-term employee benefits, such as long service leave, service pay benefits, proportional service pay benefits, long service leave and mourning, calculated based on company regulations in accordance with Job Creation Law No.6/2023.

BLAM provides other long-term benefits such as long service leave, permanent disability benefit and jubilee awards are calculated using the projected unit credit method and discounted to present value. Actuarial gains and losses arising from experience adjustments and change in actuarial assumption are charged and credited to profit or loss.

Pension benefits and other post employment
The Group has defined benefit pension plans. A defined benefit pension plan is a pension plan that defines an amount of pension that will be received by the employee on becoming entitled to a pension, which usually depends on one or more factors such as age, years of service and compensation. This plan is managed by Dana Pensiun PT Bank Pembangunan Daerah Jawa Timur Tbk and and Pension Funds of each subsidiary ("Dana Pensiun"). Annual contributions are recognized as pension expenses for the current year.

Bank has defined contiribution pension plans. A defined contribution plan is a pension plan under which the Bank pays fixed contributions into a separate entity (pension fund) and has no legal or constructive obligation to pay further contributions. This plan is managed by Dana Pensiun Lembaga Keuangan PT Bank Rakyat Indonesia (Persero) Tbk ("DPLK'). Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank's defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees.

The Bank provides end of service awards program for Commissioners and Directors through an insurance program, which amount is calculated proportionally during the period of service. Premiums paid are charged proportionally to consolidated statement of profit or loss and other comprehensive income over the service period.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Program imbalan kerja (lanjutan)

Imbalan pensiun dan imbalan pasca kerja lainnya (lanjutan)

NTBS memiliki program pensiun iuran pasti, yang dikelola oleh DPLK PT Bank Negara Indonesia (Persero) Tbk. NTBS juga memberikan imbalan pasca kerja lainnya, seperti uang penghargaan dan uang pisah. Imbalan berupa uang penghargaan diberikan apabila karyawan bekerja hingga mencapai usia pensiun. Sedangkan imbalan berupa uang pisah,dibayarkan kepada karyawan yang mengundurkan diri secara sukarela, setelah memenuhi minimal masa kerja tertentu. Imbalan ini dihitung dengan menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan program pensiun imbalan pasti.

BLAM memiliki program pensiun iuran pasti, yang dikelola oleh DPLK PT Bank Rakyat Indonesia (Persero) Tbk. BLAM juga memberikan imbalan pasca kerja lainnya, seperti uang penghargaan dan uang pisah. Imbalan berupa uang penghargaan diberikan apabila karyawan bekerja hingga mencapai usia pensiun. Sedangkan imbalan berupa uang pisah,dibayarkan kepada karyawan yang mengundurkan diri secara sukarela, setelah memenuhi minimal masa kerja tertentu. Imbalan ini dihitung dengan menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan program pensiun imbalan pasti.

BNTT memberikan jasa pengabdian kepada Direksi dan Dewan Komisaris pada setiap akhir masa jabatannya. Jasa pengabdian tersebut dicadangkan secara proporsional tiap tahun selama masa jabatan, yang diakui sebagai beban pada tahun berjalan.

BNTT juga memberikan Penghargaan Masa Bhakti kepada Direksi Bank yang telah menyelesaikan masa jabatannya dan tidak terpilih kembali untuk masa jabatan berikutnya. Penghargaan Masa Bhakti tersebut dicadangkan secara proporsional tiap tahun selama masa jabatan, yang diakui sebagai beban pada tahun berjalan.

ae. Biaya emisi saham

Biaya-biaya yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun "Tambahan Modal Disetor" sebagai bagian dari ekuitas pada laporan posisi keuangan konsolidasian.

af. Dividen

Pembagian dividen kepada para pemegang saham Grup diakui sebagai sebuah liabilitas dalam laporan keuangan konsolidasian Grup pada tahun ketika dividen tersebut disetujui oleh para pemegang saham Grup.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ad. Employee benefit plan (continued)

Pension benefits and other post employment (continued)

NTBS has defined contiribution pension plans, managed by DPLK PT Bank Negara Indonesia (Persero) Tbk. NTBS also provides other post employment benefits, such as service pay and separation pay. The service pay benefit is vested when the employees reach their retirement age. The separation pay benefit is paid to employees in the case of voluntary resignation, subject to a minimum number of years of service. These benefits have been accounted for using the same methodology as for the defined benefit pension plan.

BLAM has defined contiribution pension plans, managed by DPLK PT Bank Rakyat Indonesia (Persero) Tbk. BLAM also provides other post employment benefits, such as service pay and separation pay. The service pay benefit is vested when the employees reach their retirement age. The separation pay benefit is paid to employees in the case of voluntary resignation, subject to a minimum number of years of service. These benefits have been accounted for using the same methodology as for the defined benefit pension plan.

BNTT provides dedication services to the Board of Directors and the Board of Commissioners at the end of his term. The dedication services is reserved proportionally each year during his services, which is recognised as expenses in the current year.

BNTT also provides end of service pay benefits to its Directors who had completed his services and was not re-elected for another term. The end of service pay benefits proportionally reserved each year during his services, which is recognised as expenses in the current year.

ae. Shares issuance costs

The cost related to the public offering of shares (including pre-emptive rights issue) are deducted from the proceeds and presented as a deduction from the "Other Paid-In Capital" account, under equity section in the consolidated statements of financial position.

af. Dividend

Dividend distribution to the Group's shareholders is recognized as a liability in the Group consolidated financial statements in the year in which the dividends are approved by the Group's shareholders.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ag. Provisi

Provisi diakui jika Grup memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

ah. Liabilitas dan aset kontinjensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan konsolidasian tetapi diungkapkan kecuali jika kemungkinan terjadi kecil. Aset kontinjensi tidak diakui namun diungkapkan dalam laporan keuangan konsolidasian ketika adanya kemungkinan untuk mendapatkan manfaat ekonomi.

ai. Informasi segmen

Grup menentukan dan menyajikan segmen operasi berdasarkan informasi yang secara internal diberikan oleh bagian akuntansi kepada pengambil keputusan operasional.

Grup mengidentifikasikan segmen operasi sebagai suatu komponen dari entitas:

1. yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
2. hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
3. tersedia informasi keuangan yang dapat dipisahkan.

Grup mengungkapkan segmen operasionalnya berdasarkan segmen usaha yang meliputi perbankan konvensional dan syariah.

aj. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah akhir tahun yang menyebabkan tambahan informasi mengenai posisi keuangan Grup *(adjusting event)* akan disesuaikan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir tahun yang bukan merupakan *adjusting events,* jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan.

ak. Penggunaan estimasi dan pertimbangan akuntansi

Penyusunan laporan keuangan konsolidasian Grup mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi, pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ag. Provisions

Provisions are recognized when the Group has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

ah. Contingent liabilities and assets

Contingent liabilities are not recognized in the consolidated financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognized but are disclosed in the consolidated financial statement when an inflow of economic benefits are probable.

ai. Segment information

The Group determines and presents operating segments based on the information that is internally provided by accounting department to the operating decision maker.

The Group defines an operating segment as a component of an entity:

1. *that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity);*
2. *whose operating results are reviewed regularly by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; and*
3. *for which discrete financial information is available.*

Bank discloses its operating segments based on business segments that consist of banking conventional and sharia.

aj. Subsequent event

Any post-year-end event that provides additional information about the Group's financial position (adjusting event) is reflected in the consolidated financial statements. Post-year-end events that are not adjusting events, if any, are disclosed when material to the financial statements.

ak. Use of significant accounting estimates and judgments

The preparation of the Group's consolidated financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of the asset and liability affected in future periods.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ak. Penggunaan estimasi dan pertimbangan akuntansi signifikan (lanjutan)

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Grup yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Kelangsungan usaha

Manajemen Grup telah melakukan penilaian atas kemampuan Grup untuk mempertahankan kelangsungan usahanya dan berkeyakinan bahwa Grup memiliki sumber daya untuk mempertahankan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Grup untuk mempertahankan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi aset dan liabilitas keuangan

Grup menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan PSAK 109 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Grup seperti diungkapkan pada (Catatan 2e).

Nilai wajar instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- *Level* 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- *Level* 2: input selain harga kuotasian yang termasuk dalam *level* 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- *Level* 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Klasifikasi investasi pada biaya perolehan diamortisasi

Surat berharga dengan klasifikasi pada biaya perolehan diamortisasi membutuhkan judgment yang signifikan. Dalam membuat judgment ini, Grup mengevaluasi model bisnis dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga.

Aset keuangan yang tidak memiliki harga pasar

Grup mengklasifikasikan aset keuangan dengan mengevaluasi, antara lain, apakah aset tersebut dikuotasi atau tidak di pasar aktif. Termasuk dalam evaluasi adalah apakah aset keuangan yang dikuotasi di pasar aktif tersebut ditentukan berdasarkan apakah harga kuotasi tersedia secara rutin, dan apakah harga tersebut mencerminkan harga aktual yang secara teratur terjadi transaksi pasar secara wajar.

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ak. Use of significant accounting estimates and judgments (continued)

Judgments

The following judgments are made by management in the process of applying the Group's accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Going concern

The Group's management has assessed group's ability to continue as a going concern and believes that the Group has the resources to continue its business in the future. In addition to that, management is not aware of any material uncertainty that may cast significant doubt to the Group's ability to continue as a going concern. Therefore, the consolidated financial statements have been prepared on going concern basis.

Classification of financial assets and liabilities

The Group determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in PSAK 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the Group's accounting policies disclosed in (Note 2e).

Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the consolidated financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted price (without adjustments) in active markets for identical assets or liabilities that are accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 that are observable for the assets and liabilities, either directly or indirectly.*
- *Level 3: unobservable inputs for the asset and liability.*

Classification to amortized cost investments

The classification under amortized cost securities requires significant judgment. In making this judgment, the Group evaluates its business model and the contractual termsof thefinancial asset give rise on specified dates to cash flows that are solely payments of principal and interest.

Financial assets not quoted in an active market

The Group classifies financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available, and whether those prices represent actual and regulary occurring market transactions on an arm's length basis.

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ak. Penggunaan estimasi dan pertimbangan akuntansi signifikan (lanjutan)

Pertimbangan (lanjutan)

Kontinjensi
Grup saat ini terlibat dalam beberapa kasus hukum. Estimasi atas biaya yang mungkin terjadi atas penyelesaian tuntutan-tuntutan tersebut sudah dikonsultasikan dengan penasihat dari luar yang menangani pembelaan Grup dalam hal-hal tersebut dan berdasarkan analisa dari hasil yang mungkin terjadi. Grup saat ini tidak yakin kalau kasus-kasus ini akan memiliki efek kerugian yang material pada laporan keuangan konsolidasian. Bagaimanapun, ada kemungkinan dari hasil-hasil operasi di masa akan datang akan terpengaruh secara material oleh perubahan dari perkiraan-perkiraan atau dalam keefektifan dari strategi yang berhubungan dengan kasus-kasus tersebut.

Penilaian mata uang fungsional
Grup telah melakukan pertimbangan untuk menentukan mata uang fungsional yang paling mewakili dampak ekonomi dari suatu transaksi, kejadian dan kondisi-kondisi yang relevan terhadap entitas. Dalam membuat pertimbangan tersebut, Grup telah mempertimbangkan hal-hal sebagai berikut:

- mata uang yang mempengaruhi harga jual atas instrumen keuangan dan jasa-jasa lainnya (biasanya dari mata uang atas harga jual instrumen keuangan dan jasa-jasa yang telah diselesaikan);
- mata uang atas dana yang dihasilkan dari aktivitas pendanaan; dan
- mata uang atas yang biasa diterima dari aktivitas operasi.

Estimasi dan asumsi
Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko signifikan yang dapat menimbulkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun keuangan berikutnya, diungkapkan di bawah ini. Grup mendasarkan asumsi dan estimasinya pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun. Situasi yang ada dan asumsi perkembangan masa depan, dapat berubah akibat perubahan pasar atau situasi yang berada di luar kendali Grup. Perubahan-perubahan tersebut dicerminkan di dalam asumsi-asumsi terkait pada saat terjadinya.

Aset pajak tangguhan
Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan (Catatan 25f).

Pensiun
Program-program pensiun ditentukan berdasarkan perhitungan aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain (Catatan 44).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ak. Use of significant accounting estimates and judgments (continued)

Judgments (continued)

Contingencies
The Group is currently involved in various legal proceedings. The estimate of the probable costs for the resolution of these claims has been developed in consultation with outside counsel handling the Group's defense on these matters and is based upon an analysis of the potential results. The Group currently does not believe that these proceedings will have a material adverse effect on the consolidated financial statements. It is possible, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to the proceedings.

Assessment of functional currency
The Group has considered to use its judgment to determine the entity's functional currency such that it most faithfully represents the economic effects of the underlaying transactions, events and conditions that are relevant to the entity. In making this judgment, the Group has considered the following:

- *the currency that mainly influences sales prices for financial instruments and services (this will often be the currency in which sales prices for its financial instruments and services are denominated and settled);*
- *the currency in which funds from financing activities are generated; and*
- *the currency in which funds from operating are usually retained.*

Estimates and assumptions
The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Group based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, may change due to market changes or circumstances arising beyond the control of the Group. Such changes are reflected in the assumptions as they occur.

Deferred tax assets
Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management's judgement is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable profits together with future tax planning strategics (Note 25f).

Pension
Pension programs are determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate expected rate of returns on investments, future salary increase, mortality rate, resignation rates and others (Note 44).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ak. Penggunaan estimasi dan pertimbangan akuntansi signifikan (lanjutan)

Estimasi dan asumsi (lanjutan)
Penurunan nilai surat berharga pada biaya perolehan

Grup mereviu surat berharga yang diklasifikasikan pada biaya perolehan diamortisasi pada setiap tanggal posisi keuangan untuk menilai apakah telah terjadi penurunan nilai.

Dalam menentukan pertimbangan, Grup mengevaluasi diantaranya faktor, pergerakan harga pasar historis dan jangka waktu serta lama perpanjangan di mana nilai wajar dari investasi kurang dari biayanya (Catatan 8 dan 49e).

Penurunan nilai atas aset tidak produktif
Grup melakukan penilaian atas penurunan nilai pada aset non-finansial kapan saja terdapat peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat pada suatu aset mungkin tidak dapat diperoleh kembali. Faktor-faktor yang dianggap penting oleh Grup yang dapat memicu adanya ulasan atas penurunan nilai termasuk sebagai berikut: (Catatan 49e)

1. Kinerja di bawah rata-rata yang signifikan yang relatif terhadap hasil historis atau proyeksi hasil operasi yang diharapkan di masa yang akan datang;
2. Perubahan yang signifikan dari cara penggunaan aset yang diperoleh atau strategi untuk bisnis secara keseluruhan; dan
3. Tren negatif industri dan ekonomi yang signifikan.

Pengukuran penyisihan kerugian kredit ekspektasian (ECL)
Pengukuran penyisihan kerugian kredit ekspektasian untuk aset keuangan yang diukur dengan biaya perolehan diamortisasi dan FVOCI adalah area yang memerlukan penggunaan model yang kompleks dan asumsi signifikan tentang kondisi ekonomi dan perilaku kredit di masa depan (misalnya kemungkinan pelanggan gagal bayar dan kerugian yang timbul). Penjelasan tentang *input*, asumsi dan teknik estimasi yang digunakan dalam mengukur ECL dirinci lebih lanjut di (Catatan 2o), yang juga menetapkan sensitivitas kunci ECL terhadap perubahan elemen-elemen ini.

Sejumlah pertimbangan signifikan juga diperlukan dalam menerapkan persyaratan akuntansi untuk mengukur ECL, seperti:

- Menentukan kriteria untuk peningkatan risiko kredit yang signifikan;
- Memilih model dan asumsi yang tepat untuk pengukuran ECL;
- Menetapkan jumlah dan bobot relatif dari skenario *forward-looking* untuk setiap jenis produk/pasar dan ECL terkait; dan
- Membentuk kelompok aset keuangan serupa untuk keperluan pengukuran ECL.

Estimasi ini didasarkan pada asumsi-asumsi tentang sejumlah faktor dan hasil aktual mungkin berbeda, yang tercermin dalam perubahan penyisihan ECL tersebut di masa mendatang (Catatan 49e).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ak. Use of significant accounting estimates and judgments (continued)

Estimates and assumptions (continued)
Impairment of amortized cost marketable securities

The Group reviews marketable securities classified amortized cost at each financial position date to assess whether there is an impairment in value.

In making this judgment, the Group evaluates, among others factors, historical market price movements and duration and the extent to which the fair value of the investment is less than the cost (Note 8 and 49e).

Impairment of non-productive assets
The Group assesses impairment on non productive assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the Group considers important which could trigger an impairment review include the followings: (Note 49e)

1. *Significant underperfomance relative to expected historical or projected future operating results;*
2. *Significant changes in the manner of use of the acquired assets or the strategy for overall business; and*
3. *Significant negative industry or economic trends.*

Measurement of expected credit loss (ECL) allowance
The measurement of the expected credit loss allowance for financial assets measured at amortized cost and FVOCI is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behaviour (e.g. the likelihood of customers defaulting and the resulting losses). Explanation of the inputs, assumptions and estimation techniques used in measuring ECL is further detailed in (Note 2o), which also sets out key sensitivities of the ECL to changes in these elements.

A number of significant judgements are also required in applying the accounting requirements for measuring ECL, such as:

- *Determining criteria for significant increase in credit risk;*
- *Choosing appropriate models and assumptions for the measurement of ECL;*
- *Establishing the number and relative weightings of forward-looking scenarios for each type of product/market and the associated ECL; and*
- *Establishing of similar financial assets for the purposes of measuring ECL.*

These estimates are based on assumptions about a number of factors and actual results may differ, as reflected in changes in the ECL allowance in the future (Note 49e).

2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ak. Penggunaan estimasi dan pertimbangan akuntansi signifikan (lanjutan)

Estimasi dan asumsi (lanjutan)

Penyusutan dan estimasi masa manfaat dari aset tetap

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus untuk bangunan dan metode saldo menurun ganda untuk selain bangunan berdasarkan taksiran masa manfaat ekonomisnya. Manajemen Grup mengestimasi masa manfaat ekonomis aset tetap antara 4 sampai dengan 20 tahun.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi (Catatan 16).

2. INFORMATION OF MATERIAL ACCOUNTING POLICIES (continued)

ak. Use of significant accounting estimates and judgments (continued)

Estimates and assumptions (continued)

Depreciation and estimated useful lives of fixed assets

The costs of fixed asset are depreciated on a straight-line method for buildings and on a double declining balance method for other than buildings over their estimated useful lives. The Group's management estimates the useful lives of these fixed assets to be within 4 to 20 years.

Changes in the expected level of the usage and technological development could impact the economic useful lives and the residual values of the assets, and thefore future depreciation changes could be revised (Note 16).

3. KAS / *3. CASH*

	2025		2024		
	Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)	Ekuivalen Rupiah/ *Rupiah equivalent*	Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)	Ekuivalen Rupiah/ *Rupiah equivalent*	
Rupiah		**4.251.008**		**2.821.897**	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	2.036.864	33.968	880.792	14.295	*United States Dollar*
Riyal Saudi Arabia	5.654.918	25.145	3.431.060	14.699	*Saudi Arabian Riyal*
Euro Eropa	721.195	14.115	165.050	2.766	*European Euro*
Dolar Singapura	907.993	11.769	587.627	6.841	*Singapore Dollar*
Dolar Australia	455.335	5.078	134.285	1.345	*Australian Dollar*
Ringgit Malaysia	858.021	3.525	808.422	2.909	*Malaysian Ringgit*
Dolar Hong Kong	460.040	985	227.120	471	*Hongkong Dollar*
Poundsterling Inggris Raya	42.545	955	57.745	1.168	*Great Britain Poundsterling*
Yuan China Renminbi	249.880	596	110.324	242	*Chinese Yuan Renminbi*
Yen Jepang	2.957.000	315	8.207.000	846	*Japanese Yen*
Jumlah mata uang asing		**96.451**		**45.582**	***Total foreign currencies***
Jumlah kas		**4.347.459**		**2.867.479**	***Total cash***

Kas dalam Rupiah pada tanggal 31 Desember 2025 dan 2024, masing-masing termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) dan *Cash Recycle Machine* (CRM) sejumlah Rp697.042 dan Rp457.966.

Cash in Rupiah as of December 31, 2025 and 2024, includes funds at Automatic Teller Machines (ATM) and Cash Recycle Machine (CRM) amounting to Rp697,042 and Rp457,966, respectively.

4. GIRO PADA BANK INDONESIA / *4. CURRENT ACCOUNTS WITH BANK INDONESIA*

	2025		2024		
	Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)	Ekuivalen Rupiah/ *Rupiah equivalent*	Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)	Ekuivalen Rupiah/ *Rupiah equivalent*	
Rupiah		6.580.552		5.551.957	*Rupiah*
Dolar Amerika Serikat		39.687	2.000.000	32.190	*United States Dollar*
Jumlah		**6.620.239**		**5.584.147**	***Total***

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp476.601 dan Rp738.890 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp476,601 and Rp738,890 as of December 31, 2025 and 2024, respectively.

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 65a.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation Regulation of Members of The Board of Governors (PADG) are disclosed in Note 65a.

5. GIRO PADA BANK LAIN / *CURRENT ACCOUNTS WITH OTHER BANKS*

a. Berdasarkan bank / *By bank*

	2025	2024	
Rupiah			***Rupiah***
PT Bank Rakyat Indonesia (Persero) Tbk	340.519	337.388	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	147.544	73.275	*PT Bank Central Asia Tbk*
PT Bank CIMB Niaga Tbk	25.184	17.699	*PT Bank CIMB Niaga Tbk*
PT Bank Mandiri (Persero) Tbk	19.075	4.612	*PT Bank Mandiri (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	1.765	488	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	313	-	*PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk*
PT Bank Pembangunan Daerah Banten (Perseroda)Tbk	69	-	*PT Bank Pembangunan Daerah Banten (Perseroda)Tbk*
PT Bank Pembangunan Daerah Papua	56	-	*PT Bank Pembangunan Daerah Papua*
PT Bank Jakarta	35	-	*PT Bank Jakarta*
PT Bank Danamon Indonesia Tbk	13	-	*PT Bank Danamon Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	1	236	*PT Bank Syariah Indonesia Tbk*
	534.574	**433.698**	
Mata uang asing			***Foreign currencies***
PT Bank Negara Indonesia (Persero) Tbk	70.858	21.746	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	40.637	863	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	17.083	31.356	*PT Bank Central Asia Tbk*
PT Bank ICBC Indonesia	5.607	812	*PT Bank ICBC Indonesia*
PT Bank Mandiri (Persero) Tbk	2.768	4.865	*PT Bank Mandiri (Persero) Tbk*
PT Maybank Indonesia Tbk	28	-	*PT Maybank Indonesia Tbk*
PT CIMB Niaga Tbk	1.224	-	*PT CIMB Niaga Tbk*
DBS Singapore Ltd.	2.704	11.744	*DBS Singapore Ltd.*
	140.909	**71.386**	
Jumlah	**675.483**	**505.084**	***Total***
Cadangan kerugian penurunan nilai	(176)	(277)	*Allowance for impairment losses*
Jumlah - bersih	**675.307**	**504.807**	***Total - net***

Pada tanggal 31 Desember 2025 dan 2024, giro pada bank lain termasuk giro yang ditempatkan oleh unit usaha syariah masing-masing sebesar Rp499 dan Rp563.

As of December 31, 2025 and 2024, current accounts with other banks include current accounts sharia business unit amounting to Rp499 and Rp563, respectively.

b Berdasarkan mata uang / *By currency*

	2025		2024		
	Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)	**Ekuivalen Rupiah/ *Rupiah equivalent***	**Jumlah nosional mata uang asing/ *Notional amount foreign currencies* (Dalam angka penuh/ *In full amount*)**	**Ekuivalen Rupiah/ *Rupiah equivalent***	
Rupiah		**534.574**		**433.698**	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	7.421.295	123.751	3.302.339	53.151	*United States Dollar*
Yuan China Renminbi	2.351.095	5.607	368.389	812	*Chinese Yuan Renminbi*
Dolar Australia	496.473	5.537	193.798	1.941	*Australian Dollar*
Dolar Singapura	208.495	2.703	991.526	11.744	*Singapore Dollar*
Yen Jepang	13.485.461	1.436	5.552.857	572	*Japenese Yen*
Dolar Hong Kong	345.503	740	195.690	406	*Hong Kong Dollar*
Euro Eropa	36.895	722	119.540	2.003	*European Euro*
Poundsterling Inggris Raya	17.179	385	374.511	757	*Great Britain Poundsterling*
Ringgit Malaysia	6.803	28	-	-	*Ringgit Malaysian*
Jumlah mata uang asing		**140.909**		**71.386**	***Total foreign currencies***
Cadangan kerugian penurunan nilai		(176)		(277)	*Allowance for impairment*
Jumlah - bersih		**675.307**		**504.807**	***Total - net***

5. GIRO PADA BANK LAIN (lanjutan) / *CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

c. Tingkat suku bunga per tahun / *Interest rates per annum*

	2025	2024	
Rupiah	0,20%	0,07%	*Rupiah*
Mata uang asing	0,02%	0,02%	*Foreign currencies*

d Berdasarkan hubungan / *By relationship*

Pada tanggal 31 Desember 2025, terdapat giro pada bank lain pada pihak berelasi. Pada tanggal 31 Desember 2024, tidak terdapat giro bank lain pada pihak berelasi.

As of December 31, 2025, there were current accounts in related parties. As of December 31, 2024, there were No. current accounts in related parties.

e. Berdasarkan kolektibilitas / *By collectability*

Kolektibilitas giro pada bank lain sesuai Peraturan OJK diungkapkan pada Catatan 65b.

Collectibility current accounts with other banks in accordance with Financial Service Authority Rule are disclosed in Note 65b.

f. Nilai tercatat / *Carrying amount*

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Rupiah	534.574	-	-	534.574	*Rupiah*
Mata uang asing	140.909	-	-	140.909	*Foreign currencies*
Jumlah	**675.483**	**-**	**-**	**675.483**	***Total***
Cadangan kerugian penurunan nilai	(176)	-	-	(176)	*Allowance for impairment losses*
Jumlah - bersih	**675.307**	**-**	**-**	**675.307**	***Total - net***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Rupiah	433.698	-	-	433.698	*Rupiah*
Mata uang asing	71.386	-	-	71.386	*Foreign currencies*
Jumlah	**505.084**	**-**	**-**	**505.084**	***Total***
Cadangan kerugian penurunan nilai	(277)	-	-	(277)	*Allowance for impairment losses*
Jumlah - bersih	**504.807**	**-**	**-**	**504.807**	***Total - net***

g. Cadangan kerugian penurunan nilai / *Allowance for impairment losses*

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	277	-	-	277	*Balance at beginning of year*
Dampak akuisisi	3	-	-	3	*Acquisition impact*
Pemulihan tahun berjalan	(104)	-	-	(104)	*Recovery during the year*
Saldo akhir tahun	**176**	**-**	**-**	**176**	***Balance at end of year***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	1.077	-	-	1.077	*Balance at beginning of year*
Pemulihan tahun berjalan	(800)	-	-	(800)	*Recovery during the year*
Saldo akhir tahun	**277**	**-**	**-**	**277**	***Balance at end of year***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas tidak tertagihnya giro pada bank lain.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of uncollectible current account with other banks.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai berikut dengan informasi *staging* cadangan kerugian penurunan nilai giro pada bank lain diungkapkan pada Catatan 49e.

Information with respect to classification of impaired and not impaired financial assets also information about the staging of current account with other banks are disclosed in Note 49e.

6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

a. Berdasarkan jenis, *counterparty,* dan mata uang / *By type, counterparty, and currency*

	2025	2024	
Rupiah			***Rupiah***
Interbank call money			*Interbank call money*
PT Bank Rakyat Indonesia Tbk	1.327.000	-	*PT Bank Rakyat Indonesia Tbk*
PT Bank Pembangunan Daerah Sulawesi Tengah	490.000	-	*PT Bank Pembangunan Daerah Sulawesi Tengah*
PT Bank Danamon Indonesia Tbk	420.000	-	*PT Bank Danamon Indonesia Tbk*
PT Bank Pembangunan Daerah Kalimantan Selatan	295.000	-	*PT Bank Pembangunan Daerah Kalimantan Selatan*
PT Bank Pan Indonesia Tbk	280.000	-	*PT Bank Pan Indonesia Tbk*
PT Bank Pembangunan Daerah Papua	250.000	-	*PT Bank Pembangunan Daerah Papua*
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	200.000	-	*PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara*
PT Bank Mega Tbk	155.000	-	*PT Bank Mega Tbk*
PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta	110.000	50.000	*PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta*
PT Bank Pembangunan Daerah Bengkulu	100.000	-	*PT Bank Pembangunan Daerah Bengkulu*
PT Bank Pembangunan Daerah Kalimantan Tengah	100.000	-	*PT Bank Pembangunan Daerah Kalimantan Tengah*
PT Bank Pembangunan Daerah Jambi		-	*PT Bank Pembangunan Daerah Jambi*
PT Bank Pembangunan Daerah Maluku dan Maluku Utara	100.000	-	*PT Bank Pembangunan Daerah Maluku dan Maluku Utara*
PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung	50.000	50.000	*PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung*
PT Bank Muamalat Indonesia Tbk	40.000	-	*PT Bank Muamalat Indonesia Tbk*
PT Bank Pembangunan Daerah Jawa Tengah	40.000	-	*PT Bank Pembangunan Daerah Jawa Tengah*
PT Bank Pembangunan Daerah Sulawesi Tenggara	-	150.000	*PT Bank Pembangunan Daerah Sulawesi Tenggara*
PT Bank Pembangunan Daerah Lampung	-	100.000	*PT Bank Pembangunan Daerah Lampung*
PT Bank Pembangunan Daerah Nusa Tenggara Timur	-	100.000	*PT Bank Pembangunan Daerah Nusa Tenggara Timur*
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	-	50.000	*PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo*
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat	-	50.000	*PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat*
	3.957.000	550.000	
Deposit Facility	2.828.287	665.000	*Deposit Facility*
Deposit Facility Syariah (FASBIS)	1.363.403	-	*Deposit Facility Syariah (FASBIS)*
	4.191.690	665.000	
Deposito berjangka			*Time deposits*
PT Bank Muamalat Indonesia Tbk	50.000	-	*PT Bank Muamalat Indonesia Tbk*
PT Bank Perekonomian Rakyat Syariah Unawi Barokah	2.000	-	*PT Bank Perekonomian Rakyat Syariah Unawi Barokah*
PT Bank Perekonomian Rakyat Syariah Bank Sampang	1.000	-	*PT Bank Perekonomian Rakyat Syariah Bank Sampang*
PT Bank Perekonomian Rakyat Syariah Bumi Rinjani Kepanjen	1.000	-	*PT Bank Perekonomian Rakyat Syariah Bumi Rinjani Kepanjen*
	54.000	-	

6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan) / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

a. Berdasarkan jenis, *counterparty,* dan mata uang (lanjutan) / *By type, counterparty, and currency (continued)*

	2025	2024	
Mata uang asing			***Foreign currencies***
Interbank call money			*Interbank call money*
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	133.400	80.475	*PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk*
PT Bank SBI Indonesia	83.375	64.380	*PT Bank SBI Indonesia*
PT Bank Nationalnobu Tbk	133.400	64.380	*PT Bank Nationalnobu Tbk*
PT Bank Maspion Indonesia Tbk	-	128.760	*PT Bank Maspion Indonesia Tbk*
PT Bank Syariah Indonesia Tbk	-	80.475	*PT Bank Syariah Indonesia Tbk*
	350.175	418.470	
Jumlah	**8.552.865**	**1.633.470**	***Total***
Cadangan kerugian penurunan nilai	(380)	(1.278)	*Allowance for impairment losses*
Jumlah - bersih	**8.552.485**	**1.632.192**	***Total - net***

Pada tanggal 31 Desember 2025 dan 2024, dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang ditempatkan oleh unit usaha syariah masing-masing sebesar Rp1.417.403 dan Rp665.000.

As of December 31, 2025 and 2024, placements with Bank Indonesia and other banks include placements of sharia business unit amounting to Rp1,417,403 and Rp665,000 respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak memiliki penempatan pada pihak berelasi.

As of December 31, 2025 and 2024, no funds placed with related parties.

b. Berdasarkan jangka waktu / *By maturity*

	2025	2024	
< 1 bulan	999.829	1.569.090	*Less than 1 month*
1 - 3 bulan	7.553.036	64.380	*1 - 3 months*
Jumlah	8.552.865	1.633.470	*Total*
Cadangan kerugian penurunan nilai	(380)	(1.278)	*Allowance for impairment losses*
Jumlah - bersih	**8.552.485**	**1.632.192**	***Total - net***

c. Berdasarkan kolektibilitas / *By collectability*

Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai Peraturan OJK diungkapkan pada Catatan 65c.

Collectibility placements with Bank Indonesia and other banks in accordance with Financial Service Authority Rule are disclosed in Note 65c.

d. Tingkat suku bunga per tahun / *Interest rates per annum*

	2025	2024	
Rupiah			*Rupiah*
Interbank call money	4,66%	6,25%	*Interbank call money*
Deposit facility	3,75%	5,34%	*Deposit facility*
Deposit berjangka	5,58%	6,37%	*Time deposit*
Term deposit	4,69%	0,00%	*Term deposit*
Mata uang asing			*Foreign currencies*
Term deposit	-	5,16%	*Term deposit*
Interbank call money	4,03%	5,25%	*Interbank call money*

6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan) / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

e. Nilai tercatat / *Carrying amount*

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Penempatan pada Bank Indonesia	4.191.690	-	-	4.191.690	*Placements with Bank Indonesia*
Interbank call money	4.307.175	-	-	4.307.175	*Interbank call money*
Deposito berjangka	54.000	-	-	54.000	*Time deposits*
Jumlah	**8.552.865**	**-**	**-**	**8.552.865**	***Total***
Cadangan kerugian penurunan nilai	(380)	-	-	(380)	*Allowance for impairment losses*
Jumlah - bersih	**8.552.485**	**-**	**-**	**8.552.485**	***Total - net***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Interbank call money	968.470	-	-	968.470	*Interbank call money*
Penempatan pada Bank Indonesia	665.000	-	-	665.000	*Placements with Bank Indonesia*
Jumlah	**1.633.470**	**-**	**-**	**1.633.470**	***Total***
Cadangan kerugian penurunan nilai	(1.278)	-	-	(1.278)	*Allowance for impairment losses*
Jumlah - bersih	**1.632.192**	**-**	**-**	**1.632.192**	***Total - net***

f. Cadangan kerugian penurunan nilai / *Allowance for impairment losses*

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	1.278	-	-	1.278	*Balance at beginning of year*
Pemulihan tahun berjalan	(898)	-	-	(898)	*Recovery during the year*
Saldo akhir tahun	**380**	**-**	**-**	**380**	***Balance at end of year***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	5.026	-	-	5.026	*Balance at beginning of year*
Pemulihan tahun berjalan	(3.748)	-	-	(3.748)	*Recovery during the year*
Saldo akhir tahun	**1.278**	**-**	**-**	**1.278**	***Balance at end of year***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas tidak tertagihnya penempatan pada Bank Indonesia dan bank lain.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of uncollectible placements with Bank Indonesia and other banks.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai berikut dengan informasi *staging* cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 49e.

Information with respect to classification of impaired and not impaired financial assets also information about the staging of placements with Bank Indonesia and other banks are disclosed in Note 49e.

g. Penempatan pada bank lain yang digunakan sebagai jaminan / *Placements with other banks pledged as collateral*

Tidak terdapat penempatan pada bank lain yang digunakan sebagai jaminan pada tanggal 31 Desember 2025 dan 2024.

There were no placements with other banks pledged as collateral as of December 31, 2025 and 2024 .

7. TAGIHAN DAN LIABILITAS DERIVATIF / *DERIVATIVE RECEIVABLES AND LIABILITIES*

2025

Instrumen / *Instruments*	Jenis valuta / *Currency*	Jumlah nosional mata uang asing / *Notional amount foreign currencies* (dalam angka penuh / *in full amount*)	Nilai wajar / *Fair values*: Tagihan derivatif / *Derivative receivables*	Nilai wajar / *Fair values*: Liabilitas derivatif / *Derivative liabilities*
Terkait nilai tukar / ***Exchange rate related***				
Kotrak *swap* jual - beli / *Swap contract - sell*	USD	20.000.000	2.165	-

2024

Instrumen / *Instruments*	Jenis valuta / *Currency*	Jumlah nosional mata uang asing / *Notional amount foreign currencies* (dalam angka penuh / *in full amount*)	Nilai wajar / *Fair values*: Tagihan derivatif / *Derivative receivables*	Nilai wajar / *Fair values*: Liabilitas derivatif / *Derivative liabilities*
Terkait nilai tukar / ***Exchange rate related***				
Kontrak *swap* - jual / *Swap contract - sell*	USD	10.000.000	1.144	-

8. SURAT BERHARGA / *MARKETABLE SECURITIES*

a. Berdasarkan jenis dan mata uang / *By type and currency*

	2025 Nilai nominal/ *Nominal value*	2025 Nilai tercatat/ *Carrying value*	2024 Nilai nominal/ *Nominal value*	2024 Nilai tercatat/ *Carrying value*	
Rupiah					***Rupiah***
Biaya perolehan diamortisasi					***Amortised cost***
Surat Utang Negara	5.460.519	5.494.524	6.293.803	6.401.962	*Government bonds*
Surat berharga syariah negara	439.722	440.020	2.194.244	2.189.756	*Government sharia securites*
Obligasi	1.446.700	1.441.954	2.018.471	2.022.203	*Bonds*
Sukuk Bank Indonesia	1.877.707	1.874.444	1.501.132	1.501.132	*Sukuk of Bank Indonesia*
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SIPA)	2.150.000	2.150.000	645.000	645.000	*Certificate of Fund Management Based on Interbank Sharia Principles (SIPA)*
Sekuritas Rupiah Bank Indonesia	4.099.527	3.991.275	2.850.000	2.802.182	*Bank Indonesia Rupiah securities*
Sertifikat Investasi Mudharabah Antarbank (SIMA)	300.000	300.000	950.000	950.000	*Interbank Mudharabah Investment Certificate*
Sukuk Korporasi	189.000	190.638	203.000	203.429	*Sukuk of Corporation*
Reksadana	248.000	248.000	190.000	190.000	*Mutual Fund*
Surat kredit berdokumen dalam negeri	5.674	5.231	13.036	12.999	*Domestic L/C*
Jumlah	**16.216.849**	**16.136.086**	**16.858.686**	**16.918.663**	***Total***
Penyisihan kerugian penurunan nilai	-	(253)	-	(3.052)	*Allowance for impairment*
Jumlah biaya perolehan diamortisasi	**16.216.849**	**16.135.833**	**16.858.686**	**16.915.611**	***Total Amortized cost***
Diukur pada nilai wajar melalui laba rugi (FVTPL)					***Fair value through profit or loss (FVTPL)***
Sertifikat Bank Indonesia	350.000	334.836	-	-	*Certificates of Bank Indonesia*
Penyisihan kerugian penurunan nilai	-	-	-	-	*Allowance for impairment*
Jumlah diukur pada nilai wajar melalui laba rugi (FVTPL)	**350.000**	**334.836**	**-**	**-**	***Total fair value through profit or loss (FVTPL)***

8. SURAT BERHARGA (lanjutan) / *MARKETABLE SECURITIES (continued)*

a. Berdasarkan jenis dan mata uang (lanjutan) / *By type and currency (continued)*

	2025		2024		
	Nilai nominal/ *Nominal value*	Nilai tercatat/ *Carrying value*	Nilai nominal/ *Nominal value*	Nilai tercatat/ *Carrying value*	
Rupiah					***Rupiah***
Nilai wajar melalui melalui penghasilan komprehensif lain					***Fair value through other comprehensive income***
Surat Utang Negara	10.683.904	11.254.968	8.455.565	8.427.170	*Government bonds*
Sekuritas Rupiah Bank Indonesia	50.000	49.759	2.940.315	2.852.641	*Bank Indonesia Rupiah securities*
Sekuritas Berharga Syariah Negara	-	-	1.358.807	1.318.614	*Government Sharia securities*
Sukuk Bank Indonesia	325.128	330.386	-	-	*Sukuk of Bank Indonesia*
Obligasi subordinasi	35.000	-	-	-	*Subordinated bonds*
Jumlah nilai wajar melalui melalui penghasilan komprehensif lain	**11.094.032**	**11.635.113**	**12.754.687**	**12.598.425**	***Total fair value through other comprehensive income***
Mata uang asing:					***Foreign currencies:***
Wesel	1.262	1.262	-	-	*Bill*
Jumlah	**11.095.294**	**11.636.375**	**12.754.687**	**12.598.425**	***Total***
Penyisihan kerugian penurunan nilai	-	-	-	-	*Allowance for impairment*
Jumlah - bersih	**27.662.143**	**28.107.044**	**29.613.373**	**29.514.036**	***Total - net***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat surat berharga pada pihak berelasi.

As of December 31, 2025 and 2024, there were no marketable securities transactions with related parties.

b. Berdasarkan penerbit / *By issuer*

	2025	2024	
Pemerintah Republik Indonesia	17.943.030	17.754.573	*Government of the Republic of Indonesia*
Bank Indonesia	5.810.187	4.992.656	*Bank Indonesia*
Perbankan	3.124.689	4.876.909	*Banking*
Korporasi	1.229.391	1.892.950	*Corporate*
	28.107.297	**29.517.088**	
Penyisihan kerugian penurunan nilai	(253)	(3.052)	*Allowance for impairment losses*
Jumlah	**28.107.044**	**29.514.036**	***Total***

8. SURAT BERHARGA (lanjutan) / ***8. MARKETABLE SECURITIES (continued)***

c. Berdasarkan peringkat / ***c. By rating***

	2025			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai tercatat / *Carrying value***	
Rupiah:				***Rupiah:***
Pemerintah Republik Indonesia	-	-	17.943.030	*Government Bonds*
Bank Indonesia	-	-	5.866.577	*Bank Indonesia*
PT Bank Syariah Indonesia Tbk	Pefindo	idAAA	1.462.000	*PT Bank Syariah Indonesia Tbk*
PT Bank Muamalat Indonesia Tbk	Pefindo	idA+	300.000	*PT Bank Muamalat Indonesia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	Pefindo	idAAA	163.990	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Permodalan Nasional Madani (Persero)	Pefindo	idAAA	275.000	*PT Permodalan Nasional Madani (Persero)*
PT Bank Mandiri (Persero) Tbk	Pefindo	idAAA	210.192	*PT Bank Mandiri (Persero) Tbk*
PT Pupuk Indonesia (Persero)	Pefindo	idAAA	207.077	*PT Pupuk Indonesia (Persero)*
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	Pefindo	idA	350.000	*PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara*
PT Bank Jabar Banten Syariah	Pefindo	idAA-	50.000	*PT Bank Jabar Banten Syariah*
PT Astra Sedaya Finance	Fitch Indonesia	AAA(idn)	130.000	*PT Astra Sedaya Finance*
PT Semen Indonesia (Persero) Tbk	Pefindo	idAAA	20.201	*PT Semen Indonesia (Persero) Tbk*
PT Kereta Api Indonesia (Persero)	Pefindo	idAAA	114.598	*PT Kereta Api Indonesia (Persero)*
PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda)	Fitch Indonesia	A(idn)	200.000	*PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda)*
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAAA	97.000	*PT Sarana Multigriya Finansial (Persero)*
PT Mandiri Tunas Finance	Pefindo	idAAA	92.952	*PT Mandiri Tunas Finance*
PT Bank Negara Indonesia (Persero) Tbk	Pefindo	idAAA	70.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Pegadaian (Persero)	Pefindo	idAAA	100.000	*PT Pegadaian (Persero)*
PT Sarana Multi Infrastruktur (Persero)	Pefindo	idAAA	30.208	*PT Sarana Multi Infrastruktur (Persero)*
PT Bank Mandiri Taspen	Fitch Indonesia	AA(idn)	77.027	*PT Bank Mandiri Taspen*
PT Bank DBS Indonesia	Fitch Indonesia	AAA(idn)	68.597	*PT Bank DBS Indonesia*
PT Maybank Indonesia Tbk	Pefindo	idAAA	10.000	*PT Maybank Indonesia Tbk*
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA	10.243	*PT Perusahaan Listrik Negara (Persero)*
PT Lembaga Pembiayaan Ekspor				*PT Lembaga Pembiayaan Ekspor*
PT Toyota Astra Financial Services	Fitch Indonesia	AAA(idn)	10.000	*PT Toyota Astra Financial Services*
PT Oki Pulp & Paper Mills	Pefindo	idA+	9.000	*PT Oki Pulp & Paper Mills*
PT Angkasa Pura	Pefindo	idAAA	5.048	*PT Angkasa Pura*
PT Federal International Finance	Pefindo	idAAA	4.998	*PT Federal International Finance*
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAAA	30.000	*PT Adira Dinamika Multi Finance Tbk*
PT Chandra Asri Pacific Tbk	Pefindo	idAA-	30.000	*PT Chandra Asri Pacific Tbk*
PT PNM Investment Management	Pefindo	idAAA	58.000	*PT PNM Investment Management*
PT Bank Pembangunan Daerah Jawa Tengah	Pefindo	IdAA-	100.000	*PT Bank Pembangunan Daerah Jawa Tengah*
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA	5.065	*Lembaga Pembiayaan Ekspor Indonesia*
Surat Kredit Berdokumen Dalam Negeri			5.232	*Domestic L/C*
Jumlah Rupiah			**28.106.035**	***Jumlah Rupiah***

	2025			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai tercatat / *Carrying value***	
Mata uang asing:				***Foreign currency:***
Wesel	-	-	1.262	*Bill*
			28.107.297	
Penyisihan kerugian penurunan nilai			(253)	*Allowance for impairment losses*
Jumlah surat-surat berharga			**28.107.044**	***Total marketable securities***

8. SURAT BERHARGA (lanjutan)

c. Berdasarkan peringkat (lanjutan)

8. MARKETABLE SECURITIES (continued)

c. By rating (continued)

	2024		
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai tercatat / *Carrying value***
Rupiah:			***Rupiah:***
Pemerintah Republik Indonesia	-	-	17.754.573
Bank Indonesia	-	-	4.992.656
PT Bank Pan Indonesia Tbk	Pefindo	idAA+	898.559
PT Bank Central Asia Tbk	Pefindo	idAAA	663.043
PT Bank Rakyat Indonesia (Persero) Tbk	Pefindo	idAAA	430.671
PT Bank DBS Indonesia	Fitch Indonesia	AAA(idn)	419.714
PT Bank Muamalat Indonesia Tbk	Pefindo	idA+	400.000
PT Permodalan Nasional Madani (Persero)	Pefindo	idAA+	329.739
PT Bank Syariah Indonesia Tbk	Pefindo	idAAAA(sy)	312.000
PT Bank CIMB Niaga Tbk	Pefindo	idAAA	247.943
PT Pupuk Indonesia (Persero)	Pefindo	idAAA	207.019
PT Bank Aceh Syariah	Pefindo	idA+	200.000
PT Bank Syariah Mega Indonesia	Pefindo	idAA-	200.000
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAAA	177.036
PT Astra Sedaya Finance	Fitch Indonesia	AAA(idn)	174.991
PT Pegadaian (Persero)	Pefindo	idAAA	164.000
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	Pefindo	idA	150.000
PT Bank Mandiri (Persero) Tbk	Pefindo	idAAA	122.313
PT Semen Indonesia (Persero) Tbk	Pefindo	idAAA	120.874
PT Kereta Api Indonesia (Persero)	Pefindo	idAAA	115.484
PT Bank Jabar Banten Syariah	Pefindo	idAA	100.000
PT Bank Pembangunan Daerah Jawa Tengah	Pefindo	idAA-	100.000
PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung	Pefindo	idA+	100.000
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat	Pefindo	idA+	100.000
PT Mandiri Tunas Finance	Pefindo	idAAA	92.907
PT XL Axiata	Fitch Indonesia	AAA(idn)	85.040
PT Tower Bersama Infrastructure	Fitch Indonesia	AA+(idn)	84.707
PT Bank Negara Indonesia (Persero) Tbk	Pefindo	idAAA	80.000
PT Bank Tabungan Negara (Persero) Tbk	Fitch Indonesia	AA+(idn)	69.333
PT Sarana Multi Infrastruktur (Persero)	Pefindo	idAAA	68.504
PT Federal International Finance	Fitch Indonesia	AAA(idn)	64.944
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAAA	54.979
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA	53.435
PT Bank OCBC NISP Tbk	Fitch Indonesia	AAA(idn)	49.780
PT Bank Sinarmas Tbk	Fitch Indonesia	A(idn)	49.780
PT Bank Pembangunan Daerah Kalimantan Barat	Pefindo	idA	45.000
PT Bank Mandiri Taspen	Fitch Indonesia	AA(idn)	37.109
PT Jasa Marga (Persero) Tbk	Pefindo	idAA	33.066
PT Chandra Asri Petrochemical Tbk	Pefindo	idAA-	30.000
PT Maybank Indonesia Tbk	Pefindo	idAAA	23.000
PT Bank Mega Tbk	Pefindo	idAA-	20.711
PT Bank Permata Tbk	Pefindo	idAAA	14.908
PT Lembaga Pembiayaan Ekspor Indonesia (Persero)	Pefindo	idAAA	10.314
PT Toyota Astra Financial Services	Fitch Indonesia	AAA(idn)	10.000
PT Bank HSBC Indonesia	-	-	9.873
PT BPD Jawa Barat dan Banten Tbk	Pefindo	idAA	9.859
Dipindahkan			29.477.864

8. SURAT BERHARGA (lanjutan) / ***8. MARKETABLE SECURITIES (continued)***

c. Berdasarkan peringkat (lanjutan) / ***c By rating (continued)***

	2024			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai tercatat / *Carrying value***	
Pindahan			29.477.864	*Carried forward*
PT Oki Pulp & Paper Mills	Pefindo	idAA+	9.000	*PT Oki Pulp & Paper Mills*
PT Medco Energi Internasional	Pefindo	idAA-	6.992	*PT Medco Energi Internasional*
PT Angkasa Pura	Pefindo	idAAA	5.140	*PT Angkasa Pura*
PT Telkom Indonesia Tbk	Pefindo	idAAA	5.093	*PT Telkom Indonesia Tbk*
Surat kredit berdokumen dalam negeri			12.999	*Domestic L/C*
Jumlah Rupiah			**29.517.088**	***Allowance for impairment losses***
Penyisihan kerugian penurunan nilai			(3.052)	*Total Rupiah*
Jumlah surat-surat berharga			**29.514.036**	***Total marketable securities***

d. Berdasarkan jangka waktu dan tingkat bunga / ***d. By maturity and interest rates***

	2025	**2024**	
Kurang dari 1 tahun	5.336.382	8.778.954	*Less than 1 year*
1 - 5 tahun	11.928.279	11.929.434	*1 - 5 year*
Lebih dari 5 tahun	10.842.636	8.808.700	*More than 5 years*
	28.107.297	**29.517.088**	
Penyisihan kerugian penurunan nilai	(253)	(3.052)	*Allowance for impairment losses*
Jumlah	**28.107.044**	**29.514.036**	***Total***

e. Berdasarkan tingkat bunga / ***e. By interest rates***

	2025	**2024**	
Rupiah			*Rupiah*
Surat Utang Negara	6,63%	6,25%	*Government bonds*
Obligasi	6,67%	6,88%	*Bonds*
Sekuritas Rupiah Bank Indonesia	4,91%	6,99%	*Rupiah securities of Bank Indonesia*
Sukuk Bank Indonesia	5,62%	6,30%	*Sukuk of Bank Indonesia*
Surat Berharga Syariah Negara	6,53%	5,26%	*Government Sharia Securites*
Sukuk Korporasi	6,77%	7,11%	*Sukuk of Corporation*
Sertifikat Investasi Mudharabah Antarbank	4,69%	6,19%	*Interbank Mudharabah Investment*
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SIPA)	4,58%	6,25%	*Certificate of Fund Management Based Interbank Sharia Principles*
Negotiable Certificate of Deposit (NCD)	6,85%	6,53%	*Negotiable Certificate of Deposit (NCD)*
Reksadana	4,49%	8,11%	*Mutual Fund*

f. Perubahan laba (rugi) yang belum direalisasi / ***f. The movement of unrealized gains (losses)***

Perubahan laba (rugi) yang belum direalisasi dari perubahan nilai wajar surat berharga untuk tujuan investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

The movement of unrealized gains (losses) from the change in fair value of marketable securities measured at fair value through other comprehensive income are as follows:

	2025	**2024**	
Saldo awal	(150.141)	(78.960)	*Beginning balance*
Laba (rugi) yang belum direalisasi selama tahun berjalan	455.828	(106.389)	*Unrealized gains (loss) during the year*
Jumlah sebelum pajak tangguhan	**305.687**	**(185.349)**	*Total before deferred tax*
Pajak tangguhan	(58.136)	35.208	*Deferred tax*
Saldo akhir bersih	**247.551**	**(150.141)**	***Ending balance net***

g. Kolektibilitas / ***g. Collectibility***

Kolektibilitas surat-surat berharga sesuai Peraturan OJK diungkapkan pada Catatan 65d.

Collectibility marketable securities in accordance with Financial Service Authority Rule are disclosed in Note 65d.

8. SURAT BERHARGA (lanjutan) / ***8. MARKETABLE SECURITIES (continued)***

h. Nilai tercatat / ***h. Carrying amount***

	2025				
	Tahap 1 / *Stage 1*	**Tahap 2 / *Stage 2***	**Tahap 3 / *Stage 3***	**Jumlah / *Total***	
Rupiah:					***Rupiah:***
Surat Utang Negara	16.749.492	-	-	16.749.492	*Government bonds*
Sekuritas Rupiah Bank Indonesia	4.375.870	-	-	4.375.870	*Rupiah securities of Bank Indonesia*
Sukuk Bank Indonesia	2.204.830	-	-	2.204.830	*Sukuk of Bank Indonesia*
Sertifikat Investasi *Mudharabah* Antarbank (SIMA)	2.450.000	-	-	2.450.000	*Interbank Mudharabah Investment Certificate (SIMA)*
Obligasi	1.441.954	-	-	1.441.954	*Bonds*
Surat Berharga Syariah Negara	440.020			440.020	*Government Sharia Securites*
Reksadana	248.000	-	-	248.000	*Mutual Fund*
Sukuk Korporasi	190.638	-	-	190.638	*Sukuk of Corporation*
Surat kredit berdokumen dalam negeri	5.231	-	-	5.231	*Domestic L/C*
Mata uang asing:					***Foreign currency:***
Wesel	1.262	-	-	1.262	*Bill*
Jumlah	**28.107.297**	**-**	**-**	**28.107.297**	***Total***
Cadangan kerugian penurunan nilai	(253)	-	-	(253)	*Allowance for impairment losses*
Jumlah - bersih	**28.107.044**	**-**	**-**	**28.107.044**	***Total - Net***

	2024				
	Tahap 1 / *Stage 1*	**Tahap 2 / *Stage 2***	**Tahap 3 / *Stage 3***	**Jumlah / *Total***	
Rupiah:					***Rupiah:***
Surat Utang Negara	14.829.132	-	-	14.829.132	*Government bonds*
Sekuritas Rupiah Bank Indonesia	5.654.823	-	-	5.654.823	*Rupiah securities of Bank Indonesia*
Surat Berharga Syariah Negara	3.508.370			3.508.370	*Government Sharia Securites*
Obligasi	2.022.203	-	-	2.022.203	*Bonds*
Sukuk Bank Indonesia	1.501.132	-	-	1.501.132	*Sukuk of Bank Indonesia*
Sertifikat Investasi *Mudharabah* Antarbank (SIMA)	950.000	-	-	950.000	*Interbank Mudharabah Investment Certificate (SIMA)*
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SIPA)	645.000			645.000	*Certificate of Fund Management Based on Interbank Sharia Principles*
Sukuk Korporasi	203.429	-	-	203.429	*Sukuk of Corporation*
Reksadana	190.000	-	-	190.000	*Mutual Fund*
Surat kredit berdokumen dalam negeri	12.999	-	-	12.999	*Domestic L/C*
Jumlah	**29.517.088**	**-**	**-**	**29.517.088**	***Total***
Cadangan kerugian penurunan nilai	(3.052)	-	-	(3.052)	*Allowance for impairment losses*
Jumlah - bersih	**29.514.036**	**-**	**-**	**29.514.036**	***Total - Net***

i. Cadangan kerugian penurunan nilai / ***i. Allowance for impairment losses***

	2025				
	Tahap 1 / *Stage 1*	**Tahap 2 / *Stage 2***	**Tahap 3 / *Stage 3***	**Jumlah / *Total***	
Saldo awal tahun	3.052	-	-	3.052	*Balance at beginning of year*
Pemulihan tahun berjalan	(2.799)	-	-	(2.799)	*Recovery during the year*
Saldo akhir tahun	**253**	**-**	**-**	**253**	***Balance at end of year***

	2024				
	Tahap 1 / *Stage 1*	**Tahap 2 / *Stage 2***	**Tahap 3 / *Stage 3***	**Jumlah / *Total***	
Saldo awal tahun	511	-	-	511	*Balance at beginning of year*
Dampak akuisisi	1.710	-	-	1.710	*Acquisition effect*
Penyisihan tahun berjalan	831	-	-	831	*Provision during the year*
Saldo akhir tahun	**3.052**	**-**	**-**	**3.052**	***Balance at end of year***

8. SURAT BERHARGA (lanjutan)

i. Cadangan kerugian penurunan nilai (lanjutan)

Jumlah minimum penyisihan kerugian penurunan nilai surat-surat berharga yang wajib dibentuk sesuai ketentuan Bank Indonesia pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp30.976 dan Rp31.076.

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas tidak tertagihnya surat berharga.

j. Informasi lain

Pada tanggal 31 Desember 2025 dan 2024, surat berharga yang dijadikan jaminan untuk surat berharga yang dijual dengan janji dibeli kembali dengan nilai nominal masing-masing sebesar Rp3.520.000 dan Rp9.170.000. Nilai wajar pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp3.607.076 dan Rp9.149.544, dengan nilai beli kembali sebesar Rp3.520.929 dan Rp8.786.444 (Catatan 22).

8. MARKETABLE SECURITIES (continued)

i. Allowance for impairment losses

Minimum allowance for impairment losses for marketable securities required by Bank Indonesia as of December 31, 2025 and 2024 amounted to Rp30,976 and Rp31,076, respectively.

Management believes that the allowance for impairment losses is adequate to cover the possible losses of uncollectible marketable securities.

j. Other information

As of December 31, 2025 and 2024, marketable securities which is used as collateral for marketable securities sold with repurchase agreement with nominal value at Rp3,520,000 and Rp9,170,000. Fair value as of December 31, 2025 and 2024, at Rp3,607,076 and Rp9,149,544 with repurchase price at Rp3,520,929 and Rp8,786,444, respectively (Note 22).

9. TAGIHAN DARI SURAT BERHARGA YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

a. Berdasarkan jenis

Tidak terdapat tagihan atas surat berharga yang dibeli dengan janji dijual kembali dengan pihak berelasi.

9. RECEIVABLE FROM MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEEMENT

a. By type

There were no receivable of marketable securities purchased under resale agreement with related parties.

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal beli / *Date of purchase*	Tanggal jual kembali / *Date of resale*	Nilai nominal / *nominal value*	Nilai jual kembali / *Resell value*	Pendapatan bunga yang belum diamortisasi / *Unamortized interest income*	Nilai tercatat / *Carrying value*
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,80%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	1.005.938	1.006.743	805	1.005.938
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,20%	31 Des/ *Dec 31*, 2025	2 Jan/ *Jan 2*, 2026	1.005.921	1.006.039	117	1.005.922
PT Bank DBS Indonesia	IDSR040526 367S	4,80%	30 Des/ *Dec 30*, 2025	6 Jan/ *Jan 6*, 2026	590.104	590.497	393	590.104
PT Bank DBS Indonesia	IDSR161026 364S	4,23%	31 Des/ *Dec 31*, 2025	2 Jan/ *Jan 2*, 2026	578.345	578.413	68	578.345
PT Bank Nationalnobu Tbk	FR0087	4,90%	30 Des/ *Dec 30*, 2025	13 Jan/ *Jan 13*, 2026	491.302	492.104	802	491.302
PT Allo Bank Indonesia Tbk	FR0091	4,80%	30 Des/ *Dec 30*, 2025	5 Jan/ *Jan 5*, 2026	481.848	482.105	257	481.848
PT Bank Nationalnobu	FR0100	4,82%	31 Des/ *Dec 31*, 2025	8 Jan/ *Jan 8*, 2026	468.555	468.994	439	468.555
PT Bank Maybank Indonesia Tbk	FR0068	4,87%	31 Des/ *Dec 31*, 2025	14 Jan/ *Jan 14*, 2026	437.751	438.521	770	437.751
PT Bank DBS Indonesia	IDSR190626 364S	4,23%	31 Des/ *Dec 31*, 2025	2 Jan/ *Jan 2*, 2026	391.069	391.115	46	391.069
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0097	4,67%	30 Des/ *Dec 30*, 2025	6 Jan/ *Jan 6*, 2026	296.540	296.732	192	296.540
PT Bank Pembangunan Daerah Sulawesi Tengah	FR0090	4,80%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	288.760	288.953	192	288.761
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0097	4,76%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	247.297	247.460	163	247.297
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0091	4,76%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	240.698	240.857	159	240.698
PT Bank Capital Indonesia Tbk	IDSR030726 364S	5,35%	16 Okt/ *Oct 16*, 2025	14 Jan/ *Jan 14*, 2026	195.554	195.928	374	195.554
PT Bank Capital Indonesia Tbk	IDSR310726 364S	5,20%	18 Nov/ *Nov 18*, 2025	19 Jan/ *Jan 19*, 2026	194.850	195.353	503	194.850
PT Bank Capital Indonesia Tbk	IDSR021026 364S	5,30%	18 Nov/ *Nov 18*, 2025	16 Feb/ *Feb 16*, 2026	96.657	97.307	650	96.657
PT Bank Capital Indonesia Tbk	IDSR021026 364S	5,35%	16 Okt/ *Oct 16*, 2025	14 Jan/ *Jan 14*, 2026	96.650	96.835	185	96.650
Bank Indonesia	VR0077	4,80%	26 Nov/ *Nov 26*, 2025	25 Feb/ *Feb 25*, 2026	96.127	96.829	702	96.127
Bank Negara Indonesia	FR0071	4,78%	24 Des/ *Dec 24*, 2025	2 Jan/ *Jan 2*, 2026	53.495	54.010	7	54.003
Bank Negara Indonesia	FR0071	4,78%	24 Des/ *Dec 24*, 2025	*2 Jan/ Jan 2*, 2026	53.495	54.010	7	54.003
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	37.030	36.274	33	36.241
Dipindahkan/*Brought forward*					7.347.986	7.355.079	6.864	7.348.215

9. TAGIHAN DARI SURAT BERHARGA YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

9. RECEIVABLE FROM MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEEMENT (continued)

a. Berdasarkan jenis (lanjutan)

a. By type (continued)

	2025							
Pihak lawan / *Counterpart*	**Jenis sekuritas / *Type of securities***	**Suku bunga / *Interest Rate***	**Tanggal beli / *Date of purchase***	**Tanggal jual kembali / *Date of resale***	**Nilai nominal / *nominal value***	**Nilai jual kembali / *Resell value***	**Pendapatan bunga yang belum diamortisasi / *Unamortized interest income***	**Nilai tercatat / *Carrying value***
Pindahan/*Carried forward*					7.347.986	7.355.079	6.864	7.348.215
PT Bank Nationalnobu Tbk	IDSR310726 364S	4,77%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	12.637	12.647	10	12.637
PT Bank CIMB Niaga Tbk	FR0082	4,80%	29 Des/ *Dec 29*, 2025	12 Jan/ *Jan 12*, 2026	10.244	10.259	15	10.244
PT Bank Rakyat Indonesia (Persero) Tbk	FR0104	4,90%	23 Des/ *Dec 23*, 2025	23 Jan/ *Jan 23*, 2026	10.143	10.173	30	10.143
PT Bank Mandiri (Persero) Tbk	FR0107	4,80%	11 Des/ *Dec 11*, 2025	8 Jan/ *Jan 8*, 2026	10.107	10.117	9	10.108
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,90%	31 Des/ *Dec 31*, 2025	30 Jan/ *Jan 30*, 2026	10.059	10.099	40	10.059
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,85%	29 Des/ *Dec 29*, 2025	29 Jan/ *Jan 29*, 2026	10.013	10.050	38	10.012
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,88%	19 Des/ *Dec 19*, 2025	19 Jan/ *Jan 19*, 2026	10.006	10.031	24	10.007
PT Bank Rakyat Indonesia (Persero) Tbk	FR0103	4,80%	17 Des/ *Dec 17*, 2025	19 Jan/ *Jan 19*, 2026	9.994	10.018	24	9.994
PT Bank DBS Indonesia	IDSR060326 364S	4,80%	30 Des/ *Dec 30*, 2025	13 Jan/ *Jan 13*, 2026	9.915	9.931	16	9.915
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	FR0087	4,75%	29 Des/ *Dec 29*, 2025	12 Jan/ *Jan 12*, 2026	9.825	9.839	14	9.825
PT Bank DBS Indonesia	IDSR161026 364S	4,75%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	9.640	9.646	6	9.640
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.423	9.431	7	9.424
Dipindahkan/*Brought forward*					7.554.799	7.562.199	7.160	7.555.039

9. TAGIHAN DARI SURAT BERHARGA YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

9. *RECEIVABLE FROM MARKETABLE SECURITIES PURCHASED UNDER RESALE AGREEEMENT (continued)*

a. Berdasarkan jenis (lanjutan)

a. *By type (continued)*

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal beli / *Date of purchase*	Tanggal jual kembali / *Date of resale*	Nilai nominal / *nominal value*	Nilai jual kembali / *Resell value*	Pendapatan bunga yang belum diamortisasi / *Unamortized interest income*	Nilai tercatat / *Carrying value*
Pindahan/*Carried forward*					7.554.799	7.562.199	7.160	7.555.039
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
Bank Indonesia	VR0070	4,75%	31 Des/ *Dec 31*, 2025	7 Jan/ *Jan 7*, 2026	9.628	9.431	7	9.424
PT Bank Rakyat Indonesia (Persero) Tbk	FR0091	4,80%	22 Des/ *Dec 22*, 2025	22 Jan/ *Jan 22*, 2026	9.620	9.647	27	9.620
PT Bank Rakyat Indonesia (Persero) Tbk	FR0091	4,80%	10 Des/ *Dec 10*, 2025	12 Jan/ *Jan 12*, 2026	9.615	9.629	14	9.615
Jumlah / *Total*					**7.631.802**	**7.638.061**	**7.243**	**7.630.818**

2024

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal beli / *Date of purchase*	Tanggal jual kembali / *Date of resale*	Nilai nominal / *nominal value*	Nilai jual kembali / *Resell value*	Pendapatan bunga yang belum diamortisasi / *Unamortized interest income*	Nilai tercatat / *Carrying value*
PT Bank Capital Indonesia Tbk	FR0087	7,00%	23 Sep/ *Sep 23*, 2024	6 Jan/ *Jan 6*, 2025	250.000	239.764	228	239.536
PT Bank Capital Indonesia Tbk	FR0059	6,85%	8 Okt/ *Oct 8*, 2024	13 Jan/ *Jan 13*, 2025	200.000	202.342	454	201.888
PT Bank Capital Indonesia Tbk	FR0086	7,00%	23 Sep/ *Sep 23*, 2024	6 Jan/ *Jan 6*, 2025	150.000	147.265	140	147.125
PT Bank KB Bukopin Tbk	FR0073	6,45%	19 Des/ *Dec 19*, 2024	2 Jan/ *Jan 2*, 2025	10.000	10.238	2	10.236
PT Bank Pembangunan Daerah Kalimantan Tengah	FR0075	6,45%	23 Des/ *Dec 23*, 2024	6 Jan/ *Jan 6*, 2025	10.000	9.655	9	9.646
PT Bank Pan Indonesia Tbk	IDSR311025 364S	6,45%	18 Des/ *Dec 18*, 2024	2 Jan/ *Jan 2*, 2025	10.000	9.430	1	9.429
Jumlah / *Total*					**630.000**	**618.694**	**834**	**617.860**

Pada tanggal 31 Desember 2025 dan 2024, tagihan atas surat berharga yang dibeli dengan janji dijual kembali tidak mengalami kerugian penurunan nilai. Manajemen berkeyakinan bahwa tidak ada penyisihan kerugian penurunan nilai yang perlu diakui.

As of December 31, 2025 and 2024, receivable of marketable securities purchased under resale agreement are not impaired. Management believes that there was no allowance for impairment losses to be recognised.

10. TAGIHAN LAINNYA / *10. OTHER RECEIVABLES*

	2025	2024	
Tagihan transfer, deposit dan ATM	160.834	178.972	*Transfer receivables, deposit and ATM*
Tagihan subsidi bunga kredit KUR	101.217	31.244	*KUR loan interest subsidy bill*
Bank garansi dalam penyelesaian	64.198	67.198	*Bank guarantees in progress*
Tagihan asuransi	50.476	49.122	*Insurance receivable*
Lainnya	56.405	6.803	*Others*
Jumlah	**433.130**	**333.339**	***Total***
Penyisihan penurunan nilai realisasi bersih	(93.663)	(79.003)	*Allowance for decline in net realizable value*
Jumlah - net	**339.467**	**254.336**	***Total - net***

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat tagihan pada pihak berelasi.

As of December 31, 2025 and 2024 there were no other receivables from related parties.

Kolektibilitas tagihan lainnya pada tanggal 31 Desember 2025 dan 2024 adalah lancar (Catatan 65f).

The collectibility of all other receivables as of December 31, 2025 and 2024 was classified as current (Note 65f).

Perubahan penyisihan penurunan nilai realisasi bersih adalah sebagai berikut:

The movements in the allowance for decline in net realizable value are as follows:

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	79.003	-	-	79.003	*Balance at beginning of year*
Dampak akuisisi	14.725	-	-	14.725	*Acquisition impact*
Pemulihan tahun berjalan	(65)	-	-	(65)	*Recovery during the year*
Saldo akhir tahun	**93.663**	**-**	**-**	**93.663**	***Balance at end of year***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	-	-	58.656	58.656	*Balance at beginning of year*
Penyisihan tahun berjalan	-	-	20.347	20.347	*Allowance during the year*
Saldo akhir tahun	**-**	**-**	**79.003**	**79.003**	***Balance at end of year***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai untuk menutupi kemungkinan kerugian yang timbul akibat tagihan lainnya tidak tertagih adalah memadai.

Management believes that the allowance for impairment losses on uncollectible other receivables is adequate.

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH / *11. LOANS AND SHARIA RECEIVABLES/FINANCING*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

	2025	2024	
Rupiah			***Rupiah***
Pihak berelasi			***Related parties***
Investasi	462.865	-	*Invesment*
Karyawan	133.507	98.625	*Employee*
Modal kerja	59.106	7.820	*Working capital*
Konsumsi	48.275	5.999	*Consumer*
	703.753	112.444	
Pihak ketiga			***Third parties***
Konsumsi	71.264.215	42.421.659	*Consumer*
Modal kerja	24.372.156	15.719.225	*Working capital*
Investasi	8.110.812	410.798	*Investment*
Sindikasi	3.235.969	4.378.222	*Syndicated*
Karyawan	2.721.597	1.994.003	*Employee*
	109.704.749	64.923.907	
Jumlah Rupiah	**110.408.502**	**65.036.351**	***Total Rupiah***
Valuta asing			***Foreign currencies***
Pihak ketiga			***Third parties:***
Modal kerja	94.118	10.316.389	*Working capital*
Jumlah valuta asing	**94.118**	**10.316.389**	***Total foreign currencies***
Jumlah	**110.502.620**	**75.352.740**	
Cadangan kerugian penurunan nilai	(3.713.637)	(2.113.224)	*Allowance for impairment losses*
Jumlah - bersih	**106.788.983**	**73.239.516**	***Total - net***

b. Berdasarkan sektor ekonomi / *b. By economic sectors*

	2025	2024	
Rumah tangga	74.167.817	44.528.059	*Household*
Perdagangan besar dan eceran	13.846.275	12.353.855	*Wholesale and retail trade*
Pertanian perburuan dan kehutanan	5.999.478	4.425.996	*Agriculture, hunting and forestry*
Konstruksi	4.371.073	4.433.424	*Construction*
Industri pengolahan	4.775.911	3.932.811	*Processing industry*
Jasa kemasyarakatan dan sosial budaya	2.396.069	2.109.570	*Public and social culture services*
Perantara keuangan	1.181.848	1.161.377	*Financial intermediaries*
Akomodasi makanan dan minuman	944.962	575.442	*Accomodation, food and beverage*
Jasa pendidikan	479.241	576.377	*Education services*
Jasa kesehatan dan kegiatan sosial	507.012	381.942	*Health services and social activities*
Transportasi, pergudangan dan komunikasi	399.229	292.504	*Transportation, warehousing and communications*
Real estate, usaha persewaan dan jasa perusahaan	392.285	237.488	*Real estate, business services and business ownership*
Perikanan	262.907	178.799	*Fishery*
Administrasi pemerintahan, pertahanan dan jaminan sosial wajib	538.364	1.279	*Government administration, defense and mandatory sosial security*
Pertambangan dan penggalian	128.347	57.667	*Mining and quarrying*
Listrik gas dan air	53.160	72.624	*Electricity, gas and water*
Jasa perorangan yang melayani rumah tangga	27.090	18.046	*Individual services which serve households*
Kegiatan yang belum jelas batasannya	26.292	15.480	*Activity is still undefined*
Badan internasional dan badan ekstra internasional lainnya	5.260	-	*International bodies and other extra-international bodies*
Jumlah	**110.502.620**	**75.352.740**	***Total***
Dikurangi:			*Less:*
Penyisihan kerugian penurunan nilai	(3.713.637)	(2.113.224)	*Allowance for impairment losses*
Jumlah - bersih	**106.788.983**	**73.239.516**	***Total - net***

c. Kolektabilitas / *c. Collectibility*

Kolektibilitas kredit yang diberikan dan piutang/pembiayaan syariah sesuai Peraturan OJK diungkapkan pada Catatan 65g.

Collectibility loans sharia receivables/financing in accordance with Financial Service Authority Rule are disclosed in Note 65g.

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

11. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

d. Berdasarkan sisa umur kredit

d. Maturity of loans

	2025	2024	
Kurang dari 1 bulan	12.820.000	9.747.031	*Less than 1 year*
1 - 2 tahun	6.689.479	4.741.106	*1 - 2 years*
Lebih dari 2 - 5 tahun	35.827.876	25.510.592	*More than 2 - 5 years*
Lebih dari 5 tahun	55.165.265	35.354.011	*Over 5 years*
Jumlah	**110.502.620**	**75.352.740**	***Total***
Dikurangi:			*Less:*
Penyisihan kerugian penurunan nilai	(3.713.637)	(2.113.224)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - bersih	**106.788.983**	**73.239.516**	***Total loans - net***

e. Berdasarkan hubungan

Kredit yang diberikan kepada pihak berelasi, termasuk pinjaman kepada manajemen kunci. Pinjaman kepada manajemen kunci pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp100.973 dan Rp102.306 (Catatan 45), merupakan kredit untuk pembelian kendaraan, rumah dan keperluan lainnya dengan jangka waktu antara 1 - 20 tahun dan dikenakan bunga sebesar 4,00% - 6,50% per tahun.

e. By relationship

Loans to related parties include loans to key management. Loans to key management as of December 31, 2025 and 2024 amounted to Rp100,973 and Rp102,306, respectively (Note 45), which involved automobiles, housing and other loans, with terms of between 1 - 20 years and interest at rates of between 4,00%-6,50% per annum.

f. Tingkat bunga tahunan

Tingkat bunga kredit yang diberikan dalam Rupiah pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar 3,00% - 23,00%.

f. Annual interest rates

The annual interest rates of loans in Rupiah as of December 31, 2025 and 2024 are 3.00% - 23.00% respectively.

g. Kredit sindikasi

Keikutsertaan Grup sebagai anggota sindikasi dengan persentase penyertaan pada tanggal 31 Desember 2025 dan 2024 berkisar antara 0,42% - 66,43% dari total pinjaman sindikasi.

g. Syndicated loans

The share of the Group in syndicated loans as of December 31, 2025 and 2024 ranged from 0.42% - 66.43% from total of syndication loan.

h. Piutang / pembiayaan syariah

Dalam pinjaman termasuk saldo pembiayaan yang diberikan berdasarkan prinsip syariah pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

h. Receivables / financing

The amounts of loans including financing provided based on sharia principles as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Musyarakah	11.730.752	10.901.768	*Musyarakah*
Murabahah	3.084.660	2.941.516	*Murabahah*
Qardh	86.121	56.456	*Qardh*
Mudharabah	37.811	61.292	*Mudharabah*
Ijarah	1.201	900	*Ijarah*
Jumlah	14.940.545	13.961.932	*Jumlah*
Dikurangi:			*Less:*
Penyisihan kerugian penurunan nilai	(397.054)	(208.544)	*Allowance for impairment losses*
Jumlah kredit yang diberikan - bersih	**14.543.491**	**13.753.388**	***Total loans - net***

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

i. Kredit yang direstrukturisasi

Restrukturisasi kredit pada tanggal 31 Desember 2025 dan 2024, adalah masing-masing sebesar Rp5.390.045 dan Rp3.896.345.

11. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

i. Restructured loans

The restructured loans as of December 31, 2025 and 2024 amounted to Rp5,390,045 and Rp3,896,345, respectively.

	2025	2024	
Perpanjangan waktu kredit	2.822.238	1.241.312	*Exsistension of loan period*
Perpanjangan waktu kredit dan penyesuaian suku bunga	89.980	4.472	*Exsistension of loan period and interest rate adjustment*
Penyesuaian waktu kredit dan skema lain	2.477.827	2.650.561	*Exsistension of loan period and other schemes*
Jumlah	**5.390.045**	**3.896.345**	***Total***

Sehubungan dengan restrukturisasi dan relaksasi kredit sebagai dampak dari COVID-19, regulator mengeluarkan POJK No.11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran COVID-19 sebagaimana diubah terakhir dengan POJK No.17/POJK.03/2021 tanggal 10 September 2021, dan siaran pers IAI atas dampak pandemi COVID-19, Grup telah melakukan restrukturisasi kredit terhadap debitur yang terkena dampak COVID-19, dan melaporkan saldo restrukturisasi kredit tersebut pada kolektibilitas lancar pada tanggal 31 Desember 2023. Berdasarkan Siaran Pers Otoritas Jasa Keuangan No.SP-41/OJK/GKPB/III/2024 tanggal 31 Maret 2024, stimulus relaksasi kredit perbankan dalam rangka penanganan pandemi Covid-19 dinyatakan berakhir.

In relation to credit restructuring and relaxation as a result of COVID-19, the regulator issued POJK No.11/POJK.03/2020 dated March 16, 2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of the Spread of COVID-19, which have been amended with POJK No.17/ POJK.03/2021 dated September 10, 2021, and IAI press release on the impact of the COVID-19 pandemic, The Group has restructured credit for debtors affected by COVID-19, and reported the balance of the restructuring of the credit to the current collectability as of December 31, 2023. Based on the Financial Services Authority Press Release No.SP-41/OJK/GKPB/III/2024 dated March 31, 2024, the bank credit relaxation stimulus in the context of handling the Covid-19 pandemic was declared over.

j. Jumlah kredit yang diberikan dan piutang/pembiayaan syariah yang djamin dengan simpanan pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp1.017.324 dan Rp409.740 dengan jaminan berupa simpanan yang diblokir masing-masing sebesar Rp254.456 dan Rp409.512 (Catatan 20e).

j. *The amount of credit granted and sharia receivables/financing secured by deposits as of December 31, 2025 and 2024, were Rp1.017.324 and Rp409,740, respectively, with collateral in the form of blocked deposits amounting to Rp254,456 and Rp409,512 (Note 20e).*

k. Kredit yang diberikan dan piutang/pembiayaan syariah yang dihapusbukukan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, masing-masing adalah sebesar Rp1.061.984 dan Rp634.768.

k. *Loans and sharia receivables/financing written-off for the year ended December 31,2025 and 2024 amounted to Rp1,061,984 and Rp634,768 respectively.*

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

11. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

I. Berdasarkan *stage*

I. By stage

Berikut adalah perubahan jumlah pinjaman yang diberikan berdasarkan *stage* pada tanggal 31 Desember 2025 dan 2024:

Below is movement of loans based on stages as of December 31, 2025 and 2024:

	2025					
	Tahap 1/ *Stage* 1	**Tahap 2/ *Stage* 2**	**Tahap 3/ *Stage* 3**	**Piutang / pembiayaan syariah / *Sharia receivables / financing***	**Jumlah / *Total***	
Saldo awal	**56.329.729**	**970.846**	**4.090.233**	**13.961.932**	**75.352.740**	***Beginning balance***
Dampak akuisisi	30.068.388	275.199	779.378	-	31.122.965	*Acquisition impact*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	173.255	(153.990)	(19.265)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(981.318)	1.006.524	(25.206)	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1.251.622)	(283.044)	1.534.666	-	-	*Transfer to credit impaired (Stage 3)*
Aset keuangan yang baru atau dibeli	24.979.275	324.132	915.120	1.038.664	27.257.191	*New financial assets originated or purchased*
Pengukuran kembali nilai tercatat bersih	(21.376.252)	(711.763)	(80.277)	-	(22.168.292)	*Remeasurement of net carrying amount*
Penghapusbukuan selama tahun berjalan			(1.001.933)	(60.051)	(1.061.984)	*Write off during the year*
Saldo akhir	**87.941.455**	**1.427.904**	**6.192.716**	**14.940.545**	**110.502.620**	***Ending balance***

	2024					
	Tahap 1/ *Stage* 1	**Tahap 2/ *Stage* 2**	**Tahap 3/ *Stage* 3**	**Piutang / pembiayaan syariah / *Sharia receivables / financing***	**Jumlah / *Total***	
Saldo awal	**48.388.793**	**669.959**	**3.514.292**	**2.187.859**	**54.760.903**	***Beginning balance***
Dampak akuisisi	-	-	-	11.147.478	11.147.478	*Acquisition impact*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	339.074	(232.734)	(106.340)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(636.085)	647.977	(11.892)	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1.395.899)	(281.977)	1.677.876	-	-	*Transfer to credit impaired (Stage 3)*
Aset keuangan yang baru atas dibeli	28.263.724	385.714	482.255	648.583	29.780.276	*New financial assets originated or purchased*
Pengukuran kembali nilai tercatat bersih	(18.629.878)	(218.093)	(853.178)	-	(19.701.149)	*Remeasurement of net carrying amount*
Penghapusbukuan selama tahun berjalan	-	-	(612.780)	(21.988)	(634.768)	*Write off during the year*
Saldo akhir	**56.329.729**	**970.846**	**4.090.233**	**13.961.932**	**75.352.740**	***Ending balance***

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

I. Berdasarkan *stage* (lanjutan)

Berikut adalah perubahan jumlah cadangan kerugian penurunan nilai berdasarkan *stage* pada tanggal 31 Desember 2025 dan 2024:

11. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

I. By stage (continued)

Below is movement of allowance for impairment losses based on stages as of December 31,2025 and 2024:

	2025					
	Tahap 1/ *Stage* 1	**Tahap 2/ *Stage* 2**	**Tahap 3/ *Stage* 3**	**Piutang / pembiayaan syariah / *Sharia receivables / financing***	**Jumlah / *Total***	
Saldo awal	**286.519**	**95.332**	**1.522.829**	**208.544**	**2.113.224**	***Beginning balance***
Dampak akuisisi	124.816	64.524	523.835	-	713.175	*Acquisition impact*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	21.595	(14.203)	(7.392)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(12.233)	22.268	(10.035)	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(47.468)	(28.825)	76.293	-	-	*Transfer to credit impaired (Stage 3)*
Penghapusbukuan selama tahun berjalan	-	-	(1.001.933)	(60.051)	(1.061.984)	*Write off during the year*
Perubahan bersih pada eksposur dan pengukuran kembali	75.186	9.223	1.616.252	248.561	1.949.222	*Net charge in exposure and remeasurement*
Saldo akhir	**448.415**	**148.319**	**2.719.849**	**397.054**	**3.713.637**	***Ending balance***

	2024					
	Tahap 1/ *Stage* 1	**Tahap 2/ *Stage* 2**	**Tahap 3/ *Stage* 3**	**Piutang / pembiayaan syariah / *Sharia receivables / financing***	**Jumlah / *Total***	
Saldo awal	**239.566**	**74.071**	**997.876**	**53.392**	**1.364.905**	***Beginning balance***
Dampak akuisisi	-	-	-	109.893	109.893	*Acquisition impact*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	149.798	(28.652)	(121.146)	-	-	*Transfer to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(7.749)	186.875	(179.126)	-	-	*Transfer to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(17.317)	(29.967)	47.284	-	-	*Transfer to credit impaired (Stage 3)*
Penghapusbukuan selama tahun berjalan	-	-	(612.780)	(21.988)	(634.768)	*Write off during the year*
Perubahan bersih pada eksposur dan pengukuran kembali	(77.779)	(106.995)	1.390.721	67.247	1.273.194	*Net charge in exposure and remeasurement*
Saldo akhir	**286.519**	**95.332**	**1.522.829**	**208.544**	**2.113.224**	***Ending balance***

Manajemen berpendapat bahwa jumlah penyisihan kerugian penurunan nilai untuk menutup kemungkinan kerugian yang timbul akibat kredit yang diberikan dan piutang/pembiayaan syariah tidak tertagih adalah memadai.

Management believes that the allowance for impairment losses on uncollectible loans and sharia receivables/financing is adequate.

Saldo cadangan kerugian penurunan nilai adalah sebesar Rp2.198.523 (individual) dan Rp1.515.114 (kolektif) pada tanggal 31 Desember 2025, sebesar Rp1.078.684 (individual) dan Rp1.034.540 (kolektif) pada tanggal 31 Desember 2024.

The balance of allowance for impairment losses amounted to Rp2,198,523 (individual) and Rp1,515,114 (collective) as of December 31, 2025, and amounted to Rp1,078,684 (individual) and Rp1,034,540 (collective) as of December 31, 2024.

11. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

m. Dalam rangka percepatan Pemulihan Ekonomi Nasional (PEN) sesuai Peraturan Menteri Keuangan No.70/PMK.05/2020, Pemerintah melakukan Penempatan Uang Negara kepada perbankan salah satunya Bank, dalam bentuk deposito dengan tenor 6 (enam) bulan sebesar Rp2.000.000 pada tanggal 14 Agustus 2020 sampai 10 Februari 2021. Dana pemerintah tersebut telah disalurkan dalam bentuk kredit sebesar Rp8.092.192 sampai dengan tanggal 10 Februari 2021, dan selanjutnya dana akan dikembalikan kepada Pemerintah.

Bank juga berpartisipasi dalam penyaluran subsidi bunga dari Pemerintah bagi debitur UMKM dan subsidi bunga tambahan untuk Kredit Usaha Rakyat (KUR) sesuai dengan PMK No.85/PMK.05/2020 untuk periode Mei 2020.

Besaran subsidi bunga tersebut adalah sebagai berikut:

- Plafon kredit kurang dari atau sama dengan Rp500, subsidi bunga yang diberikan sebesar 6% selama 3 (tiga) bulan pertama dan 3% selama tiga bulan berikutnya.
- Plafon kredit lebih dari Rp500 sampai dengan Rp10.000, subsidi bunga yang diberikan sebesar 3% selama 3 (tiga) bulan pertama dan 2% selama tiga bulan berikutnya.

Sampai dengan tanggal 31 Desember 2025, Bank telah menerima subsidi bunga dari Pemerintah untuk disalurkan kepada debitur UMKM sebesar Rp24.599.643.

11. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

m. *In order to accelerate National Economic Recovery Program (PEN) based on PMK No.70/PMK.05/2020, Government place their funds in banks, which Bank is one of them, in time deposit with 6 (six) months tenor contract amounted to Rp2,000,000 on August 14, 2020 until February 10, 2021. The Government fund has been distributed in form of loan amounted to Rp8,092,192 until February 10, 2021 and the fund will be returned to Government.*

Bank also participate in channeling interest subsidy from Government for Small Medium Enterprise (SME) debtors and additional interest subsidy for Kredit Usaha Rakyat (KUR) program based on PMK No.85/PMK.05/2020 for period May, 2020.

The interest subsidies will cover loan interest are as follows:

- *The credit limit is less than or equal to Rp500, the interest subsidy is 6% for the first 3 ((three) months and 3% for the following three months.*
- *The credit limit is more than Rp500 to Rp10,000, the interest subsidy is 3% for the first (three) months and 2% for the following three months.*

Until December 31, 2025, the Bank has distributed interest subsidies for SME debtors amounted to Rp24,599,643.

12. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA / *12. ACCRUED INTEREST INCOME*

	2025	2024	
Rupiah:			***Rupiah:***
Kredit yang diberikan	776.497	472.676	*Loans*
Surat berharga	339.179	314.919	*Markateble securities*
Lain-lain	2.944	2.130	*Others*
Mata uang asing:			***Foreign currencies:***
Kredit yang diberikan	131	177	*Loans*
Lain-lain	851	618	*Others*
Jumlah	**1.119.602**	**790.520**	***Total***

Pendapatan bunga yang masih akan diterima – Rupiah dan mata uang asing lain-lain merupakan pendapatan bunga yang masih akan diterima atas transaksi *interbank call money* dan penempatan antar bank lainnya.

Accrued interest income – Rupiah and other foreign currencies represents accrued interest income on interbank call money transactions and other interbank placements.

13. BIAYA DIBAYAR DIMUKA / *13. PREPAID EXPENSES*

	2025	2024	
Asuransi lainnya	66.459	55.345	*Other insurance*
Asuransi tunjangan hari tua	55.304	86.682	*Mutual aid pension insurance*
Pemeliharaan aset	21.540	15.735	*Assets maintenance*
Termin pemeliharaan dalam penyelesaian	13.216	5.254	*Maintenance term in progress*
Sewa dibayar dimuka	11.848	11.931	*Prepaid rent*
Lainnya	28.125	31.625	*Others*
Jumlah	**196.492**	**206.572**	***Total***

Sewa dibayar dimuka merupakan sewa atas gedung kantor cabang dan rumah dinas.

Prepaid rent represents rent of the branch office buildings and official house.

14. INVESTASI PADA ENTITAS ASOSIASI / *INVESTMENTS IN ASSOCIATES*

Pada tanggal 31 Desember 2025, entitas asosiasi yang dimiliki oleh Grup sebagai berikut:

As of December 31, 2025, the associate is of the Group were as follow:

Nama Perusahaan / *Company name*	Kegiatan usaha / *Business Activity*	Persentase kepemilikan / *Percentage of Ownership* 31 Desember / *December, 31* 2025	Nilai tercatat / *Carrying value*
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	Perbankan/*Banking*	0,05%	745
Jumlah / *Total*			

Sebagaimana diungkapkan pada Catatan 1d tentang entitas asosiasi, pada bulan November 2025, Bank telah melakukan efektif penyertaan modal kepada BEKS sejumlah 27.511.900 lembar saham yang dicatat pada BEKS sebesar nilai nominal pada modal saham atau setara 0,05% dari jumlah modal disetor BEKS.

As disclosed in Note 1d regarding associates, in November 2025, the Bank made an effective capital contribution to BEKS 27,511,900 shares recorded in BEKS at par value in share capital, equivalent to 0.05% of BEKS' paid-in capital.

Berikut ini adalah ringkasan informasi keuangan BEKS pada tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut, yang dicatat dengan menggunakan metode ekuitas.

The following table is the summarised finansial information for BEKS as of 31 Desember 2025 and for the year then ended, which are accounted for using the equity method.

	2025	
Total aset	10.001.445	*Total assets*
Total liabilitas	8.101.289	*Total liabilities*
Aset bersih	**1.900.156**	***Net assets***
Pendapatan	719.768	*Revenue*
Laba bersih tahun berjalan	52.522	*Net income for the year*
Penghasilan komprehensif lain setelah pajak	(876)	*Other comprehensive income after tax*
Jumlah penghasilan komprehensif tahun berjalan	**51.646**	***Total comprehensive income for the year***

Jumlah bagian Grup atas penghasilan komprehensif dan jumlah tercatat pada entitas asosiasi adalah sebagai berikut:

Total Group's share of comprehensive income and carrying value of associates are as follows:

	2025	
Bagian atas laba bersih	-	*Share of net income*
Bagian atas laba komprehensif lain	-	*Share of other comprehensif gain*
Jumlah bagian atas penghasilan komprehensif	-	*Total share of comprehensive income*
Nilai perolehan	745	*Acquisition value*
Jumlah tercatat	**745**	***Carrying value***

Rekonsiliasi atas ringkasan informasi keuangan yang disajikan terhadap nilai buku dari kepentingan entitas asosiasi adalah sebagai berikut:

Reconciliation of the summarised financial information presented to the carrying amount of its interest in associateis as follows:

	2025	
Pengakuan awal aset bersih	1.761.649	*Net asset initial recognition*
Laba bersih tahun berjalan	-	*Net income for the year*
Penghasilan komprehensif lain setelah pajak	-	*Other comprehensive income after tax*
	1.761.649	
Persentase kepemilikan efektif	0,05%	*Percentage of effective ownership*
	934	
Goodwill	(189)	*Goodwill*
Nilai tercatat	**745**	***Carrying value***

15. PENYERTAAN SAHAM / *INVESTMENT IN SHARES*

Seluruh penyertaan saham dalam mata uang Rupiah / *All investment in shares are stated in Rupiah.*

	2025		2024		
	Persentase kepemilikan / *Ownership percentage*	Nilai tercatat / *Carrying amount*	Persentase kepemilikan / *Ownership percentage*	Nilai tercatat / *Carrying amount*	
Metode nilai wajar / biaya					***Fair value/cost method***
PT Sarana NTB Ventura	-	-	5,84%	2.568	*PT Sarana NTB Ventura*
Jumlah		**-**		**2.568**	***Total***

Manajemen berkeyakinan tidak terdapat indikasi penurunan nilai terhadap penyertaan saham tersebut dan karenanya manajemen berpendapat tidak perlu dibentuk penyisihan.

Management believes that there is no indication of impairment in the value of these investment in shares and accordingly the management believes that no provision for possible losses is required.

Berdasarkan salinan Akta Jual Beli Saham No.10 tanggal 7 Maret 2025, bahwa Entitas Anak telah menjual seluruh penyertaan saham kepada pihak perorangan dengan penjelasan sebagai berikut:

Based on the copy of Deed of Sale and Purchase of Shares No.10 dated March 7, 2025, the Subsidiary has sold all of its shares to individual parties with the following explanation:

	Nominal/*Amount*	
Nilai penyertaan saham	2.568	*Value of investment in shares*
Potongan penjualan penyertaan saham	(899)	*Discount on sale of investment in shares*
Nilai penyertaan saham yang dijual (bruto)	1.669	*Value of equity investments sold (gross)*
Dikurangi porsi titipan dana kebajikan	(458)	*Less portion of benevolent trust fund*
Nilai penyertaan saham yang dijual (bersih)	1.211	*Value of equity investments sold (net)*
Kerugian penjualan penyertaan saham setelah ditambah pajak final	**1.359**	*Loss on sale of investments shares after adding final tax*

Kolektibilitas penyertaan saham sesuai Peraturan OJK diungkapkan pada Catatan 65e.

Collectibility investment in shares accordance with Financial Service Authority Rule are disclosed in Note 65e.

16. ASET TETAP DAN ASET HAK GUNA / *FIXED ASSETS AND RIGHT-OF-USE ASSETS*

	2025							
	Saldo awal / *Beginning balance*	Penyesuaian saldo awal / *Adjusted beginning balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Reklasifikasi / *Reclassification*	Revaluasi / *Revaluation*	Dampak akuisisi / *Acquisition impact*	Saldo akhir / *Ending balance*
Biaya perolehan /								
Tanah / *Land*	1.240.664	-	-	14	6.934	47.720	416.458	1.711.762
Bangunan / *Buildings*	533.617	-	8.102	778	23.458	-	528.214	1.092.613
Peralatan kantor / *Office equipment*	759.703	32.274	43.483	7.987	360	-	487.970	1.315.803
Kendaraan bermotor / *Motor vehicles*	72.498	-	1.796	5.496	-	-	31.920	100.718
	2.606.482	**32.274**	**53.381**	**14.275**	**30.752**	**47.720**	**1.464.562**	**4.220.896**
Aset dalam penyelesaian / *Construction in progres*	23.624	-	50.782	-	(30.752)	-	34.866	78.520
Aset hak guna / *Right of use assets*	350.070	15.774	105.818	135.516	-	-	147.939	484.085
	2.980.176	**48.048**	**209.981**	**149.791**	**-**	**-**	**1.647.367**	**4.783.501**
Akumulasi penyusutan/ *Accumulated depreciation*								
Bangunan / *Buildings*	185.476	(4)	28.301	778	-	-	150.799	363.794
Peralatan kantor / *Office equipment*	634.905	18.492	60.340	7.987	-	-	381.328	1.087.078
Kendaraan bermotor / *Motor vehicles*	33.213	-	10.035	5.496	-	-	28.609	66.361
	853.594	**18.488**	**98.676**	**14.261**	**-**	**-**	**560.736**	**1.517.233**
Aset hak guna / *Right of use assets*	200.861	6.939	84.805	135.516	-	-	95.174	252.263
	1.054.455	**25.427**	**183.481**	**149.777**	**-**	**-**	**655.910**	**1.769.496**
Nilai buku bersih / *Net book value*	**1.925.721**							**3.014.005**

16. ASET TETAP DAN ASET HAK GUNA (lanjutan) / *16. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)*

2024

	Saldo awal / *Beginning balance*	Penyesuaian saldo awal / *Adjusted beginning balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Reklasifikasi / *Reclassification*	Revaluasi / *Revaluation*	Dampak akuisisi / *Acquisition impact*	Saldo akhir / *Ending balance*
Biaya perolehan /								
Tanah / *Land*	943.060	-	1.381	-	-	(16.190)	312.413	1.240.664
Bangunan / *Buildings*	203.722	-	3.398	2.030	(2.262)	-	330.789	533.617
Peralatan kantor / *Office equipment*	616.366	-	44.843	2.585	-	-	101.079	759.703
Kendaraan bermotor / *Motor vehicles*	51.710	-	15.739	2.962	-	-	8.011	72.498
	1.814.858	**-**	**65.361**	**7.577**	**(2.262)**	**(16.190)**	**752.292**	**2.606.482**
Aset dalam penyelesaian *Construction in progres*	796	-	2.631	-		-	20.197	23.624
Aset hak guna / *Right of use assets*	294.833	-	60.859	48.731	-	-	43.109	350.070
	2.110.487	**-**	**128.851**	**56.308**	**(2.262)**	**(16.190)**	**815.598**	**2.980.176**
Akumulasi penyusutan/ *Accumulated depreciation*								
Bangunan / *Buildings*	125.475	-	13.230	1.960	(66)	-	48.796	185.476
Peralatan kantor / *Office equipment*	545.619	-	47.041	2.585	-	-	44.830	634.905
Kendaraan bermotor / *Motor vehicles*	19.490	-	11.413	2.962	-	-	5.272	33.213
	690.584	**-**	**71.684**	**7.507**	**(66)**	**-**	**98.898**	**853.594**
Aset hak guna / *Right of use assets*	165.634	-	67.594	48.731	-	-	16.364	200.861
	856.218	**-**	**139.278**	**56.238**	**(66)**	**-**	**115.262**	**1.054.455**
Nilai buku bersih / *Net book value*	**1.254.269**							**1.925.721**

Aset hak guna / ***Right of use assets***

2025

	Saldo awal / *Beginning balance*	Penyesuaian saldo awal / *Adjusted beginning balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Dampak akuisisi / *Acquisition impact*	Saldo akhir / *Ending balance*	
Biaya perolehan							***Cost***
Aset hak guna							***Right of use assets***
Bangunan	264.977	737	72.381	89.361	53.544	302.278	*Buildings*
Peralatan kantor	34.404	14.966	1.145	9.390	32.911	74.036	*Office equipment*
Kendaraan	50.689	71	16.645	36.765	52.326	82.966	*Motor vehicles*
Perangkat lunak	-	-	15.647	-	9.158	24.805	*Software*
	350.070	**15.774**	**105.818**	**135.516**	**147.939**	**484.085**	
Akumulasi penyusutan							***Accumulated depreciation***
Aset hak guna							***Right of use assets***
Bangunan	144.097	1.683	50.565	89.361	27.600	134.584	*Buildings*
Peralatan kantor	20.796	5.238	11.290	9.390	21.720	49.654	*Office equipment*
Kendaraan	35.968	18	18.118	36.765	36.980	54.319	*Motor vehicles*
Perangkat lunak	-	-	4.832	-	8.874	13.706	*Software*
	200.861	**6.939**	**84.805**	**135.516**	**95.174**	**252.263**	
Nilai buku	**149.209**					**231.822**	***Net book value***

16. ASET TETAP DAN ASET HAK GUNA (lanjutan) / *16. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)*

Aset hak guna (lanjutan) / ***Right of use assets (continued)***

	2024						
	Saldo awal / *Beginning balance*	Penyesuaian Saldo Awal / *Adjusted beginning balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Dampak akuisisi / *Acquisition impact*	Saldo akhir / *Ending balance*	
Biaya perolehan							***Cost***
Aset hak guna							***Right of use assets***
Bangunan	225.804	-	60.859	32.047	10.361	264.977	*Buildings*
Peralatan kantor	37.471	-	-	3.067	-	34.404	*Office equipment*
Kendaraan	31.558	-	-	13.617	32.748	50.689	*Motor vehicles*
	294.833	**-**	**60.859**	**48.731**	**43.109**	**350.070**	
Akumulasi penyusutan							***Accumulated depreciation***
Aset hak guna							***Right of use assets***
Bangunan	123.454	-	48.248	32.047	4.442	144.097	*Buildings*
Peralatan kantor	13.363	-	10.500	3.067	-	20.796	*Office equipment*
Kendaraan	28.817	-	8.846	13.617	11.922	35.968	*Motor vehicles*
	165.634	**-**	**67.594**	**48.731**	**16.364**	**200.861**	
Nilai buku	**129.199**					**149.209**	***Net book value***

Pada tahun 2025, Grup telah mengakuisisi PT Bank Pembangunan Daerah Nusa Tenggara Timur, PT Bank Pembangunan Daerah Sulawesi Tenggara dan PT Bank Pembangunan Daerah Lampung. Pada tahun 2024, Bank telah mengakuisisi PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Catatan 42 - Kombinasi Bisnis).

In 2025, the Group acquired PT Bank Pembangunan Daerah Nusa Tenggara Timur, PT Bank Pembangunan Daerah Sulawesi Tenggara, and PT Bank Pembangunan Daerah Lampung. In 2024, the Bank acquired PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Note 42 - Business Combinations).

Tanah merupakan Sertifikat Hak Guna Bangunan (SHGB), Sertifikat Hak Milik atas Satuan Rumah Susun (SHMASRS) dan Sertifikat Hak Milik (SHM) seluas 353.687 m2. SHGB dan SHMASRS diberikan untuk periode maksimum 30 tahun dan dapat diperbarui.

Land represents Building Rights Title (SHGB), Strata Title (SHMASRS) and Freehold Title (SHM) of 353.687 m2. SHGB and SHMASRS were obtained for a maximum period of 30 years and may be extended.

Terdapat tanah yang belum atas nama Perseroan dan masih dalam proses balik nama seluas 163 m2.

There is land that has not yet been registered in the Company's name and is still in the process of being transferred, covering an area of 163 m2.

Beban penyusutan tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp183.481 dan Rp139.278 (Catatan 37).

Depreciation expense for the year ended December 31, 2025 and 2024 amounted to Rp183,481 and Rp139,278 respectively (Note 37).

Bank mengubah kebijakan akuntansi tanah dari model biaya ke model revaluasian pada 2016. Pada tahun 2025, PT Bank Pembangunan Daerah Nusa Tenggara Timur dan PT Bank Pembangunan Daerah Sulawesi Tenggara sebagai entitas anak mengikuti kebijakan ini dengan menerapkan metode revaluasi untuk pencatatan tanah dan PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah pada tahun 2024.

The bank changed its land accounting policy from the cost model to the revaluation model in 2016. In 2025, PT Bank Pembangunan Daerah Nusa Tenggara Timur and PT Bank Pembangunan Daerah Sulawesi Tenggara, as subsidiaries, adopted this policy by applying the revaluation method for land accounting, while PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah began implementing it in 2024.

Grup mencatat kenaikan dari revaluasi aset tetap sebesar Rp47.720. Kenaikan dan penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai “Surplus Revaluasi Aset Tetap”, dan disajikan dalam penghasilan komprehensif lain.

The Group recorded increase from revaluation amounting to Rp47,720. The increase and decrease in the carrying amount arising from the revaluation are recorded as "Surplus Revaluation of Fixed Assets", and are presented in other comprehensive income.

Penilaian dilakukan sesuai dengan ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta Peraturan No.VIII.C.4 tentang Pedoman Penilaian dan Penyajian Laporan Penilaian di Pasar Modal, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Appraisals are performed based on Indonesian Appraisers Ethics Code and Indonesian Appraise Standards (KEPI & SPI) and Regulation No.VIII.C.4 concerning the Guidance on Valuation and Presentation for the Appraisal Report on the Capital Market based on references from recent market transactions and ensue within the clause.

Penilaian nilai wajar aset dapat dilakukan dengan pendekatan pasar, yaitu membandingkan dengan aset sejenis melalui metode perbandingan data pasar atau perdagangan di bursa, serta pendekatan biaya, yaitu berdasarkan prinsip bahwa pembeli tidak akan membayar lebih dari biaya untuk memperoleh aset dengan utilitas yang sama. Dalam pengukuran nilai wajar tanah, Penilai Independen memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik.

Fair value assessment of assets can be done using the market approach, which involves comparing similar assets using market data comparison methods or exchange trading, as well as the cost approach, which is based on the principle that buyers will not pay more than the cost of acquiring assets with the same utility. In measuring the fair value of land, the Independent Appraiser considers the ability of market participants to generate economic benefits through the highest and best use of the asset or by selling the asset to other market participants who will use the asset under the highest and best conditions.

16. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Pada tahun 2025, penilaian atas tanah dilakukan oleh penilai independen ekstrenal sebagai berikut:

a. KJPP Satria Setiawan dengan laporan No.00077/2.0124-00/PI/07/0348/1/I/2026 tanggal 19 Januari 2026 ditandatangani oleh Satria Wicaksono dengan No.STTD.PP-99/PJ-1/PM.02.2023.

b. KJPP Pung's Zulkarnain & Rekan dengan laporan No.00430/2.0004-01/PI/07/0378/1/III/2026 tanggal 25 Januari 2026 ditandatangani oleh Fahmi Hassan dengan No.STTD.PP-81/PJ-1/PM.02.2023.

c. KJPP Desmar Susanto Salman & Rekan dengan laporan No.00009/2.0142-04/PI/07/0554/1/II/2025 tanggal 27 Februari 2026 ditandatangani oleh Salman Farizy dengan No.STTD.PP-182/PM.223/2022.

d. KJPP Kusno Raharjo & Rekan dengan laporan No.00361/2.0167-00/PI/07/0002/1/III/2026 tanggal 24 Februari 2026 ditandatangani oleh Kusno Raharjo dengan No.STTD.PP-189/PM.223/2022.

e. KJPP Muttaqin Bambang Purwanto Rozak Uswatun & Rekan dengan laporan No.0495/2.0027-05/PI/07/0278/1/XII/2025 tanggal 24 Desember 2025 ditandatangani oleh Muhammad Syarif dengan No.STTD.PP-196/PM.223/2022.

Pada bulan Desember 2024, dilakukan revaluasi tanah yang dilakukan oleh pihak penilai independen. Revaluasi Entitas induk dilakukan oleh Satria Wicaksono dari KJPP Satria Setiawan dan Rekan No.STTD.PP-99/PJ-1/PM.02.2023 dan Entitas anak dilakukan oleh Iqro Haikal Sulaiman dari KJPP Edi Andesta dan Rekan No.STTD.PP-202/PM.223/2022. Nilai wajar atas tanah yang dimiliki Grup pada tanggal 31 Desember 2024 adalah sebesar Rp1.240.664.

Informasi mengenai penilaian kembali aset tetap pada tanggal 31 Desember 2025 dan 2024 untuk kelompok aset tanah Grup adalah sebagai berikut:

16. FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)

In 2025, land appraisals will be conducted by external independent appraisers as follows:

a. KJPP Satria Setiawan, with report No.00077/2.0124-00/PI/07/0348/1/I/2026 dated January 19, 2026, signed by Satria Wicaksono with No.STTD.PP-99/PJ-1/PM.02.2023.

b. KJPP Pung's Zulkarnain & Partners, in its report No.00430-00439/2.0004-01/PI/07/0378/1/III/2026 dated January 25, 2026, signed by Fahmi Hassan, with No.STTD.PP-81/PJ-1/PM.02.2023.

c. KJPP Desmar Susanto Salman & Partners, with report No. 00009/2.0142-04/PI/07/0554/1/II/2025 dated February 27, 2026, signed by Salman Farizy, with No.STTD.PP-182/PM.223/2022.

d. KJPP Kusno Raharjo & Partners, in its report No. 00361/2.0167-00/PI/07/0002/1/III/2026 dated February 24, 2026, signed by Kusno Raharjo under No. STTD.PP-189/PM.223/2022.

e. KJPP Muttaqin Bambang Purwanto Rozak Uswatun & Associates, with report No. 0495/2.0027-05/PI/07/0278/1/XII/2025 dated December 24, 2025, signed by Muhammad Syarif with No. STTD.PP-196/PM.223/2022.

In December 2024, a revaluation of land was conducted by independent appraisers. The parent entity's revaluation was performed by Satria Wicaksono of KJPP Satria Setiawan and Partners with Registered Letter Number STTD.PP-99/PJ-1/PM.02.2023, and the subsidiary revaluation was performed by Iqro Haikal Sulaiman of KJPP Edi Andesta and Partners with Registered Letter Number STTD.PP-202/PM.223/2022. The fair value of the land owned by the Group as of December 31, 2024, is Rp1,240,664.

Information on revaluation of land of the Group on 31 December 2025 and 2024 are as follows:

	Nilai buku sebelum revaluasi/ *Carrying amount before revaluation*	Nilai buku setelah revaluasi/ *Carrying amount after revaluation*	Keuntungan revaluasi bersih/ *Net gain revaluation*	
31 Desember 2025				***December 31, 2025***
Tanah - Entitas induk	945.412	975.454	30.042	*Land - Parent entity*
Tanah - Entitas anak	718.630	736.308	17.678	*Land - Subsidiaries*
	1.664.042	1.711.762	47.720	
31 Desember 2024				***December 31, 2024***
Tanah - Entitas induk	944.442	945.412	970	*Land - Parent entity*
Tanah - Entitas anak	312.412	295.252	(17.160)	*Land - Subsidiaries*
	1.256.854	1.240.664	(16.190)	

Pada tanggal 31 Desember 2025 dan 2024, jika tanah diukur dengan metode biaya, nilai tercatatnya sebesar Rp417.307 dan Rp309.125.

On December 31, 2025 and 2024 if land is measured by cost method, its carrying value is Rp417,307 and Rp309,125.

Aset tetap, kecuali tanah, pada tanggal 31 Desember 2025 dan 2024 diasuransikan terhadap risiko kebakaran, kerusuhan, kecelakaan, dan pencurian dengan jumlah pertanggungan masing-masing sebesar Rp2.585.290 dan Rp1.449.796. Manajemen Grup berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas aset yang dipertanggungkan.

All fixed assets, except land were insured against fire, riot, accident, and theft risks as of December 31, 2025 and 2024 for insurance coverage amounting to Rp2,585,290 and Rp1,449,796 respectively. Management Group believes that the insurance coverage is adequate to cover possible losses form the assets for insured risks.

Manajemen berkeyakinan bahwa tidak terdapat penurunan nilai aset tetap yang dimiliki Grup sebagaimana dimaksud dalam PSAK 236 selama tahun berjalan, karena manajemen berpendapat bahwa nilai tercatat aset tetap tidak melebihi estimasi nilai yang dapat diperoleh kembali.

Management believes that there is no impairment in the value of fixed assets owned by The Group during the year as described in PSAK 236, because management believes that the carrying amounts of fixed assets do not exceed the estimated recoverable amount.

16. ASET TETAP DAN ASET HAK GUNA (lanjutan) / *FIXED ASSETS AND RIGHT-OF-USE ASSETS (continued)*

Rincian aset dalam penyelesaian adalah sebagai berikut: / *The details of construction in progress are as follows:*

	Jenis aset / *Type of asset*	Persentase penyelesaian / *Percentage of completion*	Akumulasi biaya / *Accumulated cost*	Estimasi penyelesaian / *Estimated completion*
31 Desember / *December 31*, 2025	Bangunan / *Buildings*	5 - 95%	78.520	2026 - 2027
31 Desember / *December 31*, 2024	Bangunan / *Buildings*	81%	23.624	2025

Jumlah tercatat bruto dari aset tetap yang telah disusutkan penuh namun masih digunakan dalam usaha adalah sebagai berikut: / *The gross carrying amount of fixed assets that have been fully depreciated but still in use in operations are as follows:*

	2025	2024	
Bangunan	89.760	30.008	*Buildings*
Peralatan kantor	757.302	467.019	*Office equipment*
Kendaraan bermotor	28.582	7.905	*Motor vehicle*
Jumlah	**875.644**	**504.932**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset tetap yang dijadikan jaminan. / *As of December 31, 2025 and 2024, there were no fixed assets pledged as collateral.*

	2025	2024	
Harga jual	449	1.542	*Proceed*
Nilai buku	(8)	(72)	*Book value*
Laba penjualan aset tetap	**441**	**1.470**	***Gain from sale of fixed assets***

Penilaian atas aset yang dijual melalui lelang pada tahun 2024 dilakukan oleh penilai independen eksternal Satria Wicaksono dari KJPP Satria Setiawan dan Rekan No.STTD.PP-99/PJ-1/PM.02.2023. / *The valuation of assets sold through auction in 2024 are performed by the following external independent appraiser Satria Wicaksono from KJPP Satria Setiawan and Partners Number No.STTD.PP-99/PJ-1/PM.02.2023.*

17. ASET TAKBERWUJUD / *INTANGIBLE ASSETS*

Aset takberwujud terdiri dari : / *Intangible assets consist of the following:*

	2025	2024	
Merek dagang	372.785	136.397	*Trademarks*
Perangkat lunak	10.214	13.651	*Software*
Goodwill	39.232	12.898	*Goodwill*
Jumlah	**422.231**	**162.946**	***Total***

	2025						
	Saldo awal / *Beginning balance*	Penambahan / *Additions*	Pengurangan / *Deduction*	Reklasifikasi / *Reclassification*	Dampak akuisisi / *Acquisition impact*	Saldo akhir / *Ending balance*	
Biaya perolehan							***Cost***
Perangkat lunak	127.679	2.521	-	-	47.955	178.155	*Software*
Hak legal atas tanah	-	-	-	-	650	650	*Legal rights to land*
Aset dalam penyelesaian	-	48	-	-	285	333	*Construction in progres*
Jumlah	**127.679**	**2.569**	**-**	**-**	**48.890**	**179.138**	***Total***
Akumulasi penyusutan							***Accumulated depreciation***
Perangkat lunak	(114.028)	(7.998)	-	-	(46.248)	(168.274)	*Software*
Hak legal atas tanah	-	-	-	-	(650)	(650)	*Legal rights to land*
Jumlah	**(114.028)**	**(7.998)**	**-**	**-**	**(46.898)**	**(168.924)**	***Total***
Nilai buku	**13.651**					**10.214**	***Net book value***

17. ASET TAKBERWUJUD (lanjutan) / *17. INTANGIBLE ASSETS (continued)*

	2024					
	Saldo awal / *Beginning balance*	**Penambahan / *Additions***	**Pengurangan / *Deduction***	**Reklasifikasi / *Reclassification***	**Saldo akhir / *Ending balance***	
Perangkat lunak						***Software***
Harga perolehan	120.391	3.377	-	3.911	127.679	*Acquisition cost*
Akumulasi amortisasi	(96.947)	(13.190)	-	(3.891)	(114.028)	*Accumulated amortization*
Jumlah	**23.444**	**(9.813)**	**-**	**20**	**13.651**	***Total***

Goodwill

Pada bulan Oktober 2024, Grup telah mengakuisisi PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (NTBS). Pada bulan Desember 2025, Grup telah mengakuisi PT Bank Pembangunan Daerah Nusa Tenggara Timur, PT Bank Pembangunan Daerah Sulawesi Tenggara, dan PT Bank Pembangunan Daerah Lampung. Atas transaksi ini, Grup memperoleh *goodwill* dan aset takberwujud tertentu berupa merek dagang (Catatan 42).

Goodwill

In October 2024, the Group acquired PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (NTBS). In December 2025, the Group acquired PT Bank Pembangunan Daerah Nusa Tenggara Timur, PT Bank Pembangunan Daerah Sulawesi Tenggara, and PT Bank Pembangunan Daerah Lampung. As a result of these transactions, the Group acquired goodwill and certain intangible assets in the form of trademarks (Note 42).

Penurunan nilai atas *goodwill*

Pengujian penurunan nilai atas *goodwill* yang dilakukan setiap tahun (pada tanggal 31 Desember) dan ketika terdapat suatu indikasi bahwa nilai tercatatnya mengalami penurunan nilai.

Impairment of goodwill

Goodwill are tested for impairment annually (as at 31 December) and when circumstances indicate that the carrying value may be impaired.

Nilai terpulihkan ditentukan berdasarkan perhitungan nilai wajar dikurangi biaya yang menggunakan metode *Discounted Cash Flow* 10 tahun. Grup menentukan unit penghasil kas ("UPK") sejalan dengan NTBS sebagai UPK sendiri. Nilai tersebut dikategorikan berada dalam kategori pengukuran nilai wajar level 3.

The recoverable amount was determined based on fair value less cost of disposal calculations that uses the 10 years Discounted Cash Flow method. The Group determine the cash generating unit ("CGU") aligned with the NTBS as a separate CGU. The value is within the category of fair value measurement level 3.

Asumsi kunci yang digunakan dalam perhitungan nilai wajar dikurangi biaya untuk menjual pada tanggal 31 Desember 2025 adalah sebagai berikut:

Certain key assumptions used in the fair value less cost of disposal calculation at December 31, 2025 are as follows:

	2025	
Tingkat pertumbuhan	2,00%	*Growth rate*
Tingkat diskonto (WACC)	10,51%	*Discount rate (WACC)*

Pada tahun 2025, penilaian atas penurunan nilai atas *goodwill* dan merek dagang dilakukan oleh KJPP Kusnanto & Rekan dengan Nomor Surat Tanda Terdaftar STTD.PB-01/PJ-1/PM.223/2023 berdasarkan laporannya tanggal 26 Maret 2026.

In 2025, impairment of goodwill and trademarks conducted by KJPP Kusnanto & Rekan, with Registered Letter Number STTD.PB-01/PJ-1/PM.223/2023 based on their report dated March 26, 2026.

18. ASET LAIN-LAIN / *18. OTHER ASSETS*

	2025	2024	
Rekening perantara valuta	348.946	269.186	*Currency intermediary account*
Agunan yang diambil alih - bersih	54.242	-	*Foreclosed assets - net*
Persediaan alat tulis kantor dan barang cetakan	44.267	38.623	*Office stationery and printed form*
Beban yang ditangguhkan	29.983	18.952	*Deferred charges*
Lainnya	7.141	5.857	*Others*
Jumlah	**484.579**	**332.618**	***Total***

Beban yang ditangguhkan merupakan beban atas biaya pendirian kantor, renovasi gedung dan jaringan telekomunikasi. Beban ditangguhkan diamortisasi selama masa sewa tanah atau gedung dengan menggunakan metode garis lurus.

Deferred charges represent costs related to the establishment of offices, building renovations and telecommunication network. Deferred charges are amortized over the land or building lease period using the straight-line method.

Lainnya termasuk *Car Ownership Program* (COP) dan jaminan lainnya.

Others include Car Ownership Program (COP) and other guarantees.

18. ASET LAIN-LAIN (lanjutan) / *18. OTHER ASSETS (continued)*

Agunan yang diambil alih / ***Foreclosed assets***

Mutasi agunan yang diambil alih: / *Movement of foreclosed assets:*

	2025	2024	
Saldo awal	-	-	*Beginning balance*
Dampak akuisisi	113.920	-	*Acquisition impact*
Saldo akhir	**113.920**	**-**	***Ending balance***

Perubahan penyisihan kerugian penurunan nilai: / *Movements in the allowance for impairment losses:*

	2025	2024	
Saldo awal	-	-	*Beginning balance*
Dampak akuisisi	59.678	-	*Acquisition impact*
Saldo akhir	**59.678**	**-**	***Ending balance***

Manajemen Bank berpendapat bahwa jumlah penyisihan kerugian penurunan nilai yang dibentuk telah memadai untuk menutup kemungkinan terjadinya kerugian atas agunan yang diambil alih.

Management believes that the allowance for impairment losses are adequate to cover the foreclosed assets.

19. LIABILITAS SEGERA / *19. OBLIGATIONS DUE IMMEDIATELY*

	2025	2024	
Beban sudah efektif harus dibayar	543.525	210.454	*Amount involving expenses payable*
Transfer, inkaso dan kliring	365.610	212.970	*Transfer, cheques pending collection and clearing*
Kewajiban ATM	141.560	150.715	*ATM liability*
Penerimaan yang akan diperhitungkan	85.535	170.343	*Acceptance pending settlement*
Lain-lain	254.033	170.221	*Others*
Jumlah	**1.390.263**	**914.703**	***Total***

Penerimaan dana yang akan diperhitungkan merupakan titipan dana untuk pembayaran pajak *on-line*, pembayaran telepon, pembayaran PBB dan lain-lain.

Acceptance pending settlement represents funds received for the payment of on-line tax, payment of telephone, payment of land and building tax and others.

Beban sudah efektif harus dibayar merupakan beban yang masih harus dibayar atas listrik, telepon, BPJS dan lain-lain.

Others included currency intermediate account and suspense account.

Liabilitas lainnya meliputi rekening kontrol, utang pembelian dan lainnya.

Other liabilities include control account, purchase payable and others.

Seluruh liabilitas segera pada tanggal 31 Desember 2025 dan 2024 adalah dalam mata uang Rupiah.

All of obligations due immediately as of December 31, 2025 and 2024 are in Rupiah currency.

20. SIMPANAN DARI NASABAH / *DEPOSITS FROM CUSTOMERS*

a. Berdasarkan segmen, mata uang dan jenis / *By segment, currency and type*

	2025	2024	
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	26.940.957	18.806.072	*Current accounts*
Tabungan	39.486.022	30.445.349	*Savings*
Deposito berjangka	42.676.592	24.776.326	*Time deposits*
Deposito on call	217.853	393.530	*Deposits on call*
	109.321.424	**74.421.277**	
Mata uang asing			*Foreign currencies*
Giro	13.031	5.888	*Current accounts*
Tabungan	53.610	44.807	*Savings*
Deposito berjangka	73.706	96.178	*Time deposits*
	140.347	**146.873**	
Jumlah Konvensional	**109.461.771**	**74.568.150**	***Total Conventional***
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	222.220	232.875	*Current accounts*
Tabungan	260.262	255.813	*Savings*
	482.482	**488.688**	
Jumlah Syariah	**482.482**	**488.688**	***Total Sharia***
Jumlah	**109.944.253**	**75.056.838**	***Total***

Perincian simpanan nasabah berdasarkan mata uang adalah sebagai berikut :

Deposits from customers based on currencies are as follows:

	2025		2024		
	Nosional mata uang asing / *Notional foreign currencies*	**Ekuivalen Rupiah / *Rupiah equivalent***	**Nosional mata uang asing / *Notional foreign currencies***	**Ekuivalen Rupiah / *Rupiah equivalent***	
Rupiah		**109.803.906**		**74.909.965**	***Rupiah***
Mata uang asing					***Foreign currencies***
Dolar Amerika Serikat	7.764.558	129.471	8.667.539	139.504	*United States Dollar*
Dolar Singapura	748.091	9.698	493.312	5.843	*Singapore Dollar*
Euro Eropa	35.869	702	71.031	1.190	*European Euro*
Dolar Australia	24.032	268	23.915	239	*Australian Dollar*
Yen Jepang	1.652.582	176	746.799	77	*Japanese Yen*
Yuan China Renminbi	12.999	31	-	-	*Chinese Yuan Renminbi*
Dolar Hongkong	467	1	9.985	20	*Hongkong Dollar*
		140.347		146.873	
Jumlah		**109.944.253**		**75.056.838**	***Total***

20. SIMPANAN DARI NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMERS (continued)*

b. Berdasarkan hubungan / *b. By relationship*

	2025	2024	
Pihak berelasi			***Related parties***
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	13.677.583	11.908.060	*Current accounts*
Tabungan	75.310	51.221	*Savings*
Deposito berjangka	289.047	269.839	*Time deposits*
Deposito on call	12.000	34.900	*Deposit on call*
	14.053.940	**12.264.020**	
Mata uang asing			*Foreign currencies*
Giro	687	695	*Current accounts*
Tabungan	942	209	*Savings*
Deposito berjangka	2.392	2.852	*Time deposits*
	4.021	**3.756**	
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	-	967	*Current accounts*
Tabungan	42	99	*Savings*
	42	**1.066**	
Sub jumlah	**14.058.003**	**12.268.842**	***Sub total***
Pihak ketiga			***Third parties***
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	13.263.374	6.898.012	*Current accounts*
Tabungan	39.410.711	30.394.128	*Savings*
Deposito berjangka	42.387.543	24.506.487	*Time deposits*
Deposito on call	205.853	358.630	*Deposit on call*
	95.267.481	**62.157.257**	
Mata uang asing			*Foreign currencies*
Giro	12.344	5.193	*Current accounts*
Tabungan	52.670	44.598	*Savings*
Deposito berjangka	71.315	93.326	*Time deposits*
	136.329	**143.117**	
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	222.220	231.908	*Current accounts*
Tabungan	260.220	255.714	*Savings*
	482.440	**487.622**	
Sub jumlah	**95.886.250**	**62.787.996**	***Sub total***
Jumlah	**109.944.253**	**75.056.838**	***Total***

20. SIMPANAN DARI NASABAH (lanjutan) / *DEPOSITS FROM CUSTOMERS (continued)*

c. Deposito berjangka dan *deposit on call* berdasarkan jangka waktu kontrak / *Time deposit and deposit on call by contractual period*

	2025	2024	
Rupiah			*Rupiah*
- 1 bulan	14.764.245	10.124.116	*- 1 month*
- 2 bulan	218.194	201.069	*- 2 months*
- 3 bulan	15.270.315	5.858.878	*- 3 months*
- 6 bulan	4.372.999	8.205.446	*- 6 months*
- 12 bulan	7.806.880	337.301	*- 12 months*
- 18 bulan	81.758	28.893	*- 18 months*
- 24 bulan	162.201	20.528	*- 24 months*
Deposit on call	217.853	393.530	*Deposit on call*
Jatuh tempo	-	95	*Matured*
	42.894.445	**25.169.856**	
Mata uang asing			*Foreign currencies*
- 1 bulan	60.168	84.342	*- 1 month*
- 3 bulan	11.314	10.309	*- 3 months*
- 6 bulan	1.435	968	*- 6 months*
- 12 bulan	607	559	*- 12 months*
- 18 bulan	50	-	*- 18 months*
- 24 bulan	132	-	*- 24 months*
	73.706	**96.178**	
Jumlah	**42.968.151**	**25.266.034**	***Total***

d. Deposito berjangka dan *deposit on call* berdasarkan sisa jangka waktu / *Time deposit and deposit on call by maturity*

	2025	2024	
Rupiah			*Rupiah*
- Kurang dari atau sama dengan 1 bulan	19.119.817	11.507.582	*Less than or until 1 month -*
- Lebih dari 1-3 bulan	13.931.482	8.573.517	*More than 1-3 months -*
- Lebih dari 3-6 bulan	3.620.607	4.471.058	*More than 3-6 months -*
- Lebih dari 6-12 bulan	5.955.108	195.520	*More than 6-12 months -*
- Lebih dari 12-18 bulan	28.872	14.486	*More than 12-18 months -*
- Lebih dari 18-24 bulan	20.706	14.068	*More than 18-24 months -*
Deposit on call	217.853	393.530	*Deposit on call*
Jatuh tempo	-	95	*Matured*
	42.894.445	**25.169.856**	
Mata uang asing			*Foreign currencies*
- Kurang dari atau sama dengan 1 bulan	6.203	84.969	*Less than or until 1 month -*
- Lebih dari 1-3 bulan	11.180	9.971	*More than 1-3 months -*
- Lebih dari 3-6 bulan	532	678	*More than 3-6 months -*
- Lebih dari 6-12 bulan	577	559	*More than 6-12 months -*
- Lebih dari 12 bulan	55.214	-	*More than 12 months -*
	73.706	**96.178**	
Jumlah	**42.968.151**	**25.266.034**	***Total***

e. Simpanan yang diblokir dan dijadikan jaminan / *Deposits blocked and pledged as collateral*

	2025	2024	
Deposito berjangka	143.777	112.617	*Time deposits*
Setoran jaminan	64.876	9.129	*Security deposits*
Tabungan	31.932	255.665	*Savings*
Giro	13.871	32.101	*Current accounts*
Jumlah	**254.456**	**409.512**	***Total***

20. SIMPANAN DARI NASABAH (lanjutan) / *DEPOSITS FROM CUSTOMERS (continued)*

f. Tingkat suku bunga dan bagi hasil per tahun / *Annual interest rates and profit sharing*

	2025	2024	
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	0,37%	0,84%	*Current accounts*
Tabungan	0,21%	0,86%	*Savings*
Deposito berjangka	3,20%	5,33%	*Time deposits*
Mata uang asing			*Foreign Currencies*
Giro	0,39%	0,08%	*Current accounts*
Tabungan	0,16%	0,14%	*Savings*
Deposito berjangka	1,59%	1,74%	*Time deposits*
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	0,39%	0,05%	*Current accounts*
Tabungan	0,52%	0,85%	*Savings*
Deposito berjangka	3,17%	3,79%	*Time deposits*

21. SIMPANAN DARI BANK LAIN / *DEPOSITS FROM OTHER BANKS*

a. Berdasarkan segmen, mata uang dan jenis / *By segment, currency and type*

	2025	2024	
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	193.288	81.501	*Current accounts*
Tabungan	416.280	459.178	*Savings*
Deposito berjangka	270.288	105.427	*Time deposits*
Interbank call money	3.135.000	30.000	*Interbank call money*
	4.014.856	676.106	
Mata uang asing			*Foreign Currencies*
Interbank call money	-	48.285	*Interbank call money*
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	13.294	9.383	*Current accounts*
Jumlah	**4.028.150**	**733.774**	***Total***

Perincian simpanan dari bank lain berdasarkan mata uang adalah sebagai berikut :

Deposits from other banks based on currencies are as follows:

	2025	2024	
Rupiah	4.028.150	685.489	***Rupiah***
Mata uang asing			***Foreign currencies***
Dolar Amerika Serikat	-	48.285	*United States Dollar*
Jumlah	**4.028.150**	**733.774**	***Total***

21. SIMPANAN DARI BANK LAIN (lanjutan) / *DEPOSITS FROM OTHER BANKS (continued)*

b. Berdasarkan hubungan (lanjutan) / *By relationship (continued)*

	2025	2024	
Pihak berelasi			***Related parties***
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	27	83	*Current accounts*
Tabungan	49.791	44.210	*Savings*
Deposito berjangka	30	30	*Time deposits*
Sub jumlah	**49.848**	**44.323**	***Sub total***
Pihak ketiga			***Third parties***
Konvensional			***Conventional***
Rupiah			*Rupiah*
Giro	193.261	81.418	*Current accounts*
Tabungan	366.489	414.968	*Savings*
Deposito berjangka	270.258	105.397	*Time deposits*
Interbank call money	3.135.000	30.000	*Interbank call money*
Mata uang asing			*Foreign Currencies*
Interbank call money	-	48.285	*Interbank call money*
Syariah			***Sharia***
Rupiah			*Rupiah*
Giro	13.294	9.383	*Current accounts*
Sub jumlah	**3.978.302**	**689.451**	***Sub total***
Jumlah	**4.028.150**	**733.774**	***Total***

c. Deposito berjangka berdasarkan jangka waktu kontrak / *Time deposits by contractual period*

	2025	2024	
< 1 bulan	74.770	84.347	*< 1 month*
1 - < 3 bulan	30.529	1.700	*1 - < 3 months*
3 - < 6 bulan	1.630	10.350	*3 - < 6 months*
6 - < 12 bulan	31.667	30	*6 - < 12 months*
> 12 bulan	131.692	9.000	*> 12 months*
Interbank call money	3.135.000	78.285	*Interbank call money*
Jumlah	**3.405.288**	**183.712**	***Total***

d. Deposito berjangka berdasarkan sisa jangka waktu / *Time deposits by maturity*

	2025	2024	
< 1 bulan	76.740	86.427	*< 1 month*
1 - < 3 bulan	39.665	10.470	*1 - < 3 months*
3 - < 6 bulan	17.931	30	*3 - < 6 months*
6 - < 12 bulan	8.700	8.000	*6 - < 12 months*
> 12 bulan	127.252	500	*> 12 months*
Interbank call money	3.135.000	78.285	*Interbank call money*
Jumlah	**3.405.288**	**183.712**	***Total***

e. Tingkat suku bunga dan bagi hasil per tahun / *Annual interest rates and profit sharing*

	2025	2024	
Konvensional			***Conventional***
Rupiah	2,13%	2,18%	*Rupiah*
Syariah			***Sharia***
Rupiah	0,86%	0,89%	*Rupiah*

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Tidak terdapat liabilitas atas surat berharga yang dijual dengan janji dibeli kembali dengan pihak berelasi.

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT

There were no liabilities of marketable securities sold under repurchase agreement with relates parties.

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0102	6,95%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	150.000	147.028	97	146.931
PT Bank Nagari	FR0086	5,47%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	150.000	149.225	119	149.106
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0059	5,50%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	130.000	128.148	66	128.081
PT Bank Nagari	FR0086	5,28%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	125.000	124.354	99	124.255
PT Bank ICBC Indonesia	FR0059	5,41%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	120.000	118.278	78	118.200
PT Bank Jakarta	FR0084	5,41%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	100.000	101.125	67	101.058
PT Bank Jakarta	FR0086	5,87%	24 Des/ Dec 24, 2025	6 Jan/ Jan 6, 2026	100.000	99.470	66	99.404
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,59%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	100.000	103.233	55	103.178
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,60%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	100.000	103.233	55	103.178
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,93%	22 Des/ *Dec 22,* 2025	5 Jan/ *Jan 5*, 2026	100.000	103.233	55	103.178
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0102	6,96%	23 Des/ *Dec 23,* 2025	6 Jan/ *Jan 6*, 2026	100.000	98.019	65	97.954
PT Bank Nagari	FR0086	5,32%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	90.000	89.535	71	89.464
PT Bank Nagari	FR0086	5,33%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	90.000	89.535	71	89.464
PT Bank Jakarta	FR0084	6,32%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	80.000	80.900	54	80.847
PT Bank ICBC Indonesia	FR0059	5,58%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	80.000	78.787	10	78.777
PT Bank Jakarta	FR0084	5,20%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	70.000	70.788	47	70.741
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0059	5,39%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	70.000	69.003	36	68.967
PT Bank Nagari	FR0086	5,29%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	70.000	69.638	55	69.583
PT Bank Jakarta	FR0084	5,21%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	60.000	60.675	40	60.635
Dipindahkan/*Brought forward*					1.885.000	1.884.205	1.206	1.882.999

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
Pindahan/*Carried forward*					1.885.000	1.884.205	1.206	1.882.999
PT Bank ICBC Indonesia	FR0059	5,42%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	60.000	59.139	39	59.100
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,67%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	60.000	61.940	33	61.907
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0059	5,60%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	60.000	60.947	32	60.915
PT Bank Nagari	FR0086	5,38%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	60.000	59.690	47	59.642
PT Bank Jakarta	FR0084	5,89%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	50.000	50.563	34	50.529
PT Bank Jakarta	FR0084	6,24%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	50.000	50.563	34	50.529
PT Bank Jakarta	FR0086	5,89%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	50.000	49.735	33	49.702
PT Bank HSBC Indonesia	FR0098	6,92%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	50.000	49.733	24	49.709
PT Bank ICBC Indonesia	FR0059	5,71%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	50.000	49.242	7	49.235
PT Bank ICBC Indonesia	FR0059	5,73%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	50.000	49.242	7	49.235
PT Bank ICBC Indonesia	FR0059	5,78%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	50.000	49.242	7	49.235
PT Bank ICBC Indonesia	FR0059	5,55%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	50.000	49.283	33	49.250
PT Bank ICBC Indonesia	FR0059	5,63%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	50.000	49.283	33	49.250
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0059	5,40%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	50.000	49.288	26	49.262
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,52%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	50.000	51.616	27	51.589
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0059	5,63%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	50.000	50.789	27	50.763
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0102	6,93%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	50.000	49.009	32	48.977
PT Bank Nagari	FR0086	5,45%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	50.000	49.742	40	49.702
Dipindahkan/*Brought forward*					2.825.000	2.823.249	1.717	2.821.532

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
Pindahan/*Carried forward*					2.825.000	2.823.249	1.717	2.821.532
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,92%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	45.000	46.455	25	46.430
PT Bank Nagari	FR0086	5,17%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	45.000	44.767	36	44.732
PT Bank Jakarta	FR0084	6,60%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	40.000	40.450	27	40.423
PT Bank HSBC Indonesia	FR0096	6,62%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	40.000	40.176	19	40.156
PT Bank ICBC Indonesia	FR0059	5,74%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	40.000	39.394	5	39.388
PT Bank Nagari	FR0086	5,19%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	40.000	39.793	32	39.762
PT Bank Nagari	FR0086	5,39%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	40.000	39.793	32	39.762
PT Bank Jakarta	FR0084	6,05%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	30.000	30.338	20	30.317
PT Bank Jakarta	FR0084	6,36%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	30.000	30.338	20	30.317
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0059	5,52%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	30.000	29.573	15	29.557
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,91%	22 Des/ *Dec 22*, 2025	5 Jan/ Jan 5, 2026	30.000	30.970	16	30.953
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0059	5,39%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	30.000	30.474	16	30.458
PT Bank Jakarta	FR0084	5,85%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	20.000	20.225	13	20.212
PT Bank Jakarta	FR0084	5,92%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	20.000	20.225	13	20.212
PT Bank HSBC Indonesia	FR0098	7,01%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	20.000	19.891	10	19.881
PT Bank ICBC Indonesia	FR0059	5,60%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	20.000	19.697	3	19.694
PT Bank ICBC Indonesia	FR0059	5,44%	23 Des/ *Dec 23*, 2025	6 Jan/ *Jan 6*, 2026	20.000	19.713	13	19.700
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0059	5,53%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	20.000	19.715	10	19.705
PT Bank Nagari	FR0086	5,34%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	20.000	19.897	16	19.881
Dipindahkan/*Brought forward*					3.405.000	3.405.130	2.058	3.403.072

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

2025

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
Pindahan/*Carried forward*					3.405.000	3.405.130	2.058	3.403.072
PT Bank Jakarta	FR0084	5,10%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	15.000	15.169	10	15.159
PT Bank Jakarta	FR0084	6,26%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	15.000	15.169	10	15.159
PT Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara	FR0075	6,68%	22 Des/ *Dec 22*, 2025	5 Jan/ *Jan 5*, 2026	15.000	15.485	8	15.477
PT Bank Jakarta	FR0084	5,37%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	10.000	10.113	7	10.106
PT Bank Jakarta	FR0084	6,34%	24 Des/ *Dec 24*, 2025	6 Jan/ *Jan 6*, 2026	10.000	10.113	7	10.106
PT Bank ICBC Indonesia	FR0059	5,41%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	10.000	9.848	1	9.847
PT Bank Tabungan Negara (Persero) Tbk	FR0059	5,74%	19 Des/ *Dec 19*, 2025	2 Jan/ *Jan 2*, 2026	10.000	9.848	1	9.847
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	FR0059	6,34%	29 Des/ *Dec 29*, 2025	5 Jan/ *Jan 5*, 2026	10.000	10.158	5	10.153
PT Bank Nagari	FR0086	5,37%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	10.000	9.948	8	9.940
PT Bank Nagari	FR0086	5,40%	24 Des/ *Dec 24*, 2025	7 Jan/ *Jan 7*, 2026	10.000	9.948	8	9.940
Jumlah / *Total*					**3.520.000**	**3.520.929**	**9.675**	**3.518.805**

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

2024

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
Bank Indonesia	FR0059	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	1.300.000	1.245.669	433	1.245.236
Bank Indonesia	FR0086	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	1.000.000	942.054	326	941.728
Bank Indonesia	FR0081	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	600.000	588.462	510	587.952
PT Bank Pembangunan Daerah Kalimantan Timur	FR0086	6,43%	20 Des/ *Dec 20*, 2024	3 Jan/ *Jan 3*, 2025	600.000	566.684	202	566.482
Bank Indonesia	IDSR141125 364S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	500.000	470.838	164	470.674
PT Bank Negara Indonesia (Persero) Tbk	FR0090	6,45%	30 Des/ *Dec 30*, 2024	13 Jan/ *Jan 13*, 2025	500.000	460.928	988	459.940
Bank Indonesia	FR0056	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	400.000	398.754	346	398.408
Bank Indonesia	FR0084	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	400.000	392.384	340	392.044
Bank Indonesia	FR0075	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	400.000	385.570	334	385.236
Bank Indonesia	FR0101	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	300.000	287.832	250	287.582
PT Bank ICBC Indonesia	FR0086	6,43%	20 Des/ *Dec 20*, 2024	3 Jan/ *Jan 3*, 2025	300.000	283.342	101	283.241
Bank Indonesia	PBS032	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	300.000	277.262	240	277.022
Bank Indonesia	FR0040	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	200.000	207.928	180	207.748
Bank Indonesia	IDSR080125 182S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	200.000	199.757	69	199.688
Bank Indonesia	FR0083	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	200.000	194.854	169	194.685
Bank Indonesia	FR0096	6,25%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	200.000	189.632	165	189.467
PT Bank Mandiri (Persero) Tbk	FR0090	6,45%	30 Des/ *Dec 30*, 2024	13 Jan/ *Jan 13*, 2025	200.000	184.372	395	183.977
PT Bank DKI	FR0086	6,45%	24 Des/ *Dec 24*, 2024	7 Jan/ *Jan 7*, 2025	200.000	189.034	202	188.832
Bank Indonesia	IDSR100125 364S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	150.000	149.782	52	149.730
Bank Indonesia	IDSR310125 364S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	150.000	149.194	52	149.142
Bank Indonesia	IDSR070325 273S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	150.000	148.070	51	148.019
Bank Indonesia	IDSR160525 273S	6,25%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	150.000	146.122	51	146.071
PT Bank Mandiri (Persero) Tbk	FR0086	6,45%	23 Des/ *Dec 23*, 2024	6 Jan/ *Jan 6*, 2025	150.000	141.491	126	141.365
Dipindahkan/*Brought forward*					8.550.000	8.200.015	5.746	8.194.269

22. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

22. LIABILITIES OF MARKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT (continued)

2024

Pihak lawan / *Counterpart*	Jenis sekuritas / *Type of securities*	Suku bunga / *Interest Rate*	Tanggal jual/ *Date of sale*	Tanggal beli kembali/ *Date of repurchase*	Nilai nominal / *Nominal value*	Nilai beli kembali/ *Repurchase value*	Beban bunga yang belum diamortisasi/ *Unamortized interest expense*	Nilai tercatat / *Carrying value*
Pindahan/*Carried forward*					8.550.000	8.200.015	5.746	8.194.269
PT Bank HSBC Indonesia	FR0098	6,00%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	130.000	121.024	101	120.923
PT Bank SMBC Indonesia Tbk	FR0086	6,45%	23 Des/ *Dec 23*, 2024	6 Jan/ *Jan 6*, 2025	100.000	94.442	84	94.358
PT Bank HSBC Indonesia	FR0097	6,00%	30 Des/ *Dec 30*, 2024	6 Jan/ *Jan 6*, 2025	95.000	88.222	74	88.148
PT Bank Pembangunan Daerah Bengkulu	FR0086	6,37%	24 Des/ *Dec 24*, 2024	2 Jan/ *Jan 2*, 2025	75.000	70.823	13	70.810
PT Bank Pembangunan Daerah Bengkulu	FR0078	6,35%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	75.000	75.565	27	75.538
PT Bank Pembangunan Daerah Bengkulu	FR0096	6,24%	30 Des/ *Dec 30*, 2024	2 Jan/ *Jan 2*, 2025	75.000	71.231	12	71.219
PT Bank HSBC Indonesia	FR0097	6,00%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	30.000	27.954	9	27.945
PT Bank HSBC Indonesia	FR0102	6,00%	27 Des/ *Dec 27*, 2024	3 Jan/ *Jan 3*, 2025	40.000	37.168	12	37.156
Jumlah / *Total*					**9.170.000**	**8.786.444**	**6.078**	**8.780.366**

Tidak terdapat liabilitas atas surat berharga yang dijual dengan janji dibeli kembali dengan pihak berelasi.

There were no liabilities of marketable securities sold under repurchase agreement with related parties.

Jangka waktu atas liabilitas surat berharga yang dijual dengan janji dibeli kembali dikategorikan sebagai kurang dari 1 (satu) bulan.

The term of liabilities for marketable securities sold under repurchase agreement is categorized as less than 1 (one) month.

23. SURAT BERHARGA YANG DITERBITKAN

23. SECURITIES ISSUED

	2025	2024	
Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 Seri A (Catatan 1e)	1.959.918	-	*Bank Jatim Phase I Sustainable Bonds I 2025 Series A (Note 1e)*
Sertifikat Deposito Syariah Badan Pengelola Tabungan Perumahan Rakyat	8.335	2.389	*Sharia Time Deposit Certificate Badan Pengelola Tabungan Perumahan Rakyat*
Sertifikat Investasi *Mudharabah* Antarbank PT Bank Aceh Syariah	-	100.000	*Interbank Mudharabah Investment Certificate PT Bank Aceh Syariah*
Jumlah	**1.968.253**	**102.389**	***Total***

Pada tanggal 31 Desember 2025, Obligasi Berkelanjutan I Bank Jatim Tahap I Tahun 2025 mendapat peringkat idAA- dari PT Pemeringkat Efek Indonesia (Pefindo).

As of December 31, 2025, Bank Jatim Phase I Sustainable Bonds I 2025 received rating idAA- from PT Pemeringkat Efek Indonesia (Pefindo).

Pada tanggal 31 Desember 2025, Bank telah mematuhi semua pembatasan-pembatasan penting sehubungan dengan perjanjian obligasi yang diterbitkan. Seluruh pembayaran atas jumlah bunga yang jatuh tempo telah dilakukan secara tepat waktu.

As of December 31, 2025, the Bank has complied with all the important limitations with respect to the securities issued agreement. All payments on the amount of interest due has been done in a timely manner.

Seluruh surat berharga diterbitkan oleh Entitas Anak dan dalam mata uang Rupiah.

All securities issued by Subsidiaries in Rupiah.

24. PINJAMAN YANG DITERIMA / *24. BORROWINGS*

	2025	2024	
PT Bank Mandiri (Persero) Tbk	1.500.000	-	*PT Bank Mandiri (Persero) Tbk*
KPR Fasilitas Likuiditas Pembiayaan Rumah (FLPP)	1.376.300	1.166.404	*KPR - Housing Financing Liquidity (FLPP)*
PT Bank Tabungan Negara (Persero) Tbk	1.000.000	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT Sarana Multigriya Finansial (Persero)	738.522	161.128	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Maybank Indonesia Tbk	500.000	-	*PT Bank Maybank Indonesia Tbk*
PT Bank Jakarta	500.000	-	*PT Bank Jakarta*
PT Bank Pembangunan Daerah Sumatera Utara	300.000	-	*PT Bank Pembangunan Daerah Sumatera Utara*
Badan Pengelola Keuangan Haji (BPKH)	-	200.000	*Badan Pengelola Keuangan Haji (BPKH)*
Jumlah	**5.914.822**	**1.527.532**	***Total***

Seluruh pinjaman yang diterima adalah dari pihak ketiga dan dalam mata uang Rupiah.

All borrowings are from third parties and in Rupiah.

a. KPR Fasilitas Likuiditas Pembiayaan Rumah (FLPP)

Pusat Pengelolaan Dana Pembiayaan Perumahan (PPDPP) Kementerian PUPR Republik Indonesia bekerjasama dengan Bank dalam hal program Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui kredit/pembiayaan pemilikan rumah sejahtera/rumah sejahtera syariah bagi masyarakat berpenghasilan rendah dengan tingkat bunga sebesar 0,5% maksimal untuk biaya provisi dari nilai KPR Sejahtera FLPP. Jangka waktu KPR Sejahtera FLPP paling lama 20 (dua puluh) tahun. Jangka waktu perjanjian kerjasama operasional adalah mulai tanggal 1 Januari 2021 sampai dengan tanggal 31 Desember 2021 dan sebagaimana perubahan terakhir telah diperpanjang hingga 31 Desember 2025 sesuai dengan perjanjian No.15/PKS/BP-TPR/IV/12/2024 tanggal 23 Desember 2024.

Atas kerjasama ini, Entitas Induk mengelola penyalurannya menjadi dua bagian yaitu konvensional dan syariah dengan PKS Syariah No.71/PKS/BP-TPR/I/12/2022 dan No.061/290/DIR/BIS/PKS. Sedangkan PKS konvensional No.82/PKS/BP-TPR/I/12/2022 dan No.061/290/DIR/KKR/PKS. Atas kerjasama tersebut, Grup diwajibkan untuk menyampaikan rekening koran dana kelolaan dan rekening operasional paling lambat tanggal 5 dan 16 setiap bulannya. Pada 31 Desember 2025 dan 2024, Bank telah menyalurkan kredit FLPP masing-masing sebesar Rp567.892 dan Rp510.785.

Dalam perjanjian pinjaman Bank tidak menjaminkan apapun atas pinjaman ini.

Pada tanggal 6 Januari 2022, NTBS telah menandatangani perjanjian Kerjasama Operasional (PKO) dengan BP Tapera No.32/PKS/BPTPR/I/1/2022 dan SPJ/0006/11/50/2022 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan melalui kredit kepemilikan rumah sejahtera bagi masyarakat berpenghasilan rendah selama 12 bulan. Fasilitas pembiayaan ini disalurkan dengan tarif margin maksimal 5% bersifat tetap dengan metode perhitungan margin annuitas dan jangka waktu maksimal 20 tahun.

Pada tanggal 28 Desember 2023, NTBS telah menandatangani perjanjian kerjasama antara Badan Pengelola Tabungan Perumahan Rakyat dengan Nomor perjanjian No.44/PKS/BP-TPR/IV/12/2023 dan SPJ/0960/11/50/2023 tentang penyaluran dana fasilitas likuiditas pembiayaan perumahan melalui kredit pemilikan rumah sejahtera bagi masyarakat berpenghasilan rendah. Jangka waktu perjanjian ini berlangsung hingga 31 Desember 2024, dengan porsi dana 75% milik BP Tapera dan 25% adalah milik NTBS.

a. KPR Facilities Liquidity Housing Finance (FLPP)

Fund Management Center of Housing Financing (PPDPP) from the Ministry of General Works and Public Housing of the Republic of Indonesia in colaboration with The Group disburse the Liquidity Facility of Housing Financing (FLPP) through loan/financing of housing for sharia prosperous house for low-income communities with an interest rate maximum of 0.5% for KPR Sejahtera FLPP provision fee. KPR Sejahtera FLPP has a maximum term of 20 (twenty) years. The term of the operational cooperation agreement is from January 1, 2021 to December 31, 2021 and as the latest amendment has been extended until December 31, 2025 in accordance with agreement No.15/PKS/BP-TPR/IV/12/2024 dated December 23, 2024.

For this collaboration, the Parent Entity manages its distribution into two parts, namely conventional and sharia with the Sharia PKS No.71/PKS/BP-TPR/I/12/2022 and No.061/290DIR/BIS/PKS. While the conventional PKS No.82/PKS/BP-TPR/I/12/2022 and No.061/290/DIR/KKR/PKS. For the cooperation, the Group are required to submit managed fund and operational account statements no later than the 5th and 16th of each month. As of the December 31, 2025 and 2024, the Bank has disbursed FLPP loans amounting to Rp567,892 and Rp510,785.

The Bank does not provide any collateral for this loan.

On January 6, 2022, NTBS has signed an Operational Cooperation Agreement (PKO) with BP Tapera No.32/PKS/BP-TPR/I/1/2022 and SPJ/0006/11/50/2022 regarding the Distribution of Liquidity Facility Funds for Housing Financing through Prosperous homeownership credit for low income people for 12 months. This financing facility is disbursed with a maximum margin rate of 5% which is fixed using the annuity margin calculation method and a maximum period of 20 years.

On December 28, 2023, the NTBS has signed a cooperation agreement between the People's Housing Savings Management Agency with Agreement Number No.44/PKS/BP-TPR/IV/12/2023 and SPJ/0960/11/50/2023 concerning the distribution of housing financing liquidity facility funds through welfare home ownership credit for low-income communities. The term of this agreement lasts until December 31, 2024, with a portion of funds of 75% belonging to BP Tapera and 25% belonging to NTBS.

24. PINJAMAN YANG DITERIMA (lanjutan)

a. KPR Fasilitas Likuiditas Pembiayaan (lanjutan)
Pada tanggal 23 Desember 2024, NTBS telah menandatangani perjanjian kerjasama sama antara BP Tapera dengan NTBS No.30/PKS/BP-TPR/IV/12/2024 dan SPJ/0294/03/50/2024 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan melalui kredit kepemilikan rumah sejahtera bagi masyarakat berpenghasilan. Jangka waktu perjanjian ini berlangsung hingga 31 Desember 2025 dengan porsi dana 75% milik BP Tapera dan 25% adalah milik NTBS.

Dalam hal ini NTBS menyatakan minat untuk menyalurkan PPR FLPP kepada BP Tapera dengan nominal kurang lebih Rp208.000 atau setara dengan 1.600 unit rumah berdasarkan surat minat No.SBA/4420/11/50/2021 tanggal 24 Desember 2021. Mekanisme penyaluran menggunakan sistem *reimburse* dengan pola *executing* selama jangka waktu maksimal 20 tahun dengan porsi dana 75% (BP Tapera) dan 25% (NTBS), serta perhitungan tarif margin sebesar 4,5% (NTBS) dan 0,5% (BP Tapera).

Terdapat penambahan pencairan dana FLPP untuk 34 unit KPR dengan nominal Rp4.063 berdasarkan pengajuan Pencairan Dana Fasilitas FLPP surat No.20230328/TGH/128/00323 SMF tanggal 28 Maret 2023 dan berdasarkan lembar hasil pengujian KPR FLPP tahun 2023 No.0283.FLPP/S/BP-TPR/I.3/3/2023 tanggal 29 Maret 2023.

Realisasi tahun 2024 untuk 314 unit KPR dengan nominal Rp53.730 dengan porsi dana FLPP 75% sebesar Rp40.297 dan porsi dana NTBS 25% sebesar Rp13.432.

Dalam perjanjian pinjaman NTBS tidak menjaminkan apapun atas pinjaman ini.

Dana kelolaan merupakan penyaluran dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dalam rangka pengadaan perumahan melalui kredit pemilikan rumah sejahtera, dimana Pemerintah melalui Kementerian Perumahan Rakyat Republik Indonesia menyediakan 75%-90% dana dan BNTT menyediakan 10%-25% dana sesuai dengan Kesepakatan Bersama antara Kementerian Perumahan Rakyat Republik Indonesia dengan BNTT No.07/PKS/DP/2016 dan No.79/MOU-BNTT/VIII/2016 tanggal 3 Agustus 2016 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP).

BNTT melaksanakan penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dalam rangka pengadaan perumahan melalui Kredit Pemilikan Rumah (KPR) Sejahtera bagi masyarakat berpenghasilan rendah. Penyaluran dana dilakukan kepada debitur dengan suku bunga tetap maksimal sebesar 5% per tahun dan jangka waktu kredit maksimal 20 (dua puluh) tahun. Dana kelolaan atas pembiayaan FLPP KPR dikelola melalui rekening program FLPP KPR Sejahtera sesuai dengan ketentuan dalam Perjanjian Kerja Sama Operasional No.117/PKS/Sg/2018 dan No.124/PKS-BNTT/XII/2018 tanggal 21 Desember 2018.

Kredit Pemilikan Rumah (KPR) Sejahtera Tapak BSTR adalah kredit pemilikan rumah dengan dukungan fasilitas likuiditas pembiayaan perumahan kepada masyarakat berpenghasilan rendah dalam rangka pemilikan satuan rumah sejahtera tapak yang dibeli dari pelaku pembangunan. Sasarannya merupakan Masyarakat Berpenghasilan Rendah (MBR) yang berpenghasilan tetap maupun berpenghasilan tidak tetap.

24. BORROWINGS (continued)

a. KPR Facilities Liquidity Housing Finance (FLPP) (continued)
On December 23, 2024, the NTBS has signed a cooperation agreement between BP Tapera and NTBS No.30/PKS/BP-TPR/IV/12/2024 and SPJ/0294/03/50/2024 concerning the Distribution of Housing Financing Liquidity Facility Funds through prosperous home ownership credit for high-income communities. The term of this agreement lasts until December 31, 2025 with a portion of funds of 75% belonging to BP Tapera and 25% belonging to the NTBS.

In this case, NTBS expressed margin in distributing PPR FLPP to BP Tapera with a nominal value of approximately Rp208,000 or equivalent to 1,600 housing units based on letter of interest No.SBA/4420/11/50/2021 dated December 24, 2021. The distribution mechanism uses a reimbursement system with an executing pattern for a maximum period of 20 years with a 75% portion of funds (BP Tapera) and 25% (NTBS), as well as calculation of margin rates of 4.5% (NTBS) and 0.5% (BP Tapera).

There is an additional disbursement of FLPP funds for 34 KPR units with a nominal value of Rp4,063, based on the application for disbursement of FLPP Facility Funds letter No.20230328/TGH/128/00323 SMF dated March 28, 2023, and based on the 2023 KPR FLPP test result sheet No.0283.FLPP/S/BP-TPR/I.3/3/2023, March 29, 2023.

Realization in 2024 for 314 KPR units with a nominal value of Rp53,730 with a 75% FLPP fund portion of Rp40,297 and a 25% NTBS's fund portion of Rp13,432.

NTBS does not provide any collateral for this loan.

Managed funds represent the fund distribution Housing Finance Liquidity Facility (FLPP) in order to procure housing through prosperous house ownership loans, in which the Government, through the Ministry of Housing of the Republic of Indonesia provide 75%-90% of the funds and BNTT provides 10%-25% of funds in accordance with the Agreement between the Ministry of Housing of the Republic of Indonesia with BNTT No.07/PKS/DP/2016 and No.79/MOU-BNTT/VIII/2016 dated August 3, 2016 regarding fund distribution of the Housing Finance Liquidity Facility (FLPP) in the Framework of Housing Procurement through Prosperous House Ownership Loans/Finance.

BNTT distributes Housing Financing Liquidity Facility (FLPP) funds for housing provision through subsidized home ownership loans (KPR Sejahtera) for low-income communities. The loans are granted to borrowers at a fixed interest rate of up to 5% per annum with a maximum tenor of 20 (twenty) years. The managed funds related to FLPP housing financing are administered through the FLPP Subsidized Mortgage program account in accordance with the provisions stipulated in the Operational Cooperation Agreements No.117/PKS/Sg/2018 and No.124/PKS-BNTT/XII/2018 dated December 21, 2018.

The Sejahtera Tapak BSTR Home Ownership Loan (KPR) is a home ownership loan with the support of housing financing liquidity facilities for low-income communities in order to purchase affordable housing units from developers. The target market is low-income communities (MBR) with both fixed and variable incomes.

24. PINJAMAN YANG DITERIMA (lanjutan)

a. KPR Fasilitas Likuiditas Pembiayaan (lanjutan)
Dana KPR Sejahtera Tapak BSTR merupakan gabungan antara dana FLPP (Fasilitas Likuiditas Pembiayaan Perumahan) dan dana BSTR dengan proporsi sebagai berikut:

1) Dana FLPP sebesar 90% dan dana BSTR sebesar 10% dari plafond kredit.
2) Dana FLPP sebesar 75% dan dana BSTR sebesar 25% dari plafond kredit.

Suku bunga KPR Sejahtera Tapak BSTR sebesar 5% per tahun dengan metode perhitungan bunga anuitas bulanan.

b. Badan Pengelola Keuangan Haji (BPKH)
Pada tanggal 18 Desember 2020, NTBS menerima pembiayaan dari Badan Pengelola Keuangan Haji dengan nomor perjanjian No.24/BPKH/XII/2020 dan No.PJ.01/13/70/60/0275/2020 dengan akad pembiayaan *mudharabah muqayyadah* dengan fasilitas plafon pembiayaan sebesar Rp1.000.000 dengan nisbah bagi hasil sebesar 70% dengan jangka waktu 63 bulan atau hingga Desember 2025. Pembiayaan ini digunakan untuk memfasilitasi pembiayaan kepada Aparatur Sipil Negara dengan akad *murabahah*, *wakalah*, *ijarah*, *Ijarah Muttahiyah bit Tamliq* atau MMQ. Dalam perjanjian pinjaman NTBS tidak menjaminkan apapun atas pinjaman ini.

Berdasarkan perjanjian akad pembiayaan antara Badan Pengelola Keuangan Haji dengan NTBS tentang Akad Pembiayaan Mudharabah Muqayyadah No.26.00/BPKH/XII/2019 dan No.PJ/01.17/60.27/0321/2019 tanggal 20 Desember 2019, kemudian dirubah dengan addendum akad No.06/PKS-BPKH/II/2020 dan No.PJ/01.17/60.27/0032/2020 tanggal 18 Februari 2020, dan diikat secara fidusia sesuai dengan akta No. 03 dengan nominal sebesar Rp1.125.000.

c. PT Sarana Multigriya Finansial (Persero)

Dana Multigriya Finansial merupakan fasilitas pembiayaan dengan porsi 25% KPR FLPP yang diterima dari PT Sarana Multrigriya Finansial (Persero) untuk disalurkan dalam rangka program pengadaan perumahan melalui Pembiayaan Pemilikan Rumah (PPR) Sejahtera bagi masyarakat berpenghasilan rendah dengan tingkat margin 4,45%. Jangka waktu fasilitas pembiayaan porsi adalah mulai 1 April 2020 sampai dengan 31 Desember 2020 sesuai dengan PKS No.058A/AKAD/SMF-BJTMS/IV/2022 dan No.059/059/DIR/BIS/PKS. Grup harus menyerahkan laporan keuangan konsolidasian yang diaudit selambat-lambatnya 120 hari sejak ditutupnya tahun buku. Grup tidak boleh mengalihkan atau menyerahkan kepada pihak lain, sebagian atau seluruhnya atas hak dan kewajiban yang timbul berkaitan dengan perjanjian pinjaman ini.

Pada tanggal 19 Januari 2024, Bank telah menandatangani perjanjian kerja sama dengan PT Sarana Multigriya Finansial (Persero) dalam rangka penyaluran PPR Sejahtera bagi masyarakat berpenghasilan rendah dengan nomor perjanjian No.021/FLPP/PP/SMF-BPD.NTBSy/I/2024 dan No.SPJ/0021/11/50/2024.

Jangka waktu fasilitas pembiayaan paling lama 20 tahun sejak tanggal pencairan fasilitas pembiayaan, dengan Nisbah bagi hasil untuk *Shahibul Maal* sebesar 22,25% yang dihitung dari Proyeksi Pendapatan Bagi Hasil atas Fasilitas Pembiayaan yang ditarik selama *availability period* dengan *equivalen* sebesar setara dengan 4,45% per tahun dengan Pendapatan Yang Dibagihasilkan.

24. BORROWINGS (continued)

a. KPR Facilities Liquidity Housing Finance (FLPP) (continued)
The Tapak BSTR Prosperous Mortgage Fund is a combination of FLPP (Housing Financing Liquidity Facility) funds and BSTR funds with the following proportions:

1) FLPP funds amounting to 90% and BSTR funds amounting to 10% of the credit plafond.
2) FLPP funds amounting to 75% and BSTR funds amounting to 25% of the credit plafond.

The interest rate for Sejahtera Tapak BSTR mortgages is 5% per annum, calculated using the monthly annuity method.

b. Badan Pengelola Keuangan Haji (BPKH)
On December 18, 2020, NTBS received financing from the Hajj Financial Management Agency with agreement number No.24/BPKH/XII/2020 and No.PJ.01/13/70/60/0275/2020 with a mudharabah muqayyadah financing contract with a plafond Rp1,000,000 with a profit sharing ratio of 70% with a term of 63 months or until December 2025. This financing is used to facilitate financing to State Civil Apparatus with murabahah, wakalah, ijarah, Ijarah Muttahiyah bit Tamliq or MMQ contracts. NTBS does not provide any collateral for this loan.

Based on the financing agreement between the Hajj Financial Management Agency and NTBS regarding the Mudharabah Muqayyadah Financing Agreement No.26.00/BPKH/XII/2019 and No.PJ/01.17/60.27/0321/2019 dated December 20, 2019, which was subsequently amended by addendum agreement No.06/PKS-BPKH/II/2020 and No.PJ/01.17/60.27/0032/2020 dated February 18, 2020, and secured by a fiduciary agreement in accordance with Deed No. 03 with a nominal value of Rp1,125,000.

c. PT Sarana Multigriya Finansial (Persero)

Dana Multigriya Financial is a financing facility with a portion of 25% FLPP mortgages received from PT Sarana Multigriya Finansial (Persero) to be distributed in the context of housing procurement programs through Prosperous Home Ownership Financing (PPR) for low-income people with a margit rate of 4.45%. The term of the portion financing facility is from April 1, 2020 to December 31, 2020 in accordance with PKS No.058A/AKAD/SMF-BJTMS/IV/2022 and No.059/059/DIR/BIS/PKS. The Group must submit the audited consolidated financial statements no later than 120 days after the closing of the financial year. The Group may not transfer/hand over to other parties, partially or entirely of the rights and obligations arising in connection with this loan agreement.

On January 19, 2024, the Bank signed a cooperation agreement with PT Sarana Multigriya Finansial (Persero) in the context of distributing PPR Sejahtera for low-income communities with agreement number No.021/FLPP/PP/SMF-BPD.NTBSy/I/2024 and No.SPJ/0021/11/50/2024.

The maximum term of the financing facility is 20 years from the date of disbursement of the financing facility, with a profit sharing ratio for Shahibul Maal of 22.25% calculated from the Projected Profit Sharing Income for the Financing Facility drawn during the availability period with an equivalent of 4.45% per year with the Revenue Shared.

24. PINJAMAN YANG DITERIMA (lanjutan)

c. PT Sarana Multigriya Finansial (Persero) (lanjutan)

Pada tanggal 29 April 2024, NTBS juga telah menandatangani perjanjian *uncommitted facility line* pembiayaan *mudharabah muqayyadah* dengan PT Sarana Multigriya Finansial (persero) dengan akta perjanjian No.106 yang dibuat di Kantor Notaris Fikry Said, S.H di Mataram. Fasilitas pembiayaan yang diberikan yaitu dengan limit setinggi-tingginya sebesar Rp500.000 yang bersifat *non revolving* dengan nisbah yang dihitung berdasarkan proyeksi pendapatan bagi hasil yang diberlakukan pada penarikan fasilitas pembiayaan masing-masing *batch* .

Fasilitas pembiayaan ini diikat secara fidusia dengan akta No.107 yang dibuat di Kantor Notaris Fikry Said, S.H di Mataram dengan nilai penjaminan jaminan fidusia adalah sebesar Rp625.000.

Jangka waktu fasilitas pembiayaan yang diterima oleh NTBS dengan rentang 2 sampai 3 tahun dengan *equivalent rate* sebesar 6,95% sampai 7,15%.

Pada tanggal 13 Maret 2025 NTBS telah menandatangani perjanjian kerja sama dengan PT Sarana Multigriya Finansial dalam rangka penyaluran PPR Sejahtera Bagi Masyarakat Berpenghasilan Rendah dengan PKS No.067/FLPP/PP/SMF-NTBS/III/2025 dan No.SPJ/0070/03/50/2025. Jangka waktu perjanjian ini yaitu selama 12 bulan.

Pada tanggal 18 Agustus 2022, BNTT memperoleh fasilitas pinjaman Kredit Multiguna Perumahan dari PT Sarana Multigriya Finansial (Persero) berdasarkan Perjanjian No.199/PP/SMF-BPD.NTT/VIII/2022 dengan plafon sebesar Rp250.000. Pinjaman tersebut dikenakan bunga tetap sebesar 4,50% per tahun dengan jangka waktu 1 tahun sejak tanggal pencairan dan digunakan untuk keperluan refinancing multiguna perumahan.

Pada tanggal 18 Agustus 2023, BNTT memperoleh fasilitas pinjaman berupa pinjaman *Uncommitted Facility Linebatch* dari PT Sarana Multigriya Finansial (Persero) dengan akta perjanjian No.96. Jumlah fasilitas maksimal sebesar Rp500.000.

Pada tanggal 30 Mei 2023, BNTT memperoleh fasilitas pinjaman berupa pinjaman Kredit Multiguna Perumahan dari PT Sarana Multigriya Finansial (Persero) dengan Perjanjian No.096/PP/SMF-BPD.NTT/V/2023. Jumlah fasilitas sebesar Rp350.000 dengan tingkat bunga sebesar 6,50% p.a. tetap selama jangka waktu pinjaman. Tujuan fasilitas pinjaman ini digunakan untuk *refinancing* multiguna perumahan. Jangka waktu fasilitas selama 1 tahun terhitung sejak tanggal pencairan fasilitas pinjaman. BNTT telah melunasi atas fasilitas tersebut tanggal 31 Mei 2024.

Pada tanggal 22 Februari 2023, BNTT memperoleh fasilitas pinjaman Kredit Perumahan Sejahtera bagi Masyarakat Berpenghasilan Rendah dari PT Sarana Multigriya Finansial (Persero) berdasarkan Perjanjian No.036/FLPP/PP/SMF-BPD.NTT/II/2023. Fasilitas ini menyediakan pendanaan sebesar 25% dari pembiayaan dan digunakan untuk penyaluran Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui kredit pemilikan rumah sejahtera, dengan jangka waktu 20 tahun sejak tanggal pencairan.

BSTR mendapatkan pinjaman dari PT Sarana Multigriya Finansial (Persero) merupakan pinjaman untuk *refinancing* pinjaman perumahan ("KPR") untuk Masyarakat Berpenghasilan Rendah (MBR). Fasilitas pinjaman dengan nilai plafond sebesar Rp6.840, jangka waktu berakhir ketika kewajiban telah diselesaikan dengan tingkat bunga 5%.

Proporsi pendanaan kredit/pembiayaan pemilikan rumah sejahtera terdiri dari 75% dana PT Sarana Multigriya Finansial (Persero) dan 25% dana BSTR dari plafond kredit yang disalurkan.

24. BORROWINGS (continued)

c. PT Sarana Multigriya Finansial (Persero) (continued)

On April 29, 2024, NTBS has also signed an uncommitted facility line agreement for mudharabah muqayyadah financing with PT Sarana Multigriya Finansial (Persero) with deed of agreement No.106 made at the Notary Office of Fikry Said, S.H in Mataram. The financing facility provided is with a maximum limit of Rp500,000 which is non-revolving with a ratio calculated based on the projected profit sharing income applied to the withdrawal of each batch of financing facilities.

This financing facility is bound by fiduciary with deed No.107 made at the Notary Office of Fikry Said, S.H in Mataram with a fiduciary guarantee value of Rp625,000.

The term of the financing facility received by NTBS is 2 to 3 years with an equivalent rate of 6.95% to 7.15%.

On March 13, 2025, NTBS signed a cooperation agreement with PT Sarana Multigriya Finansial in the context of distributing PPR Sejahtera for Low-Income Communities with PKS No.067/FLPP/PP/SMF-NTBS/III/2025 and No.SPJ/0070/03/50/2025. The term of this agreement is for 12 months.

On August 18, 2022, BNTT obtained a Multi-purpose Housing Loan facility from PT Sarana Multigriya Finansial (Persero) under Agreement No.199/PP/SMF-BPD.NTT/VIII/2022 with a maximum facility amount of Rp250,000. The loan bears a fixed interest rate of 4.50% per annum with a tenor of one year from the date of disbursement and is used for refinancing multi-purpose housing loans.

On August 18, 2023, the BNTT obtained a loan facility in the form of an Uncommitted Facility Linebatch loan from PT Sarana Multigriya Finansial (Persero) with deed of agreement No.96. The maximum amount of facilities is Rp500,000.

On May 30, 2023, BNTT obtained a loan facility in the form of a Housing Multiguna Loan from PT Sarana Multigriya Finansial (Persero) with agreement No.096/PP/SMF-BPD.NTT/V/2023. The total facility is Rp350,000 with an interest rate of 6.50% p.a. fixed for the term of the loan. The purpose of this loan facility is used for refinancing Housing Multiguna. The term of the facility is 1 year from the date of disbursement of the loan facility. BNTT has paid off the facility on May 31, 2024.

On February 22, 2023, BNTT obtained a Housing Loan facility for Low-Income Communities from PT Sarana Multigriya Finansial (Persero) under Agreement No.036/FLPP/PP/SMF-BPD.NTT/II/2023. The facility provides funding amounting to 25% of the total financing and is used for the distribution of the Housing Financing Liquidity Facility (FLPP) through subsidized home ownership loans, with a tenor of 20 years from the date of disbursement.

BSTR received a loan from PT Sarana Multigriya Finansial (Persero) to refinance housing loans ("KPR") for low-income communities (MBR). The loan facility has a ceiling value of Rp6,840, with a maturity date upon completion of obligations and an interest rate of 5%.

The proportion of credit/financing for affordable home ownership consists of 75% from PT Sarana Multigriya Finansial (Persero) and 25% from the BSTR credit plafond.

24. PINJAMAN YANG DITERIMA (lanjutan)

d. PT Bank Mandiri (Persero) Tbk
Sesuai Perjanjian Kredit Fasilitas Bank Loan No.WCO.KP/1193/BL/2025, Bank menerima pinjaman dari PT Bank Mandiri (Persero) Tbk yang berupa fasilitas Bank Loan dengan plafon Rp1.500.000, untuk mendukung ekspansi penyaluran kredit Bank. Tingkat suku bunga yang diberikan dari PT Bank Mandiri (Persero) Tbk ke Bank sebesar 7,2% p.a dengan menggunakan metode *simple interest*. Jangka waktu pinjaman selama 1 tahun dari tanggal 21 Mei 2025 hingga 21 Mei 2026.

Agunan atas pinjaman ini adalah seluruh kekayaan Bank, baik barang bergerak maupun tidak bergerak, baik yang telah ada maupun yang akan ada dikemudian hari, menjadi jaminan atas semua hutang Bank kepada semua krediturnya yang tidak dijamin secara khusus atau tanpa hak preferen, kecuali kreditur yang telah menerima jaminan dari Bank sebelum tanggal perjanjian kredit.

e. PT Bank Tabungan Negara (Persero) Tbk
Sesuai Perjanjian Pinjaman dihadapan notaris Ineu Mauleni, S.H. No.658 tanggal 19 Mei 2025, Bank menerima pinjaman dari PT Bank Tabungan Negara (Persero) Tbk dengan plafon Rp1.000.000, untuk penggunaan *general purpose*. Tingkat suku bunga yang diberikan dari PT Bank Tabungan Negara (Persero) Tbk ke Bank sebesar 7,2% p.a *fixed*. Jangka waktu pinjaman selama 1 tahun dari tanggal 21 Mei 2025 hingga 21 Mei 2026. Bank tidak ada memberikan jaminan (*Clean Basis*) kepada PT Bank Tabungan Negara (Persero) Tbk untuk menjamin seluruh pembayaran dan pembayaran kembali hingga lunas atas semua dan setiap jumlah uang yang terutang dan wajib dibayar oleh Bank kepada PT Bank Tabungan Negara (Persero) Tbk.

f. PT Bank Maybank Indonesia Tbk
Sesuai Perjanjian Fasilitas Pinjaman Berjangka (Badan Usaha) No.163/PK/CDU1/25, Bank menerima pinjaman dari PT Bank Maybank Indonesia Tbk dengan plafon Rp500.000, untuk penggunaan *general purpose*. Tingkat suku bunga yang diberikan dari PT Bank Maybank Indonesia Tbk ke Bank sebesar 7,2% p.a *fixed*. Jangka waktu pinjaman selama 1 tahun dari tanggal 19 Mei 2025 hingga 19 Mei 2026. Bank tidak ada memberikan jaminan (*Clean Basis*) kepada PT Bank Maybank Indonesia Tbk untuk menjamin seluruh pembayaran dan pembayaran kembali hingga lunas atas semua dan setiap jumlah uang yang terutang dan wajib dibayar oleh Bank kepada PT Bank Maybank Indonesia Tbk.

g. PT Bank Jakarta
BSTR mendapatan *term loan facility* yang merupakan fasilitas pinjaman dari PT Bank Jakarta sesuai "Penawaran *Term Loan Facility*." No.3111.1/TRS/XI/2025 tanggal 24 November 2025. Plafon kredit yang diberikan oleh PT Bank Jakarta sebesar Rp500.000 dengan sifat fasilitas satu kali penarikan (*non-revolving*). Bunga pinjaman atas *term loan facility* sebesar 5,90% p.a.

h. PT Bank Pembangunan Daerah Sumatera Utara
BNTT memperoleh fasilitas kredit dari PT Bank Pembangunan Daerah Sumatera Utara dengan perjanjian No.00001/351/KKLK/2025 tanggal 26 Juni 2025, dengan limit fasilitas Rp300.000 dengan jangka waktu fasilitas kredit adalah 12 (dua belas) bulan. Tingkat suku bunga fasilitas pinjaman ini 7,60% dengan jaminan berupa *clean basis*.

24. BORROWINGS (continued)

d. *PT Bank Mandiri (Persero) Tbk*
In accordance with Bank Loan Facility Agreement No.WCO.KP/1193/BL/2025, the Bank received a loan from PT Bank Mandiri (Persero) Tbk in the form of a Bank Loan facility with plafon IDR 1,500,000,000 to support the Bank's credit expansion. The interest rate provided by PT Bank Mandiri (Persero) Tbk to the Bank is 7.2% p.a. using the simple interest method. The loan term is for 1 year from May 21, 2025 to May 21, 2026.

The collateral for this loan is all of the Bank's assets, both movable and immovable, existing and future, which serve as security for all of the Bank's debts to all of its creditors that are not specifically secured or without preferential rights, except for creditors who have received collateral from the Bank prior to the date of the credit agreement.

e. *PT Bank Tabungan Negara (Persero) Tbk*
In accordance with the Loan Agreement before notary Ineu Mauleni, S.H. No.658 dated May 19, 2025, the Bank received a loan from PT Bank Tabungan Negara (Persero) Tbk with a ceiling of Rp1,000,000 for general purpose use. The interest rate provided by PT Bank Tabungan Negara (Persero) Tbk to the Bank is 7.2% p.a. fixed. The loan term is for 1 year from May 21, 2025 to May 21, 2026. The Bank did not provide any collateral (Clean Basis) to PT Bank Tabungan Negara (Persero) Tbk to guarantee all payments and repayments until full settlement of all and any amounts owed and payable by the Bank to PT Bank Tabungan Negara (Persero) Tbk.

f. *PT Bank Maybank Indonesia Tbk*
In accordance with Term Loan Facility Agreement (Business Entity) No.163/PK/CDU1/25, the Bank received a loan from PT Bank Maybank Indonesia Tbk with a ceiling of Rp500,000 for general purpose use. The interest rate provided by PT Bank Maybank Indonesia Tbk to the Bank is 7.2% p.a. fixed. The loan term is for 1 year from May 19, 2025 to May 19, 2026. The Bank does not provide any collateral (Clean Basis) to PT Bank Maybank Indonesia Tbk to guarantee all payments and repayments until full settlement of all and any amounts owed and payable by the Bank to PT Bank Maybank Indonesia Tbk.

g. *PT Bank Jakarta*
BSTR obtained a term loan facility from PT Bank Jakarta in accordance with the "Term Loan Facility Offer" No.3111.1/TRS/XI/2025 dated November 24, 2025. The credit limit granted by PT Bank Jakarta is Rp500,000 with a one-time withdrawal (non-revolving) facility. The interest rate on the term loan facility is 5.90% p.a.

h. *PT Bank Pembangunan Daerah Sumatera Utara*
BNTT obtained a credit facility from PT Bank Pembangunan Daerah Sumatera Utara with agreement No.00001/351/KKLK/2025 dated June 26, 2025 , with a facility limit of Rp300,000 with a credit facility term of 12 (twelve) months. The interest rate for this loan facility is 7.60% with a clean basis guarantee.

25. PERPAJAKAN / *TAXATION*

a. Piutang pajak / *Tax receivable*

	2025	2024	
Bank			*Bank*
Pajak penghasilan pasal 28	42.378	42.378	*Income tax - article 28*
Pajak penghasilan pasal 21	23.223	24.896	*Income tax - article 21*
Lain-lain	613	-	*Others*
Entitas anak			*Subsidiaries*
Pajak penghasilan pasal 28	71.067	-	*Income tax - article 28*
Lain-lain	6.784	-	*Others*
Total	**144.065**	**67.274**	***Total***

b. Utang pajak / *Taxes payable*

	2025	2024	
Utang pajak kini			*Current tax payable*
Bank	33.559	-	*Bank*
Entitas anak	17.201	13.125	*Subsidiaries*
Sub jumlah utang pajak kini	**50.760**	**13.125**	*Sub total current taxes payable*
Utang pajak lainnya			*Other taxes payable*
Bank			*Bank*
Pajak penghasilan pasal 25	66.458	48.482	*Income tax - article 25*
Pajak penghasilan pasal 4 ayat 2	13.915	14.209	*Income tax - article 4 verse (2)*
Pajak penghasilan pasal 23	1.100	698	*Income tax - article 23*
Pajak penghasilan pasal 21	366	1.649	*Income tax - article 21*
Lain-lain	996	447	*Others*
Utang pajak lainnya - Bank	**82.835**	**65.485**	*Sub total other taxes payable - Bank*
Utang pajak lainnya			*Other taxes payable*
Entitas Anak			*Subsidiaries*
Pajak penghasilan pasal 25	11.899	4.227	*Income tax - article 25*
Pajak penghasilan pasal 4 ayat 2	5.471	1.618	*Income tax - article 4 verse (2)*
Pajak penghasilan pasal 21	2.177	663	*Income tax - article 21*
Pajak penghasilan pasal 23	402	198	*Income tax - article 23*
Lain-lain	7.140	-	*Others*
Utang pajak lainnya - Entitas anak	**27.089**	**6.706**	*Other taxes payable - Subsidiaries*
Sub jumlah utang pajak lainnya	**109.924**	**72.191**	*Sub total current taxes payable*
Jumlah	**160.684**	**85.316**	***Total***

c. Beban pajak penghasilan badan / *Corporate income tax expense*

	2025	2024	
Beban pajak kini			*Current taxes expenses*
Bank	(415.005)	(274.748)	*Bank*
Pajak sehubungan dengan			*Tax related to*
Surat Ketetapan Pajak (SKP)	(12.499)	-	*tax assessment letter (SKP)*
Entitas anak	(30.062)	(24.054)	*Subsidiaries*
	(457.566)	(298.802)	
Beban pajak tangguhan			*Deferred taxes expenses*
Bank	(17.203)	(95.461)	*Bank*
Entitas anak	(681)	7.364	*Subsidiaries*
	(17.884)	(88.097)	
Jumlah	**(475.450)**	**(386.899)**	***Total***

25. PERPAJAKAN (lanjutan) / ***25. TAXATION (continued)***

c. Beban pajak penghasilan badan (lanjutan) / ***c. Corporate income tax expense (continued)***

	2025	2024	
Laba konsolidasian sebelum beban pajak dan kepentingan non-pengendali	2.092.642	1.682.717	*Consolidated income before tax expense and non controlling interest*
Dikurangi: Laba sebelum beban pajak Entitas Anak - setelah eliminasi	(102.248)	(31.392)	*Less: Income before tax expense of Subsidiaries - after elimination*
Laba konsolidasian sebelum beban pajak dan kepentingan non-pengendali - Bank saja	1.990.394	1.651.325	*Consolidated income before tax expense and non controlling interest - Bank only*
Ditambah (dikurangi) perbedaan tetap			*Add (deduct) permanent differences*
Penyisihan kerugian penurunan nilai non kredit	5.880	22.054	*Non loan provision for imapirment*
Tanggung jawab sosial dan lingkungan, sumbangan, promosi, rapat dan jamuan tamu, dan lainnya	65.391	58.627	*Social and environtment responsibility, donation promotion, meetings and entertainment, and others*
Pajak	30.619	31.061	*Taxes*
Kredit yang dihapusbuku	-	7.798	*Loan written off*
Lain-lain	29.311	60.550	*Others*
	131.201	180.090	
Ditambah (dikurangi) perbedaan temporer:			*Add (deduct) temporary differences:*
Cadangan jasa produksi	386.421	320.278	*Provision for employee bonuses*
Penyisihan kerugian penurunan nilai	(459)	(329.001)	*Provision for impairment losses*
Cadangan imbalan kerja	9.107	(10.438)	*Provision for employee benefit*
Cadangan lainnya	3.681	16.578	*Other provision*
Aset hak guna	(15.829)	(15.263)	*Right of use assets*
Pembayaran jasa produksi	(320.278)	(367.526)	*Payment for employee bonuses*
	62.643	(385.372)	
Taksiran laba kena pajak	2.184.238	1.446.043	*Estimated taxable income*
Taksiran beban pajak kini			*Estimated current taxes expenses*
Bank	415.005	274.748	*Bank*
Pajak sehubungan dengan Surat Ketetapan Pajak (SKP)	12.499	-	*Tax related to tax assessment letter (SKP)*
Entitas anak	30.062	24.054	*Subsidiaries*
Jumlah	**457.566**	**298.802**	***Total***

25. PERPAJAKAN (lanjutan) / ***25. TAXATION (continued)***

d. Perhitungan beban pajak adalah sebagai berikut: / ***d. The computation of tax expense is as follows:***

	2025	2024	
Laba konsolidasian sebelum beban pajak	2.092.642	1.682.717	*Consolidated income before tax expense*
Pajak dihitung dengan tarif pajak yang berlaku	397.602	313.752	*Tax calculated at applicable tax rates*
Dampak pajak penghasilan pada Bank			*Income taxes effect of Bank*
Beban yang tidak dikurangkan untuk tujuan perpajakan	24.928	34.217	*Expenses not deductible for tax purposes*
Lain-lain	22.177	22.240	*Others*
	47.105	56.457	
Entitas Anak	30.743	16.690	*Subsidiaries*
Total dampak pajak penghasilan	77.848	73.147	*Total tax effect*
Beban pajak penghasilan	**475.450**	**386.899**	***Income tax expenses***

e. Perhitungan utang pajak penghasilan badan adalah sebagai berikut: / ***e. The analysis of corporate income tax payable as follows:***

	2025	2024	
Bank			*Bank*
Beban pajak tahun berjalan	(415.005)	(274.748)	*Current year tax expense*
Dikurangi:			*Less:*
Pajak penghasilan - pasal 25	381.446	317.126	*Income tax - article 25*
Lebih (kurang) bayar pajak penghasilan badan (Catatan 25a dan 25b)	**(33.559)**	**42.378**	***Over (under) payment of corporate income tax (Note 25a and 25b)***
Entitas Anak			*Subsidiaries*
Beban pajak tahun berjalan	(233.449)	(78.554)	*Current year tax expense*
Dikurangi:			*Less:*
Pajak penghasilan - pasal 25	244.462	65.387	*Income tax - article 25*
Pajak penghasilan - pasal 23	203	42	*Income tax - article 23*
Lebih (kurang) bayar pajak penghasilan badan - bersih	**11.216**	**(13.125)**	***Over (under) payment of corporate income tax - net***
Kurang bayar pajak penghasilan badan (Catatan 25b)	(17.201)	(13.125)	*Under payment of corporate income tax (Note 25b)*
Lebih bayar pajak penghasilan badan	28.417	-	*Over payment of corporate income tax*

Perhitungan Pajak Penghasilan Badan untuk tahun yang berakhir 31 Desember 2024 telah sesuai dengan SPT Tahunan Perusahaan.

The calculation of Corporate Income Tax for the year ended December 31, 2024 is in accordance with Company's Annual Tax Return.

25. PERPAJAKAN (lanjutan) / ***25. TAXATION (continued)***

f. Aset pajak tangguhan / ***f. Deferred tax assets***

	2025					
	31 Desember/ *December 31,* 2024	**Dibebankan ke penghasilan komprehensif lain / *Charged to other comprehensive income***	**Dibebankan ke laporan laba rugi / *Charged to statement of profit or loss***	**Penyesuaian saldo awal dan dampak akuisisi / *Beginning balance adjustment and acquisition***	**31 Desember/ *December 31,* 2025**	
Bank						***Bank***
Cadangan jasa produksi	60.853	-	12.567	-	73.420	*Provision for employee bonuses*
Penyisihan kerugian aset produktif	248.377	-	(29.193)	-	219.184	*Provision for losses on earning assets*
Rugi (laba) yang belum direalis atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	35.208	(93.344)	-	-	(58.136)	*Unrealized loss (gain) on financial assets measured at fair value through other comprehensive income*
Cadangan lainnya	10.907	-	699	-	11.606	*Other provision*
Aset hak guna	(3.895)	-	(3.008)	-	(6.903)	*Right of use assets*
Cadangan imbalan kerja	54.178	1.738	1.730	-	57.646	*Provision for employee benefit*
Aset pajak tangguhan Bank saja	**405.628**	**(91.606)**	**(17.205)**	**-**	**296.817**	***Deferred tax assets Bank only***
Entitas Anak						***Subsidiaries***
Aset pajak tangguhan	32.763	(80)	(679)	80.336	112.340	*Deferred tax assets*
Aset pajak tangguhan konsolidasian	**438.391**	**(91.686)**	**(17.884)**	**80.336**	**409.157**	***Consolidated deferred tax assets***

	2024					
	31 Desember/ *December 31,* 2023	**Dibebankan ke penghasilan komprehensif lain / *Charged to other comprehensive income***	**Dibebankan ke laporan laba rugi / *Charged to statement of profit or loss***	**Penyesuaian saldo awal dan dampak akuisisi / *Beginning balance adjustment and acquisition***	**31 Desember/ *December 31,* 2024**	
Bank						***Bank***
Cadangan jasa produksi	69.830	-	(8.977)	-	60.853	*Provision for employee bonuses*
Penyisihan kerugian aset produktif	328.215	-	(84.751)	4.913	248.377	*Provision for losses on earning assets*
Rugi yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	15.002	20.206	-	-	35.208	*Unrealized loss on financial assets measured at fair value through other comprehensive income*
Cadangan lainnya	7.758	-	3.149	-	10.907	*Other provision*
Aset hak guna	(995)	-	(2.900)	-	(3.895)	*Right of use assets*
Cadangan imbalan kerja	52.313	3.847	(1.982)	-	54.178	*Provision for employee benefit*
Aset pajak tangguhan Bank saja	**472.123**	**24.053**	**(95.461)**	**4.913**	**405.628**	***Deferred tax assets Bank only***
Entitas Anak						***Subsidiaries***
Aset pajak tangguhan	-	(219)	7.364	25.618	32.763	*Deferred tax assets*
Aset pajak tangguhan konsolidasian	**472.123**	**23.834**	**(88.097)**	**30.531**	**438.391**	***Consolidated deferred tax assets***

25. PERPAJAKAN (lanjutan)

g. Perubahan tarif pajak

Berdasarkan pasal 17 ayat 2 Undang-undang No.7 tahun 1983 mengenai "Pajak Penghasilan" yang telah diubah untuk keempat kalinya dengan Undang-undang No.36 tahun 2008, tarif Pajak Penghasilan Badan sebesar 25%. Namun demikian berdasarkan Undang-undang No.36 tahun 2008 tanggal 23 September 2008, Peraturan Pemerintah No.81 tahun 2007 tanggal 28 Desember 2007 tentang "Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka" dan Peraturan Menteri Keuangan No.238/PMK.03/2008 tanggal 30 Desember 2008 tentang "Tata Cara Pelaksanaan dan Pengawasan Pemberian Penurunan Tarif Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka".
Pada akhir tahun 2013, Peraturan Pemerintah No.81 Tahun 2007 tanggal 28 Desember 2007 telah diubah dengan Peraturan Pemerintah (PP) No.77 Tahun 2013 tanggal 21 November 2013 yang kemudian diubah dengan Peraturan Pemerintah (PP) No.56 Tahun 2015 tanggal 3 Agustus 2015 tentang "Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka", yang mengatur bahwa wajib pajak dalam negeri yang berbentuk perseroan terbuka dapat memperoleh penurunan tarif pajak penghasilan sebesar 5% (lima persen) lebih rendah dari tarif pajak penghasilan wajib pajak badan dalam negeri bila memenuhi persyaratan sebagai berikut: (a) paling sedikit 40% (empat puluh persen) dari jumlah keseluruhan saham yang disetor dicatat untuk diperdagangkan di Bursa Efek Indonesia, (b) saham tersebut harus dimiliki oleh paling sedikit 300 pihak, (c) masing-masing pihak tersebut hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham ditempatkan dan disetor penuh, dan (d) ketentuan sebagaimana dimaksud di atas harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak. Ketentuan mengenai tata cara pelaksanaan dan pengawasan pemberian penurunan tarif pajak penghasilan di atas akan diatur dengan Peraturan Pemerintah (PP).

Pada 18 Mei 2020, Presiden Republik Indonesia mengeluaran Undang-udang Nomor 2 Tahun 2020 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi *Corona Virus Disease* 2019 (Covid-19) dan/atau Dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan Menjadi Undang-Undang pasal 5 menyebutkan bahwa adanya penyesuaian tarif Pajak Penghasilan Wajib Pajak Badan dalam negeri dan bentuk usaha tetap menjadi (a) sebesar 22% (dua puluh dua persen) yang berlaku pada Tahun Pajak 2020 dan Tahun Pajak 2021. Kemudian berubah menjadi (b) sebesar 20% (dua puluh persen) yang mulai berlaku pada Tahun Pajak 2022. Pada pasal 5 ayat 2 bagi Wajib Pajak dalam negeri berbentuk Perseroan Terbuka dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40% (empat puluh persen), dan memenuhi persyaratan tertentu dapat memperoleh tarif 3% (tiga persen) lebih rendah dari tarif yang dimaksud pada huruf (a) dan (b).

25. TAXATION (continued)

g. Changes in tax rate

Under article 17, paragraph 2 of Law No.7 year 1983 regarding "Income Tax" which has been amended for the fourth time with the Law No.36 year 2008, the corporate income tax rate is 25%. However, based on Law No.36 year 2008 dated September 23, 2008, Government Regulation No.81 year 2007 dated December 28, 2007 regarding "Reduction on Income Tax Rate for Domestic Listed Companies" and the Ministry of Finance Regulation No.238/PMK.03/2008 dated December 30, 2008 regarding "Implementation and Monitoring Procedures for Granting Reduction Rates for Domestic Listed Companies".

At end of 2013, Government Regulation No.81 Year 2007 dated December 28, 2007 was amended by Government Regulation (PP) No.77 Year 2013 dated November 21, 2013 which was amended with Government Regulation (PP) No.56 Year 2015 dated August 3, 2015 regarding "Reduction on Income Tax Rate for Domestic Listed Companies", which regulates that domestic listed companies can obtain reduction on income tax rate at 5% (five percent) lower than income tax rate of domestic companies tax payers if the following criterias are met: (a) at least 40% (fourty percent) of the total issued shares are traded in Indonesia Stock Exchange, (b) the shares are owned by at least 300 parties, (c) each party can only own lower than 5% (five percent) of the total issued and fully paid shares, and (d) the above requirements must be fulfilled at the minimum of 183 (one hundred eighty three) calendar days in a period of 1 (one) fiscal year. Regulation on application and supervision of the reduction on income tax rate will be provided in the Government Regulation.

On May 18, 2020, the President of the Republic of Indonesia issued Law Number 2 of 2020 concerning the Stipulation of Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Corona Virus Disease 2019 (Covid-19) Pandemic and/ or In the Context of Facing Threats that Endanger the National Economy and/or Financial System Stability to Become Law. Article 5 states that there is an adjustment in the income tax rate for domestic corporate taxpayers and permanent establishments to become (a) 22% (twenty two percent) which applies in the 2020 Fiscal Year and 2021 Fiscal Year. Then it changes to (b) 20 % (twenty percent) which will take effect in the 2022 Fiscal Year. In article 5 paragraph 2 for domestic Taxpayers in the form of Public Companies with the total number of paid-up shares traded on the stock exchange in Indonesia at least 40% (forty percent), and fulfilling certain requirements may obtain a tariff of 3% (three percent) lower than the rate referred to in letters (a) and (b).

25. PERPAJAKAN (lanjutan)

g. Perubahan tarif pajak (lanjutan)

Pada tanggal 29 Oktober 2021, Presiden Republik Indonesia mengeluarkan Undang- Undang Nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan dengan tarif Wajib Pajak badan dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022. Wajib Pajak badan dalam negeri berbentuk (a) perseroan terbuka, (b) jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40% dan (c) memenuhi persyaratan tertentu dapah memperoleh tarif sebesar 3% lebih rendah dari tarif yang sebagaimana dimaksud. Terkait hal tersebut, diatur oleh Peraturan Pemerintah (PP) Nomor 55 Tahun 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan yang menyebutkan bahwa tarif pajak penghasilan dalam negeri dan bentuk usaha tetap adalah sebesar (a) 22% yang berlaku pada Tahun Pajak 2020 dan 2021 dan(b) 22% yang mulai berlaku pada Tahun pajak 2022 (sesuai dengan ketentuan Undang-undang nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan).

Wajib pajak badan dalam negeri adalah berbentuk (a) perseroan terbuka, (b) dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling rendah 40% dan (c) memenuhi persyaratan tertentu dapat memperoleh tarif sebesar 3% lebih rendah dari tarif yang sebagaimana dimaksud diatas. Persyaratan tertentu yang dimaksud adalah (a) saham harus dimiliki oleh paling sedikit 300 pihak, (b) masing-masing pihak hanya boleh memiliki saham kurang dari 5% dari keseluruhan saham yang ditempatkan dan disetor penuh, (c) ketentuan sebagaimana dimaksud diatas harus dipenuhi dalam jangka waktu paling singkat 183 hari kalender dalam jangka waktu 1 tahun pajak.
Berdasarkan surat keterangan No.DE/I/2026-0212 tanggal 6 Januari 2026 tentang laporan bulanan kepemilikan saham berupa Lampiran POJK No.10/POJK.04/2020 dari Biro Administrasi Efek, Datindo Entrycom atas kepemilikan saham Bank selama tahun 2025, semua kriteria di atas untuk memperoleh fasilitas penurunan tarif pajak tersebut atas laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025 telah dipenuhi.

Manajemen akan terus melakukan pemantauan terkait pemenuhan persyaratan penurunan tarif sebagaimana disebutkan di atas. Manajemen berkeyakinan bahwa Bank telah memenuhi semua persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan.

Sehubungan dengan hal tersebut, pajak penghasilan badan untuk posisi 31 Desember 2025 telah dihitung menggunakan tarif pajak 19%.

25. TAXATION (continued)

g. Changes in tax rate (continued)

On October 29, 2021, the President of the Republic of Indonesia issued Law Number 7 of 2021 concerning Harmonization of Tax Regulations with a tax rate for domestic entities and permanent establishments of 22% which will take effect in the 2022 fiscal year. Domestic corporate taxpayers are in the form of (a) a public company, (b) the total number of paid-up shares is traded on the stock exchange in Indonesia at least 40% and (c) fulfilling certain requirements can obtain a rate of 3% lower than the rate referred to. In this regard, it is regulated by Government Regulation (PP) Number 55 of 2022 concerning Adjustment of Arrangements in the Income Tax Sector which states that the domestic income tax rate and permanent establishment is (a) 22% which applies in the 2020 and 2021 Fiscal Years and (b) 22% which will take effect in the 2022 tax year (in accordance with the provisions of Law number 7 of 2021 concerning Harmonization of Tax Regulations).

Domestic corporate taxpayers are in the form of (a) a public company, (b) with the total number of paid-up shares traded on the stock exchange in Indonesia at a minimum of 40% and (c) fulfilling certain requirements can obtain a rate of 3% lower than the rate stipulated as referred to above. The specific requirements referred to are (a) shares must be owned by at least 300 parties, (b) each party can only own shares of less than 5% of the total issued and fully paid shares, (c) the above requirements must be fulfilled at the minimum of 183 (one hundred eighty three) calendar days in a period of 1 (one) fiscal year.
Based on Letter No.DE/I/2026-0212 dated January 6, 2026 regarding the monthly report of shares ownerships, form of Attachment to POJK No.10/POJK.04/2020 from the Securities Administration Agency (Biro Administrasi Efek), Datindo Entrycom on the ownership of Bank's shares during 2025, all of the above mentioned required criteria to obtain the tax rate reduction on financial statements for the year ended December 31, 2025 were fulfilled by Bank.

Management will continue to monitor related to meeting the tariff reduction requirements as mentioned above. Management believes that the Bank has fulfill all the requirements to obtain the reduction on income tax rate facility.

In relation with the matter above, corporate income tax for the position of December 31, 2025 has been calculated using a tax rate of 19%.

25. PERPAJAKAN (lanjutan)

h. Surat ketetapan pajak

Tahun pajak 2021

Pada tahun 2025, Bank menerima surat ketetapan pajak dan surat tagihan pajak tahun fiskal 2021, yang terdiri dari :

(i) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Penghasilan Badan No.00012/206/21/054/25 tanggal 07 November 2025 Masa Pajak Januari sampai Desember 2021 sebesar Rp17.807 yang terdiri dari pokok sebesar Rp12.498 dan sanksi administratif sebesar Rp5.309. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(ii) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Penghasilan pasal 21 No.00015/201/21/054/25 tanggal 07 November 2025 Masa Pajak Januari sampai Desember 2021 sebesar Rp479 yang terdiri dari pokok sebesar Rp336 dan sanksi administratif sebesar Rp143. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(iii) Surat Tagihan Pajak (STP) Pajak Penghasilan Pasal 21 tanggal 7 November 2025 Tahun Fiskal 2021 sebesar Rp100.000 (dalam rupiah penuh). Atas STP tersebut telah dibebankan pada tahun 2025.

(iv) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Penghasilan pasal 21 final No.00003/243/21/054/25 tanggal 7 November 2025 Masa Pajak Desember 2021 sebesar Rp761 yang terdiri dari pokok sebesar Rp534 dan sanksi administratif sebesar Rp227. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(v) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Penghasilan pasal 23 No.00009/203/21/054/25 tanggal 7 November 2025 Masa Pajak Januari sampai Desember 2021 sebesar Rp1.303 yang terdiri dari pokok sebesar Rp914 dan sanksi administratif sebesar Rp388. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(vi) Surat Tagihan Pajak (STP) Pajak Penghasilan Pasal 23 tanggal 7 November 2025 Tahun Fiskal 2021 sebesar Rp1. Atas STP tersebut telah dibebankan pada tahun 2025.

(vii) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Penghasilan final pasal 4 ayat 2 No.00005/240/21/054/25 tanggal 7 November 2025 Masa Pajak Januari sampai Desember 2021 sebesar Rp154 yang terdiri dari pokok sebesar Rp108 dan sanksi administratif sebesar Rp46. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(viii Surat Tagihan Pajak (STP) Pajak Penghasilan Pasal 4 ayat 2 tanggal 7 November 2025 Tahun Fiskal 2021 sebesar Rp1. Atas STP tersebut telah dibebankan pada tahun 2025.

(ix) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Pertambahan Nilai No.00060/207/21/054/25 tanggal 7 November 2025 Masa Pajak Januari 2021 sebesar Rp109 yang terdiri dari pokok sebesar Rp77 dan sanksi administratif sebesar Rp32. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

25. TAXATION (continued)

h. Tax assessment letter

Fiscal year 2021

In 2025, the Bank received a tax assessment letter for fiscal year 2021, which consists of:

(i) Corporate Income Tax Underpayment Assessment Letter (SKPKB) No.00012/206/21/054/25 dated November 07, 2025 for the tax period January to December 2021 amounting to Rp17,807 consisting of a principal of Rp12,498 and administrative sanctions of Rp5,309. The SKPKB has been charged in 2025.

(ii) Underpayment Tax Assessment Letter (SKPKB) Income Tax Article 21 No.00015/201/21/054/25 dated November 07, 2025 tax period January to December 2021 amounted to Rp479 consisting of a principal of Rp336 and administrative sanctions of Rp143.The SKPKB has been charged in 2025.

(iii) Tax Collection Letter (STP) Income Tax Article 21 dated November 7, 2025 for Fiscal Year 2021 for Rp100,000 (full amount in rupiah). The STP has been charged in 2025.

(iv) Underpayment Tax Assessment Letter (SKPKB) Income Tax Article 21 final No.00003/243/21/054/25 dated November 7, 2025 tax period December 2021 amounted to Rp761 consisting of a principal of Rp534 and administrative sanctions of Rp227. The SKPKB has been charged in 2025.

(v) Underpayment Tax Assessment Letter (SKPKB) Income Tax Article 23 No.00009/203/21/054/25 dated November 7, 2025 tax period January to December 2021 amounted Rp1,303 consisting of a principal of Rp914 and administrative sanctions of Rp388. The SKPKB has been charged in 2025.

(vi) Tax Collection Letter (STP) Income Tax Article 23 dated May November 7, 2025 for Fiscal Year 2021 for Rp1. The STP has been charged in 2025.

(vii) Underpayment Tax Assessment Letter (SKPKB) Final Income Tax Article 4 (2) No.00025/240/21/054/25 dated November 7, 2025 tax period January to December 2021 amounted to Rp154 consisting of a principal of Rp108 and administrative sanctions of Rp46. The SKPKB has been charged in 2025.

(viii) Tax Collection Letter (STP) Final Income Tax Article 4(2) dated May November 7, 2025 for Fiscal Year 2021 for Rp1. The STP has been charged in 2025.

(ix) Underpayment Tax Assessment Letter (SKPKB) Value Added Tax (VAT) No.00060/207/21/054/25 dated November 7, 2025 tax period January 2021 amounted to Rp109 consisting of a principal of Rp77 and administrative sanctions of Rp32. The SKPKB has been charged in 2025.

25. PERPAJAKAN (lanjutan)

h. Surat ketetapan pajak (lanjutan)
Tahun pajak 2021 (lanjutan)

(x) Surat Ketetapan Pajak Kurang Bayar (SKPKB) Pajak Pertambahan Nilai No.00061/207/21/054/25 tanggal 7 November 2025 Masa Pajak Desember 2021 sebesar Rp1.413 yang terdiri dari pokok sebesar Rp992 dan sanksi administratif sebesar Rp421. Atas SKPKB tersebut telah dibebankan pada tahun 2025.

(xi) Surat Tagihan Pajak (STP) Pajak Pertambahan Nilai Barang dan Jasa No.00094/107/21/054/25 tanggal 07 November 2025 Tahun Fiskal 2021 sebesar Rp99. Atas STP tersebut telah dibebankan pada tahun 2025.

Pada tahun 2024, Entitas Anak menerima surat permintaan penjelasan atas data atau keterangan dari pihak fiskus sesuai dengan surat No.S-779/P2DK/KPP.3101/2024 tanggal 5 Juni 2024 tentang perbedaan perhitungan pajak penghasilan badan dan pajak penghasilan pasal 21. Setelah melalui validasi, maka didapati bahwa kurang setor atas pajak penghasilan badan sebesar Rp2.329 yang terdiri dari pokok sebesar Rp1.882 dan sanksi administratif sebesar Rp447. Sedangkan kurang setor atas pajak penghasilan pasal 21 sebesar Rp166 yang terdiri dari pokok sebesar Rp134 dan sanksi administratif sebesar Rp32. Atas kekurangan setor pajak tersebut telah dibebankan pada tahun 2024.

25. TAXATION (continued)

h. Tax assessment letter (continued)
Fiscal year 2021 (continued)

(x) Underpayment Tax Assessment Letter (SKPKB) Value Added Tax (VAT) No.00061/207/21/054/25 dated November 7, 2025 tax period December 2021 amounted to Rp1,413 consisting of a principal of Rp992 and administrative sanctions of Rp421. The SKPKB has been charged in 2025.

(xi) Tax Collection Letter (STP) Value Added Tax (VAT) No.00094/107/21/054/25 dated November 7, 2025 for Fiscal Year 2021 for Rp99. The STP has been charged in 2025.

In 2024, the Subsidiaries received a letter requesting an explanation of data or information from the tax authorities in accordance with letter No.S-779/P2DK/KPP.3101/2024 dated June 5, 2024 regarding differences in the calculation of corporate income tax and income tax article 21. After validation, it was found that the underpayment of corporate income tax amounted to Rp2,329 consisting of a principal of Rp1,882 and administrative sanctions of Rp447. Meanwhile, underpayment of income tax article 21 amounted to Rp166 consisting of principal of Rp134 and administrative sanctions of Rp32. The tax underpayment has been charged in 2024.

26. BEBAN YANG MASIH HARUS DIBAYAR / *26. ACCRUED EXPENSES*

	2025	2024	
Cadangan jasa produksi	476.474	342.296	*Employee bonuses*
Bunga	171.963	100.304	*Interest*
Jumlah	**648.437**	**442.600**	***Total***

27. LIABILITAS LAIN-LAIN / *27. OTHER LIABILITIES*

	2025	2024	
Rupiah			***Rupiah***
Cadangan imbalan kerja (Catatan 44)	659.966	361.955	*Provision of employee benefit (Note 44)*
Setoran jaminan	144.319	96.488	*Security deposits*
Liabilitas sewa	72.537	32.160	*Lease liabilities*
Estimasi kerugian komitmen dan kontinjensi	6.870	1.221	*Estimated losses on commitmens and contingencies*
Pokok kredit penerusan yang diterima	6.319	7.336	*Principal - channeling loans received*
Bunga kredit penerusan yang diterima	3.654	3.589	*Interest - channeling loans received*
Provisi dan administrasi kredit	12	12	*Provision and credit administration*
Lainnya	84.348	35.756	*Others*
	978.025	**538.517**	
Mata uang asing			***Foreign currencies***
Lainnya	348.906	270.739	*Others*
	348.906	**270.739**	
Jumlah	**1.326.931**	**809.256**	***Total***

Berikut ini ringkasan komponen perubahan liabilitas yang timbul dari sewa:

The following summarizes the component of changes in the liabilities arising from leases:

	2025	2024	
Saldo awal	32.160	29.538	*Beginning balance*
Dampak akuisisi	36.279	-	*Acquisition impact*
Arus kas	(43.399)	(15.724)	*Cash flows*
Perubahan non kas - penambahan	47.497	18.346	*Non cash change - additions*
Saldo akhir	**72.537**	**32.160**	***Ending balance***

Estimasi kerugian komitmen dan kontinjensi adalah sebagai berikut:

Estimated losses on commitments and contingencies are as follows:

	2025				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	1.221	-	-	1.221	*Balance at beginning of year*
Dampak akuisisi	1.826	-	-	1.826	*Acquisition impact*
Penyisihan tahun berjalan	3.823	-	-	3.823	*Allowance during the year*
Saldo akhir tahun	**6.870**	**-**	**-**	**6.870**	***Balance at end of year***

	2024				
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Jumlah / *Total*	
Saldo awal tahun	3.450	-	-	3.450	*Balance at beginning of year*
Pemulihan tahun berjalan	(2.229)	-	-	(2.229)	*Recovery during the year*
Saldo akhir tahun	**1.221**	**-**	**-**	**1.221**	***Balance at end of year***

28. DANA SYIRKAH TEMPORER / *TEMPORARY SYIRKAH FUNDS*

a. Berdasarkan segmen, mata uang dan jenis / *By segment, currency and type*

	2025	2024	
Bukan bank			***Non-bank***
Pihak berelasi			*Related parties*
Giro *mudharabah*	2.812.873	1.176.763	*Mudharabah current accounts*
Tabungan *mudharabah*	4.966	11.117	*Mudharabah savings*
Deposito *mudharabah*	3.999	5.411	*Mudharabah deposits*
Pihak ketiga			*Third parties*
Giro *mudharabah*	421.429	443.967	*Mudharabah current accounts*
Tabungan *mudharabah*	4.579.671	4.616.467	*Mudharabah savings*
Deposito *mudharabah*	9.481.862	8.705.048	*Mudharabah deposits*
Sub-jumlah	**17.304.800**	**14.958.773**	***Sub-total***
Bank			***Bank***
Pihak ketiga			*Third parties*
Giro *mudharabah*	8.716	5.766	*Mudharabah current accounts*
Tabungan *mudharabah*	124.782	111.275	*Mudharabah savings*
Deposito *mudharabah*	16.645	13.500	*Mudharabah deposits*
Sub-jumlah	**150.143**	**130.541**	***Sub-total***
Jumlah	**17.454.943**	**15.089.314**	***Total***

b Nisbah dan tingkat bagi hasil / *Ratio and profit sharing rate*

	2025		2024		
	Nisbah / *Ratio*	Tingkat bagi hasil / *Profit sharing*	Nisbah / *Ratio*	Tingkat bagi hasil / *Profit sharing*	
1 bulan	31,50%	2,48%	30,50%	2,81%	*1 month*
3 bulan	36,50%	2,90%	36,50%	3,33%	*3 months*
6 bulan	40,50%	3,24%	40,50%	3,69%	*6 months*
12 bulan	41,25%	3,24%	41,25%	3,77%	*12 months*
24 bulan	17,50%	1,52%	17,50%	1,51%	*24 months*

c. Deposito *mudharabah* berdasarkan jangka waktu kontrak / *Mudharabah deposits by contractual period*

	2025	2024	
Bukan bank			***Non-bank***
< 1 bulan	2.284.035	2.216.940	*< 1 month*
1 - < 3 bulan	646.498	739.737	*1 - < 3 months*
3 - < 6 bulan	734.148	2.135.303	*3 - < 6 months*
6 - < 12 bulan	1.505.998	3.467.454	*6 - < 12 months*
> 12 bulan	4.315.182	151.025	*> 12 months*
Jumlah	**9.485.861**	**8.710.459**	***Total***
Bank			***Bank***
< 1 bulan	6.695	2.800	*< 1 month*
1 - < 3 bulan	2.500	4.500	*1 - < 3 months*
3 - < 6 bulan	2.950	1.700	*3 - < 6 months*
6 - < 12 bulan	-	2.000	*6 - < 12 months*
> 12 bulan	4.500	2.500	*> 12 months*
Jumlah	**16.645**	**13.500**	***Total***

28. DANA SYIRKAH TEMPORER (lanjutan) / *28. TEMPORARY SYIRKAH FUNDS (continued)*

d Deposito *mudharabah* berdasarkan sisa jangka waktu / *d. Mudharabah deposits by maturity*

	2025	2024	
Bukan bank			***Non-bank***
< 1 bulan	2.003.568	2.300.892	*< 1 month*
1 - < 3 bulan	1.965.607	1.707.645	*1 - < 3 months*
3 - < 6 bulan	962.853	1.923.277	*3 - < 6 months*
6 - < 12 bulan	4.553.833	2.764.621	*6 - < 12 months*
> 12 bulan	-	14.024	*> 12 months*
Jumlah	**9.485.861**	**8.710.459**	***Total***
Bank			***Bank***
< 1 bulan	5.995	4.300	*< 1 month*
1 - < 3 bulan	6.150	4.700	*1 - < 3 months*
3 - < 6 bulan	2.500	4.500	*3 - < 6 months*
6 - < 12 bulan	2.000	-	*6 - < 12 months*
Jumlah	**16.645**	**13.500**	***Total***

29. KEPENTINGAN NON-PENGENDALI ATAS ASET BERSIH ENTITAS ANAK YANG DIKONSOLIDASI / *29. NON-CONTROLLING INTERESTS IN NET ASSETS OF CONSOLIDATED SUBSIDIARIES*

Akun ini merupakan kepentingan non-pengendali atas aset bersih Entitas Anak yang dikonsolidasi sebagai berikut:

This account non-controlling interest in net assets of consolidated Subsidiaries are as follows:

	2025	2024	
PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")	1.970.048	2.087.447	*PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")*
PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")	2.866.577	-	*PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")*
PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")	2.273.929	-	*PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")*
PT Bank Pembangunan Daerah Lampung ("BLAM")	1.738.519	-	*PT Bank Pembangunan Daerah Lampung ("BLAM")*
Jumlah kepentingan non-pengendali	**8.849.073**	**2.087.447**	***Total non-controlling interests***

Pada tanggal 31 Desember 2025 dan 2024 kepemilikan kepentingan non-pengendali atas NTBS adalah sebesar 96,11% dan 95,91%.

As of December 31, 2025 and 2024, the ownership of non-controlling interests in NTBS is 96.11% and 95.91%.

Pada tanggal 31 Desember 2025 kepemilikan kepentingan non-pengendali atas BNTT, BSTR dan BLAM adalah sebesar 96,77%, 96,62%, dan 95,91%.

As of December 31, 2025, the ownership of non-controlling interests in BNTT, BSTR, and BLAM is 96.77%, 96.62% and 95.91%.

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") / ***PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")***

Ringkasan informasi keuangan NTBS disajikan berdasarkan nilai sebelum eliminasi antar perusahaan.

The summarized financial information of NTBS is presented based on the value before intercompany elimination.

Ringkasan laporan posisi keuangan:

Summary of statement of financial position:

	2025	2024	
Total aset	17.301.691	16.119.568	*Total assets*
Total liabilitas	1.463.291	1.687.647	*Total liabilities*
Total dana syirkah temporer	13.918.890	12.393.879	*Total syirkah funds*
Total ekuitas	1.919.510	2.038.042	*Total equity*
Ekuitas yang diatribusikan kepada kepentingan non-pengendali	1.970.048	2.087.447	*Atributable equity to non-controlling interest*

Ringkasan laporan laba rugi dan penghasilan komprehensif lain:

Summary of statement of profit or loss and other comprehensive income:

	2025	2024	
Laba operasional	15.867	288.016	*Income from operation*
Laba sebelum beban pajak	19.280	294.418	*Income before tax expense*
Beban pajak - bersih	(12.890)	(78.549)	*Tax expense - net*
Laba tahun berjalan	6.390	215.869	*Net income for the year*
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	25.750	122.080	*Other comprehensive income for the year - net income tax*
Jumlah penghasilan komprehensif tahun berjalan	**32.140**	**337.949**	***Total comprehensive income for the year***

Ringkasan laporan arus kas:

Summary of statement of cash flows:

	2025	2024	
Aktivitas operasi	732.536	408.880	*Operating activities*
Aktivitas investasi	(32.478)	(214.537)	*Investing activities*
Aktivitas pendanaan	(339.982)	(58.503)	*Financing activities*
Kenaikan bersih kas dan setara kas	**360.076**	**135.840**	***Net increase in cash and cash equivalent***

29. KEPENTINGAN NON-PENGENDALI ATAS ASET BERSIH ENTITAS ANAK YANG DIKONSOLIDASI (lanjutan)

29. NON-CONTROLLING INTERESTS IN NET ASSETS OF CONSOLIDATED SUBSIDIARIES (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

Ringkasan informasi keuangan BNTT disajikan berdasarkan nilai sebelum eliminasi antar perusahaan.

The summarized financial information of BNTT is presented based on the value before intercompany elimination.

Ringkasan laporan posisi keuangan:

Summary of statement of financial position:

	2025	
Total aset	20.092.885	*Total assets*
Total liabilitas	17.281.611	*Total liabilities*
Total ekuitas	2.811.274	*Total equity*
Ekuitas yang diatribusikan kepada kepentingan non-pengendali	2.866.577	*Atributable equity to non-controlling interest*

Ringkasan laporan laba rugi dan penghasilan komprehensif lain:

Summary of statement of profit or loss and other comprehensive income:

	2025	
Laba operasional	183.608	*Income from operation*
Laba sebelum beban pajak	171.831	*Income before tax expense*
Beban pajak - bersih	(79.213)	*Tax expense - net*
Laba tahun berjalan	92.618	*Net income for the year*
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	55.861	*Other comprehensive income for the year - net income tax*
Jumlah penghasilan komprehensif tahun berjalan	**148.479**	***Total comprehensive income for the year***

Ringkasan laporan arus kas:

Summary of statement of cash flows:

	2025	
Aktivitas operasi	2.323.375	*Operating activities*
Aktivitas investasi	256.994	*Investing activities*
Aktivitas pendanaan	(265.448)	*Financing activities*
Kenaikan bersih kas dan setara kas	**2.314.921**	***Net increase in cash and cash equivalent***

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

Ringkasan informasi keuangan BSTR disajikan berdasarkan nilai sebelum eliminasi antar perusahaan.

The summarized financial information of BSTR is presented based on the value before intercompany elimination.

Ringkasan laporan posisi keuangan:

Summary of statement of financial position:

	2025	
Total aset	14.813.529	*Total assets*
Total liabilitas	12.460.075	*Total liabilities*
Total ekuitas	2.353.454	*Total equity*
Ekuitas yang diatribusikan kepada kepentingan non-pengendali	2.273.929	*Atributable equity to non-controlling interest*

Ringkasan laporan laba rugi dan penghasilan komprehensif lain:

Summary of statement of profit or loss and other comprehensive income:

	2025	
Laba operasional	536.094	*Income from operation*
Laba sebelum beban pajak	536.433	*Income before tax expense*
Beban pajak - bersih	(116.865)	*Tax expense - net*
Laba tahun berjalan	419.568	*Net income for the year*
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	114.918	*Other comprehensive income for the year - net income tax*
Jumlah penghasilan komprehensif tahun berjalan	**534.486**	***Total comprehensive income for the year***

29. KEPENTINGAN NON-PENGENDALI ATAS ASET BERSIH ENTITAS ANAK YANG DIKONSOLIDASI (lanjutan)

29. NON-CONTROLLING INTERESTS IN NET ASSETS OF CONSOLIDATED SUBSIDIARIES (continued)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (lanjutan)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (continued)

Ringkasan laporan arus kas:

Summary of statement of cash flows:

	2025	
Aktivitas operasi	348.282	*Operating activities*
Aktivitas investasi	(130.132)	*Investing activities*
Aktivitas pendanaan	6.206	*Financing activities*
Kenaikan bersih kas dan setara kas	**224.356**	***Net increase in cash and cash equivalent***

PT Bank Pembangunan Daerah Lampung ("BLAM")

PT Bank Pembangunan Daerah Lampung ("BLAM")

Ringkasan informasi keuangan BLAM disajikan berdasarkan nilai sebelum eliminasi antar perusahaan.

The summarized financial information of BLAM is presented based on the value before intercompany elimination.

Ringkasan laporan posisi keuangan:

Summary of statement of financial position:

	2025	
Total aset	11.481.948	*Total assets*
Total liabilitas	9.736.353	*Total liabilities*
Total ekuitas	1.745.595	*Total equity*
Ekuitas yang diatribusikan kepada kepentingan non-pengendali	1.738.519	*Atributable equity to non-controlling interest*

Ringkasan laporan laba rugi dan penghasilan komprehensif lain:

Summary of statement of profit or loss and other comprehensive income:

	2025	
Laba operasional	280.609	*Income from operation*
Laba sebelum beban pajak	269.314	*Income before tax expense*
Beban pajak - bersih	(64.004)	*Tax expense - net*
Laba tahun berjalan	205.310	*Net income for the year*
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	33.776	*Other comprehensive income for the year - net income tax*
Jumlah penghasilan komprehensif tahun berjalan	**239.086**	***Total comprehensive income for the year***

Ringkasan laporan arus kas:

Summary of statement of cash flows:

	2025	
Aktivitas operasi	15.820	*Operating activities*
Aktivitas investasi	(8.423)	*Investing activities*
Aktivitas pendanaan	36.711	*Financing activities*
Kenaikan bersih kas dan setara kas	**44.108**	***Net increase in cash and cash equivalent***

30. MODAL SAHAM / *SHARE CAPITAL*

Pemegang saham Bank, jumlah saham yang ditempatkan dan disetor, dan saldo yang terkait pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

The Bank's shareholders, the number of authorized, issued and paid-up shares and the related balances as of December 31, 2025 and 2024 were as follows:

a. Modal dasar / ***a. Authorized capital***

Modal dasar Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The Bank's authorized capital as of December 31, 2025 and 2024 were as follows:

	Jumlah/ *Number of shares*	Rupiah / *Rupiah*	
Saham Seri A	24.000.000.000	6.000.000	*Series A Shares*
Saham Seri B	12.000.000.000	3.000.000	*Series B Shares*
Jumlah	**36.000.000.000**	**9.000.000**	***Total***

Saham Seri A dan Seri B, masing-masing dengan nilai nominal Rp250 per saham (Rupiah penuh).

Series A and B shares with par value of Rp250 per share (full Rupiah).

- Modal dasar Bank semula adalah sebesar Rp2.500.000 yang terbagi atas Rp2.250.000 saham seri A dan Rp250.000 saham seri B dengan nominal per lembar saham Rp1 berdasarkan akta No.56 tanggal 17 April 2008 dan disahkan oleh Notaris Untung Darnosoewirjo, S.H. Modal dasar ditingkatkan menjadi Rp9.000.000 yang terbagi atas Rp6.000.000 saham seri A dan Rp3.000.000 saham seri B dengan nilai nominal per lembar saham Rp250 (Rupiah penuh). Terkait dengan peningkatan modal dasar tersebut, Bank telah memperoleh persetujuan perubahan Anggaran Dasar dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-22728.AH.01.02.Tahun 2012 pada tanggal 30 April 2012.

- *The previous authorized capital of the Bank was Rp2,500,000 which consisted of Rp2,250,000 series A shares and Rp250,000 series B shares with par value of Rp1 based on deed No.56 dated April 17, 2008, and was legalized by Notary of Untung Darnosoewirjo, S.H. The authorized capital was increased to be Rp9,000,000 which consisted of Rp6,000,000 series A shares and Rp3,000,000 series B shares with par value of Rp250 (full Rupiah). In relation to the increase in authorised capital, the Bank has obtained approval to amend The Bank's Articles of Association from the Ministry of Law and Human Rights of the Republic of Indonesia No.AHU-22728.AH.01.02.Tahun 2012 dated April 30, 2012.*

- Berdasarkan Berita Acara Rapat Pemegang Saham Luar Biasa No.19 tanggal 19 Maret 2012, sebagaimana dituangkan dalam Akta Notaris No.19 tanggal 19 Maret 2012, yang dibuat dihadapan Notaris Wachid Hasyim, S.H., para pemegang saham menyetujui untuk mengkonversi saldo laba yang telah ditentukan penggunaannya sebesar Rp1.310.000 ke modal ditempatkan dan disetor penuh setelah modal dasar Bank ditingkatkan menjadi Rp9.000.000, secara proporsionil berdasarkan jumlah saham yang dimiliki oleh masing-masing pemegang saham dengan nilai nominal Rp250 (Rupiah penuh) per lembar saham, sehingga sisa hasil konversi yang tidak habis dibagi Rp250 (Rupiah penuh) akan dikembalikan kepada masing-masing pemegang saham.

- *Based on minutes of Extraordinary Meeting Shareholders' No.19 dated March 19, 2012, as stated in Notarial Deed No.19 dated March 19, 2012 of Wachid Hasyim, S.H., the shareholders agreed to convert the appropriated retained earnings of Rp1,310,000 to issued and fully paid capital after the authorized capital of the Bank has been increased to be Rp9,000,000, proportionally based on the number of shares hold by each shareholders, at par value of Rp250 (full Rupiah) per share, and therefore the residual for which the amount is unable to be fully divided by Rp250 (full Rupiah) are to be returned to each shareholders.*

- Pada tanggal 12 Juli 2012 saham Bank secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Bank yang tercatat di Bursa Efek Indonesia sebanyak 14.768.508.132 saham atau 99% dari jumlah saham Bank. Saham yang tercatat merupakan saham seri A sebanyak 11.784.971.132 dan saham seri B sebanyak 2.983.537.000 saham. Sementara 149.176.850 saham atau 1% sisanya tidak dicatatkan di Bursa Efek Indonesia untuk memenuhi Peraturan Pemerintah No.29 tahun 1999 tentang Pembelian Saham Bank Umum.

- *On July 12, 2012, the Bank shares have been officially listed on the Indonesia Stock Exchange. Total shares of the Bank listed on the Indonesia Stock Exchange were 14,768,508,132 shares or 99% of the total shares of the Bank. Listed shares are 11,784,971,132 series A shares and 2,983,537,000 Series B shares. While the 149,176,850 shares or 1% are not listed on the Indonesia Stock Exchange to fulfill the Government Regulation No.29 of 1999 concerning Purchase of Shares of Commercial Banks.*

b. Jumlah saham seri A yang ditempatkan dan disetor penuh pada tanggal 31 Desember 2025 dan 2024 sebagai berikut (Rupiah penuh):

b. *Total issued and fully paid-up capital of series A shares as of December 31, 2025 and 2024, are as follows (full Rupiah):*

Pemecahan nilai nominal dari Rp1.000.000 per saham menjadi Rp250 per saham	6.694.148.000	*Stock split from Rp1,000,000 per share to be Rp250 per share*
Konversi cadangan umum	5.239.999.982	*General reserve conversion*
Jumlah saham pada akhir tahun	**11.934.147.982**	***Shares at end of year***

c. Jumlah saham seri B yang ditempatkan dan disetor penuh pada tanggal 31 Desember 2025 dan 2024 adalah 3.081.350.100 lembar saham (Rupiah penuh).

c. *Total issued and fully paid-up capital of series B shares as of December 31, 2025 and 2024 are 3,081,350,100 shares (full Rupiah).*

30. MODAL SAHAM (lanjutan) / *30. SHARE CAPITAL (continued)*

d. Susunan pemegang saham / *d. Composition of shareholders*

Pemegang saham / *Shareholders*	2025 Jumlah lembar saham / *Number of shares*	2025 Persentase kepemilikan / *Percentage of ownership*	2025 Jumlah modal disetor / *Total paid-in capital*
Seri A / ***Series A***			
Pemerintah Provinsi Jawa Timur / *Government of East Java Province*	7.676.913.648	51,13%	1.919.228
Pemerintah Kabupaten: / *Government of Regencies:*			
Kabupaten Sidoarjo / *Regency of Sidoarjo*	370.155.850	2,47%	92.539
Kabupaten Bojonegoro / *Regency of Bojonegoro*	300.288.632	2,00%	75.072
Kabupaten Banyuwangi / *Regency of Banyuwangi*	270.036.117	1,80%	67.509
Kabupaten Malang / *Regency of Malang*	253.635.445	1,69%	63.409
Kabupaten Gresik / *Regency of Gresik*	220.213.170	1,47%	55.053
Kabupaten Tuban / *Regency of Tuban*	217.418.404	1,45%	54.355
Kabupaten Ngawi / *Regency of Ngawi*	215.763.995	1,44%	53.941
Kabupaten Kediri / *Regency of Kediri*	144.925.510	0,97%	36.231
Kabupaten Sumenep / *Regency of Sumenep*	144.228.431	0,96%	36.057
Kabupaten Kraksaan / *Regency of Kraksaan*	125.931.454	0,84%	31.483
Kabupaten Jember / *Regency of Jember*	111.866.875	0,75%	27.967
Kabupaten Lamongan / *Regency of Lamongan*	101.318.315	0,67%	25.330
Kabupaten Sampang / *Regency of Sampang*	101.175.235	0,67%	25.294
Kabupaten Bondowoso / *Regency of Bondowoso*	87.207.357	0,58%	21.802
Kabupaten Trenggalek / *Regency of Trenggalek*	84.640.532	0,56%	21.160
Kabupaten Mojokerto / *Regency of Mojokerto*	78.373.801	0,52%	19.593
Kabupaten Nganjuk / *Regency of Nganjuk*	77.217.854	0,51%	19.304
Kabupaten Situbondo / *Regency of Situbondo*	76.374.593	0,51%	19.094
Kabupaten Tulungagung / *Regency of Tulungagung*	70.697.975	0,47%	17.674
Kabupaten Lumajang / *Regency of Lumajang*	67.206.045	0,45%	16.802
Kabupaten Pacitan / *Regency of Pacitan*	53.520.271	0,36%	13.380
Kabupaten Pasuruan / *Regency of Pasuruan*	44.610.500	0,30%	11.153
Kabupaten Pamekasan / *Regency of Pamekasan*	40.592.928	0,27%	10.148
Kabupaten Blitar / *Regency of Blitar*	39.496.395	0,26%	9.874
Kabupaten Bangkalan / *Regency of Bangkalan*	36.793.459	0,25%	9.198
Kabupaten Madiun / *Regency of Madiun*	32.660.478	0,22%	8.165
Kabupaten Jombang / *Regency of Jombang*	26.792.899	0,18%	6.698
Kabupaten Ponorogo / *Regency of Ponorogo*	23.555.596	0,16%	5.889
Kabupaten Magetan / *Regency of Magetan*	19.594.792	0,13%	4.899
Pemerintah Kota: / *Government of Municipalities:*			
Kota Surabaya / *Municipality of Surabaya*	319.243.457	2,13%	79.812
Kota Madiun / *Municipality of Madiun*	134.064.427	0,89%	33.516
Kota Malang / *Municipality of Malang*	108.635.999	0,72%	27.159
Kota Pasuruan / *Municipality of Pasuruan*	100.075.767	0,67%	25.019
Kota Mojokerto / *Municipality of Mojokerto*	72.091.751	0,48%	18.023
Kota Batu / *Municipality of Batu*	38.236.741	0,25%	9.559
Kota Probolinggo / *Municipality of Probolinggo*	17.397.927	0,12%	4.349
Kota Blitar / *Municipality of Blitar*	16.987.084	0,11%	4.247
Kota Kediri / *Municipality of Kediri*	14.208.273	0,09%	3.552
Jumlah Seri B / *Brought forward*	**11.934.147.982**	**79,48%**	**2.983.537**
Seri B / ***Series B***			
Komisaris: / *Commisioners:*			
- Adhy Karyono / *Adhy Karyono -*	249.200	0,00%	62
Direksi: / *Directors:*			
- R. Arief Wicaksono / *R. Arief Wicaksono -*	1.858.600	0,01%	465
- Arif Suhirman / *Arif Suhirman -*	1.183.400	0,01%	296
- Umi Rodiyah / *Umi Rodiyah -*	1.138.300	0,01%	285
Masyarakat (kepemilikan masing - masing dibawah (5%) / *Public (ownership less than 5% each)*	3.076.920.600	20,49%	769.230
Jumlah Seri B / *Total Series B*	**3.081.350.100**	**20,52%**	**770.338**
Jumlah / ***Total***	**15.015.498.082**	**100,00%**	**3.753.875**

30. MODAL SAHAM (lanjutan) / *30. SHARE CAPITAL (continued)*

d. Susunan pemegang saham (lanjutan) / *d. Composition of shareholders (continued)*

Pemegang saham	2024 Jumlah lembar saham / *Number of shares*	2024 Persentase kepemilikan / *Percentage of ownership*	2024 Jumlah modal disetor / *Total paid-in capital*	*Shareholders*
Seri A				***Series A***
Pemerintah Provinsi Jawa Timur	7.676.913.648	51,13%	1.919.228	*Government of East Java Province*
Pemerintah Kabupaten:				*Government of Regencies:*
Kabupaten Sidoarjo	370.155.850	2,47%	92.539	*Regency of Sidoarjo*
Kabupaten Bojonegoro	300.288.632	2,00%	75.072	*Regency of Bojonegoro*
Kabupaten Banyuwangi	270.036.117	1,80%	67.509	*Regency of Banyuwangi*
Kabupaten Malang	253.635.445	1,69%	63.409	*Regency of Malang*
Kabupaten Gresik	220.213.170	1,47%	55.053	*Regency of Gresik*
Kabupaten Tuban	217.418.404	1,45%	54.355	*Regency of Tuban*
Kabupaten Ngawi	215.763.995	1,44%	53.941	*Regency of Ngawi*
Kabupaten Kediri	144.925.510	0,97%	36.231	*Regency of Kediri*
Kabupaten Sumenep	144.228.431	0,96%	36.057	*Regency of Sumenep*
Kabupaten Kraksaan	125.931.454	0,84%	31.483	*Regency of Kraksaan*
Kabupaten Jember	111.866.875	0,75%	27.967	*Regency of Jember*
Kabupaten Lamongan	101.318.315	0,67%	25.330	*Regency of Lamongan*
Kabupaten Sampang	101.175.235	0,67%	25.294	*Regency of Sampang*
Kabupaten Bondowoso	87.207.357	0,58%	21.802	*Regency of Bondowoso*
Kabupaten Trenggalek	84.640.532	0,56%	21.160	*Regency of Trenggalek*
Kabupaten Mojokerto	78.373.801	0,52%	19.593	*Regency of Mojokerto*
Kabupaten Nganjuk	77.217.854	0,51%	19.304	*Regency of Nganjuk*
Kabupaten Situbondo	76.374.593	0,51%	19.094	*Regency of Situbondo*
Kabupaten Tulungagung	70.697.975	0,47%	17.674	*Regency of Tulungagung*
Kabupaten Lumajang	67.206.045	0,45%	16.802	*Regency of Lumajang*
Kabupaten Pacitan	53.520.271	0,36%	13.380	*Regency of Pacitan*
Kabupaten Pasuruan	44.610.500	0,30%	11.153	*Regency of Pasuruan*
Kabupaten Pamekasan	40.592.928	0,27%	10.148	*Regency of Pamekasan*
Kabupaten Blitar	39.496.395	0,26%	9.874	*Regency of Blitar*
Kabupaten Bangkalan	36.793.459	0,25%	9.198	*Regency of Bangkalan*
Kabupaten Madiun	32.660.478	0,22%	8.165	*Regency of Madiun*
Kabupaten Jombang	26.792.899	0,18%	6.698	*Regency of Jombang*
Kabupaten Ponorogo	23.555.596	0,16%	5.889	*Regency of Ponorogo*
Kabupaten Magetan	19.594.792	0,13%	4.899	*Regency of Magetan*
Pemerintah Kota:				*Government of Municipalities:*
Kota Surabaya	319.243.457	2,13%	79.812	*Municipality of Surabaya*
Kota Madiun	134.064.427	0,89%	33.516	*Municipality of Madiun*
Kota Malang	108.635.999	0,72%	27.159	*Municipality of Malang*
Kota Pasuruan	100.075.767	0,67%	25.019	*Municipality of Pasuruan*
Kota Mojokerto	72.091.751	0,48%	18.023	*Municipality of Mojokerto*
Kota Batu	38.236.741	0,25%	9.559	*Municipality of Batu*
Kota Probolinggo	17.397.927	0,12%	4.349	*Municipality of Probolinggo*
Kota Blitar	16.987.084	0,11%	4.247	*Municipality of Blitar*
Kota Kediri	14.208.273	0,09%	3.552	*Municipality of Kediri*
	11.934.147.982	**79,48%**	**2.983.537**	
Seri B				***Series B***
Komisaris:				*Commisioners:*
- Adhy Karyono	81.500	0,00%	20	*Adhy Karyono -*
Direksi:				*Directors:*
- Busrul Iman	3.651.300	0,02%	913	*Busrul Iman -*
- R. Arief Wicaksono	952.300	0,01%	238	*R. Arief Wicaksono -*
- Arif Suhirman	819.700	0,01%	205	*Arif Suhirman -*
- Edi Masrianto	764.900	0,01%	191	*Edi Masrianto -*
- Umi Rodiyah	508.500	0,00%	127	*Umi Rodiyah -*
- Eko Susetyono	446.800	0,00%	112	*Eko Susetyono -*
- Zulhelfi Abidin	347.800	0,00%	87	*Zulhelfi Abidin -*
Masyarakat (kepemilikan masing - masing dibawah (5%)	3.073.777.300	20,47%	768.444	*Public (ownership less than 5% each)*
	3.081.350.100	**20,52%**	**770.338**	
Jumlah	**15.015.498.082**	**100,00%**	**3.753.875**	***Total***

30. MODAL SAHAM (lanjutan)

e. Pembagian saldo laba

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan, sebagaimana tercantum dalam Akta No.48 tanggal 22 Mei 2025 dan Akta No.10 tanggal 7 Februari 2024 yang dibuat oleh Notaris Sitaresmi Puspadewi Subianto, S.H. para Pemegang Saham menyetujui pembagian laba bersih untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 sejumlah dan dengan penggunaan sebagai berikut:

30. SHARE CAPITAL (continued)

e. Distribution of retained earnings

Based on decisions at Annual General Meetings Report as documented in notarial Deeds No.48 dated May 22, 2025 and notarial Deeds No.10 dated February 7, 2024 of Sitaresmi Puspadewi Subianto, S.H. the Shareholders agreed to distribute net income for the year ended December 31, 2024 and 2023 as follows:

	Laba bersih tahun/ *Net income year* 2024	Laba bersih tahun/ *Net income year* 2023	
Dividen tunai	821.497	816.693	*Cash dividens*
Cadangan umum	459.619	653.412	*General reverse*

Bank membentuk cadangan umum untuk memperkuat modal.

Bank established the general reserve to strengthen capital.

31. TAMBAHAN MODAL DISETOR

31. ADDITIONAL PAID IN CAPITAL

Rincian tambahan modal disetor tanggal 31 December 2025 dan 2024, adalah sebagai berikut:

Details of additional paid in capital as of December 31, 2025 and 2024 as follows:

Agio saham dari Penawaran Umum Perdana Saham (IPO)	509.369	*Share premium from Initial Public Offering (IPO)*
Opsi saham untuk program *Management and Employee Stock Option Plan* (MESOP)	23.365	*Stock option for Management and Employee Stock Option Plan (MESOP) Program*
Jumlah	**532.734**	***Total***

Pada tanggal 12 Juli 2012, Bank telah melakukan Penawaran Umum Saham Perdana (IPO) dengan mengeluarkan 2.983.537.000 lembar saham Seri B dengan nilai nominal sebesar Rp250 (Rupiah penuh) setiap lembar saham dengan harga penawaran sebesar Rp430 (Rupiah penuh) setiap lembar saham sehingga menghasilkan tambahan agio saham sebagai berikut:

On July 12, 2012, the Bank has made it first Initial Public Offering (IPO) by issuing 2,983,537,000 series B shares amounted to Rp250 (full Rupiah) per share with an offering price at Rp430 (full Rupiah) per share, resulting increase in share premium, as follows:

Agio saham Rp180 (Rupiah penuh) per saham	537.037	*Share premium Rp180 (full Rupiah) per share*
Biaya emisi saham	(27.668)	*Share issurance cost*
Agio saham dari IPO	**509.369**	***Share premium from IPO***

Program MESOP sebanyak 105.915.000 lembar dilaksanakan mulai tahun 2015 kepada manajemen dan karyawan Bank dan Program MESOP akan berakhir pada tahun 2020. Sampai dengan saat ini telah tereksekusi 97.813.100 lembar saham dari Program MESOP sehingga menghasilkan tambahan agio saham sebagai berikut:

MESOP Program as much as 105,915,000 shares, started 2015 to the management and employee of the Bank and will be expire in 2020. Up to now 97,813,100 MESOP shares have been executed, resulting shares agio additional:

Agio saham Program MESOP Tahap I Rp200 (Rupiah penuh) per saham	6.355	*Share agio MESOP Program Phase I Rp200 (Rupiah) per share*
Tereksekusi 31.774.500 lembar		*Executed 31,774,500 shares*
Agio saham Program MESOP Tahap II Rp159 (Rupiah penuh) per saham	5.052	*Share agio MESOP Program Phase II Rp159 (Rupiah) per share*
Tereksekusi 31.774.500 lembar		*Executed 31,774,500 shares*
Agio saham Program MESOP Tahap III Rp349 (Rupiah penuh) per saham	11.958	*Share agio MESOP Program Phase II Rp349 (Rupiah) per share*
Tereksekusi 34.264.100 lembar		*Executed 34,264,100 shares*
Agio saham dari Program MESOP	**23.365**	*Share agio MESOP Program*

31. TAMBAHAN MODAL DISETOR (lanjutan)

Program MESOP Tahap I telah dilaksanakan tanggal 1 Agustus 2016 - 13 September 2016, tanggal 1 Februari 2017 - 13 Maret 2017, tanggal 1 Agustus 2017 - 13 September 2017, tanggal 1 Februari 2018 - 15 Maret 2018, tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, dan tanggal 1 Agustus 2019 - 11 September 2019 dengan harga Rp450 per saham dan jumlah lembar saham yang dibeli oleh peserta yang memiliki hak opsi (MESOP) sebanyak 31.774.500 lembar saham atau 100% dari 31.774.500 hak opsi saham yang diberikan pada Tahap I dengan jumlah nominal sebesar Rp14.298.525.000 (Rupiah penuh).

Program MESOP Tahap II telah dilaksanakan tanggal 1 Agustus 2017 - 13 November 2017, dan tanggal 1 Februari 2018 - 15 Maret 2018, tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, tanggal 1 Agustus 2019 - 11 September 2019, dan tanggal 3 Februari 2020 - 16 Maret 2020 dengan harga Rp409 per saham dan jumlah lembar saham yang dibeli oleh peserta yang memiliki hak opsi (MESOP) sebanyak 31.774.500 lembar saham atau 100% dari 31.774.500 hak opsi saham yang diberikan pada Tahap II dengan jumlah nominal sebesar Rp12.995.770.500 (Rupiah penuh).

Program MESOP Tahap III telah dilaksanakan tanggal 1 Agustus 2018 - 14 September 2018, tanggal 1 Februari 2019 - 18 Maret 2019, tanggal 1 Agustus 2019 - 11 September 2019, dan tanggal 3 Februari 2020 - 16 Maret 2020 dengan harga Rp599 per saham dan jumlah lembar saham yang dibeli oleh peserta yang memiliki hak opsi (MESOP) sebanyak 34.264.100 lembar saham atau 80,88% dari 42.366.000 hak opsi saham yang diberikan pada Tahap III dengan jumlah nominal sebesar Rp20.524.195.900 (Rupiah penuh).

31. ADDITIONAL PAID IN CAPITAL (continued)

The MESOP Program Phase I has been implemented from August 1, 2016 - September 13, 2016, February 1, 2017 - March 13, 2017, August 1, 2017 - September 13, 2017, February 1, 2018 - March 15, 2018, August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020 at Rp450 per share with the total number of shares purchased by participants is 31,774,500 shares, or 100% of 31,774,500 shares option rights granted in Phase I with a total nominal amount of Rp14,298,525,000 (full Rupiah).

The MESOP Program Phase II has been implemented from August 1, 2017 - September 13, 2017, February 1, 2018- March 15, 2018, August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, August 1, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020 at Rp 409 per share, with the total number of shares purchased by participants is 31,774,500 shares or 100% of 31,774,500 shares option rights granted in Phase II with a total nominal amount of Rp 12,995,770,500 (full Rupiah).

The MESOP Program Phase III has been implemented from August 1, 2018 - September 14, 2018, February 1, 2019 - March 18, 2019, August 1, 2019 - September 11, 2019, and February 3, 2020 - March 16, 2020 at Rp599 per share, with the total number of shares purchased by participants is 34.264.100 shares or 80,88% of 42,366,000 shares option rights granted in Phase III with a total nominal amount of Rp20,524,195,900 (full Rupiah).

32. PENDAPATAN BUNGA DAN SYARIAH / *32. INTEREST AND SHARIA INCOME*

	2025	2024	
Pihak berelasi (Catatan 45)			***Related parties (Note 45)***
Kredit yang diberikan	9.871	5.820	*Loans*
Margin dan pendapatan bagi hasil	1.621	695	*Margin and profit-sharing revenue*
Pihak ketiga			***Third parties***
Kredit yang diberikan	6.732.384	6.030.856	*Loans*
Margin dan pendapatan bagi hasil	1.402.590	190.656	*Margin and profit-sharing revenue*
Penempatan pada Bank Indonesia dan bank lain	1.279.519	1.589.237	*Placements with Bank Indonesia and other banks*
Surat berharga			*Marketable securities*
Biaya perolehan diamortisasi	560.641	424.913	*Amortised cost*
Provisi	130.513	96.953	*Provision*
Sertifikat Bank Indonesia	64.990	23.298	*Certificates of Bank Indonesia*
Lainnya	109.179	19.381	*Others*
Jumlah	**10.291.308**	**8.381.809**	***Total***

33. BEBAN BUNGA DAN SYARIAH / *33. INTEREST AND SHARIA EXPENSE*

	2025	2024	
Pihak berelasi (Catatan 45)			***Related parties (Note 45)***
Deposito berjangka	309.097	316.640	*Time deposits*
Giro	117.614	159.816	*Current accounts*
Tabungan	658	869	*Savings accounts*
	427.369	477.325	
Pihak ketiga			***Third parties***
Deposito berjangka	1.677.163	1.534.848	*Time deposits*
Tabungan	369.108	331.309	*Savings accounts*
Pinjaman yang diterima	186.043	15.130	*Borrowings*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	182.405	190.338	*Liabilities of marketable securities sold under repurchase agreement*
Giro	118.532	22.480	*Current accounts*
Bank lain	76.136	81.048	*Other banks*
Obligasi	33.078	-	*Bond*
Kredit	3.716	3.665	*Loans*
Surat berharga	1.120	68	*Marketable securities*
	2.647.301	2.178.886	
Jumlah	**3.074.670**	**2.656.211**	***Total***

34. PENDAPATAN OPERASIONAL LAINNYA / *34. OTHER OPERATING INCOME*

	2025	2024	
Penerimaan klaim asuransi	318.801	193.298	*Collection of insurance claim*
Administrasi giro, tabungan dan deposito	226.599	212.487	*Current accounts, savings and deposits administration fees*
Penerimaan kembali kredit hapus buku	178.483	156.285	*Collection of loans written-off*
Penerimaan *fee* ATM	102.123	93.581	*Collection of ATM fees*
Provisi dan komisi selain dari kredit yang diberikan	92.500	47.618	*Fees and commissions from other than loans*
Administrasi kredit	28.126	28.643	*Loan administration fees*
Lainnya	128.520	100.326	*Others*
Jumlah	**1.075.152**	**832.238**	***Total***

35. PENYISIHAN (PEMULIHAN) KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN / *35. PROVISION (RECOVERY) FOR IMPAIRMENT LOSSES ON FINANCIAL ASSETS*

	2025	2024	
Kredit yang diberikan	1.949.222	1.273.194	*Loans*
Aset keuangan lainnya			*Other financial assets*
Penempatan pada Bank Indonesia dan bank lain	(898)	(3.748)	*Placements with Bank Indonesia and other banks*
Giro pada bank lain	(104)	(800)	*Current accounts with other banks*
Surat berharga	(2.799)	831	*Marketable securities*
Estimasi kerugian komitmen dan kontinjensi	3.823	(2.229)	*Estimated losses on commitments and*
Tagihan lainnya	(65)	20.347	*Other receivables*
Jumlah	**1.949.179**	**1.287.595**	***Total***

36. BEBAN TENAGA KERJA DAN TUNJANGAN KARYAWAN / *36. SALARIES AND EMPLOYEE BENEFITS EXPENSES*

	2025	2024	
Gaji pegawai	660.576	583.757	*Employee salaries*
Tambahan penghasilan pegawai	462.625	275.731	*Additional income for employees*
Bonus pegawai	378.635	316.552	*Employee bonuses*
Tunjangan pajak penghasilan pegawai	151.147	135.955	*Tax allowances - employees salaries*
Asuransi dan iuran dana pensiun	119.985	110.185	*Insurance and pension fund contributions*
Imbalan kerja (Catatan 44)	107.446	64.133	*Employee benefit (Note 44)*
Pendidikan dan pelatihan	99.224	153.228	*Education and training*
Pengobatan	46.458	46.478	*Medical*
Gaji Direksi	17.458	14.090	*Directors' salaries*
Honorarium Dewan Komisaris	16.887	8.203	*Commissioners honoraria*
Rekreasi dan olahraga	10.481	9.349	*Recreation and sport*
Tambahan penghasilan Direksi	10.100	6.369	*Additional compensation for Directors*
Perumahan Direksi	2.486	2.331	*Housing for Directors*
Tambahan penghasilan Komisaris	1.805	1.810	*Additional compensation for Commisioner*
Lainnya	102.080	16.891	*Others*
Jumlah	**2.187.393**	**1.745.062**	***Total***

37. BEBAN UMUM DAN ADMINISTRASI / *37. GENERAL AND ADMINISTRATIVE EXPENSES*

	2025	2024	
Premi asuransi pertanggungan lainnya	253.287	252.221	*Other insurance premiums*
Jasa otomasi	214.264	183.165	*Automation services*
Penyusutan aset tetap dan aset hak guna (Catatan 16)	183.481	139.278	*Depreciation of fixed assets and right of use assets (Note 16)*
Alih daya	158.100	146.579	*Outsourcing*
Promosi	120.742	140.785	*Promotion*
Sewa	112.937	94.087	*Rental*
Amortisasi beban ditangguhkan	93.595	116.220	*Amortization of deferred charges*
Perjalanan dinas	81.413	64.600	*Official / business travel*
Pemeliharaan	78.780	69.753	*Maintenance*
Pengawasan, pemeriksaan dan jasa tenaga ahli	77.528	54.030	*Supervision, audit, and professional services*
Alat tulis dan barang cetak	74.062	61.344	*Stationery and printed materials*
Listrik, air dan telekomunikasi	50.539	43.540	*Eletrical, water and telecommunications*
Pajak lainnya	41.842	28.621	*Other taxes*
Sumbangan	25.592	27.413	*Donations*
Tanggung jawab sosial dan lingkungan	20.092	17.192	*Social and environment responsibility*
Keamanan	11.645	8.957	*Security*
Amortisasi aset takberwujud (Catatan 17)	7.998	13.190	*Amortization of intangible assets (Note 17)*
Surat dinas	5.594	5.002	*Mail service*
Penagihan	4.372	4.852	*Collection*
Pajak Bumi dan Bangunan (PBB)	1.652	1.190	*Land and building tax (PBB)*
Pajak reklame	1.494	1.635	*Advertising tax*
Pajak kendaraan bermotor	896	734	*Motor vehicle tax*
Koran dan majalah	595	440	*Newspaper and magazine*
Bursa Efek	352	278	*Stock Exchange*
Pajak penghasilan	104	96	*Income tax*
Lainnya	37.123	24.474	*Others*
Jumlah	**1.658.079**	**1.499.676**	***Total***

38. BEBAN LAINNYA / *38. OTHER EXPENSES*

	2025	2024	
Tanda mata, hadiah dan umum	122.912	127.152	*Souvenirs, gifts, and general*
Kliring dan *transfer*	52.563	54.616	*Clearing and transfers*
Rapat dan jamuan tamu	40.332	31.708	*Meetings and entertainment*
Penelitian dan pengembangan	12.392	6.325	*Research and development*
Kegiatan keagamaan	5.814	5.249	*Religious activities*
Provisi, komisi dan *fee*	456	40	*Provision, commision and fee*
Lain-lain	222.673	143.412	*Others*
Jumlah	**457.142**	**368.502**	***Total***

Beban lainnya pada tahun 2025 dan 2024 terutama berasal dari peristiwa multifungsi internal. Pada bulan April 2025 dan Juni 2024, Grup mendeteksi adanya insiden siber pada layanan BI-FAST dan RTOL yang menyebabkan terganggunya layanan yang menimbulkan kerugian bagi Grup. Grup telah melakukan perbaikan pada sistem dan meningkatkan keamanan siber agar tidak terjadi lagi. Atas kejadian ini, tidak terdapat dampak terhadap dana nasabah.

Others expense in 2025 and 2024 mainly stemmed from internal multifunctional events. In April 2025 and June 2024, the Group detected a cyber incident on the BI-FAST and RTOL services, which caused service disruptions that resulted in losses for the Group. However, the Group has made improvements to its systems and enhanced cybersecurity to prevent this from happening again. Due to this incident, there no impact on customer funds.

39. PENDAPATAN NON-OPERASIONAL / *NON-OPERATING INCOME*

	2025	2024	
Keuntungan transaksi derivatif - bersih	13.121	10.241	*Gain on derivative - net*
Fee jasa pelayanan pajak	7.051	7.563	*Tax service fees*
Keuntungan selisih kurs	4.315	695	*Gain on foreign exchange*
Keuntungan atas penjualan aset tetap	441	1.470	*Gain on sale of fixed assets - net*
Lainnya	104.966	51.273	*Others*
Jumlah	**129.894**	**71.242**	***Total***

40. BEBAN NON-OPERASIONAL / *NON-OPERATING EXPENSE*

Pada tanggal 31 Desember 2025 dan 2024, saldo beban non-operasional lainnya masing-masing sebesar Rp77.248 dan Rp45.526.

As of December 31, 2025 and 2024, the balance of non-operating expense amounted Rp77,248 and Rp45,526, respectively.

41. LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK / *BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY*

Laba tahun berjalan per saham dasar dihitung dengan membagi laba tahun berjalan diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah lembar saham biasa yang beredar pada tahun bersangkutan.

Basic earnings per share is computed by dividing income for the year attributable to owners of the parent entity by the weighted average number of outstanding common shares during the related year.

	2025	2024	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	1.545.518	1.281.718	*Income for the year attributable to owners of the parent entity*
Rata-rata tertimbang jumlah lembar saham biasa yang beredar (dalam Rupiah penuh)	15.015.498.082	15.015.498.082	*Weighted average number of outstanding ordinary shares (in full Rupiah amount)*
Laba per saham dasar diatribusikan kepada pemilik entitas induk (dalam Rupiah)	**102,93**	**85,36**	***Earning per share attributable to equity holders of parent entity (in full Rupiah amount)***

42. KOMBINASI BISNIS / *BUSINESS COMBINATION*

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")

Pada tanggal 27 Februari 2023, Bank telah menandatangani nota kesepahaman dengan PT Pembangunan Daerah Nusa Tenggara Barat Syariah dalam rangka pemenuhan peraturan Otoritas Jasa Keuangan No.12/POJK.03/2020, dimana dalam tahap awal penyertaan modal disepakati berkisar Rp50.000 sampai dengan Rp100.000.

Pada tanggal 8 Mei 2024, Bank telah menandatangani perjanjian antar pemegang saham oleh dan antara Pemerintah Provinsi Nusa Tenggara Barat dengan Bank No.500/85/EKON-III/2024 dan 063/043/DIR/NES/SHA. Perjanjian ini mengatur kewenangan Bank dalam menetapkan kebijakan strategis perseroan. Selain itu Pemerintah Provinsi Nusa Tenggara Barat juga sepakat untuk mengkonsolidasikan laporan keuangan NTBS dalam laporan keuangan Bank.

Berdasarkan Surat Keputusan dari Anggota Dewan Komisioner OJK No.KEP-76/D.03/2024 tanggal 2 Oktober 2024 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* NTBS, bahwa OJK menyetujui Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* NTBS.

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS")

On February 27, 2023, the Bank signed a memorandum of understanding with PT Pembangunan Daerah Nusa Tenggara Barat Syariah in order to fulfill the Financial Services Authority regulation No.12/POJK.03/2020, where in the initial stage the capital participation was agreed to range from Rp50,000 to Rp100,000.

On May 8, 2024, the Bank signed an inter-shareholder agreement by and between the Government of West Nusa Tenggara Province and the Bank No.500/85/EKON-III/2024 and 063/043/DIR/NES/SHA. This agreement regulates the Bank's authority in determining the company's strategic policies. In addition, the West Nusa Tenggara Province Government also agreed to consolidate the financial statements of NTBS in the Bank's financial statements.

Based on the Decision Letter from the OJK Board of Commissioners No.KEP-76/D.03/2024 dated October 2, 2024 regarding the results of the fit and proper assessment of the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of NTBS, that OJK approved the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of NTBS.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") (lanjutan)

Pada Bulan Oktober 2024, Bank telah melakukan efektif penyertaan modal kepada NTBS sebesar Rp100.000.000.000 (nilai penuh) untuk sejumlah 3.921.568 lembar saham (Seri A) yang dicatat pada NTBS sebesar nilai nominal pada modal saham Rp39.215.680.000 dan sebagai agio saham sebesar Rp60.784.320.000 atau setara 4,09% dari jumlah modal disetor NTBS. Penyertaan modal ini telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat No.S-472/KO.1801/2024 tanggal 9 Oktober 2024.

Setelah NTBS efektif tergabung dalam Kelompok Usaha Bank ("KUB"), Bank memiliki pengendalian atas NTBS walaupun kepemilikan saham hanya sebesar 4,09% karena berdasarkan perjanjian antara pemegang saham pengendali, Bank memiliki kewenangan untuk mengatur dan menetapkan hal-hal strategis yang berkaitan dengan kebijakan keuangan dan operasional NTBS yang telah disepakati oleh seluruh pemegang saham NTBS.

Tabel berikut ini merupakan rekonsiliasi arus kas yang dibayarkan dan diperoleh dalam transaksi pembentukan KUB dengan NTBS:

	23 Oktober/ *October 23,* 2024
Imbalan kas yang dibayar	100.000
Penempatan pada Bank Indonesia dan bank lain	
- Kas	365.658
- Penempatan pada Bank Indonesia dan bank lain	760.603

Imbalan, jumlah aset yang diperoleh, dan liabilitas yang diambil alih, dan *goodwill* terkait pada tanggal akuisisi menggunakan jumlah sementara adalah sebagai berikut:

	23 Oktober/ *October 23,* 2024
Imbalan kas yang dibayar	100.000
Nilai wajar dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih	(81.516)
Penyesuaian:	
Merek dagang	(5.586)
Goodwill	12.898

Untuk mendapatkan substansi transaksi berdasarkan PSAK 103 “Kombinasi Bisnis”, nilai wajar merek dagang diukur berdasarkan penilaian yang dilakukan oleh KJPP Kusnanto & Rekan dengan Nomor Surat Tanda Terdaftar STTD.PB-01/PJ-1/PM.223/2023 berdasarkan laporannya tanggal 19 Maret 2025.

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") (continued)

In October 2024, the Bank has effectively invested in NTBS in the amount of Rp100,000,000,000 (full amount) for 3,921,568 shares (Series A) which were recorded in NTBS at the nominal value in share capital of Rp39,215,680,000 and as agio shares of Rp60,784,320,000 or equivalent to 4.09% of the total paid-up capital of NTBS. This capital participation has been approved by the Financial Services Authority (OJK) through letter No.S-472/KO.1801/2024 dated October 9, 2024.

After NTBS incorporated in the Bank Business Group ("KUB"), Bank has control over NTBS although the share ownership is only 4.09% because based on the agreement between the controlling shareholders, the Bank has the authority to regulate and determine strategic matters relating to the financial and operational policies of NTBS which have been agreed by all shareholders of NTBS.

The following table is a reconciliation of the cash flows paid and received in the transaction of forming the KUB with NTBS:

Cash consideration paid	
Placements with Bank Indonesia and other banks	
Cash -	
Placements with Bank Indonesia and other banks -	

Consideration, total acquired assets and liabilities assumed and the related goodwill at the acquisition date under the provisional amounts were as follows:

Cash consideration paid	
Fair value of identifiable assets acquired and liabilities assumed	
Adjustments:	
Trademarks	
Goodwill	

In order to gain the substance of the transaction based on PSAK 103 “Business Combinations”, fair value of trademarks were measured based on the valuation performed by KJPP Kusnanto & Rekan, with Registered Letter Number STTD.PB-01/PJ-1/PM.223/2023 based on their report dated March 19, 2025.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") (lanjutan)

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah ("NTBS") (continued)

	23 Oktober/ *October 23,* 2024	
ASET		***ASSETS***
Kas	365.658	*Cash*
Giro dan penempatan pada Bank Indonesia	760.116	*Placements with Bank Indonesia and other bank*
Giro pada bank lain	487	*Current account with other banks*
Surat berharga - bersih	2.729.941	*Marketable securities - net*
Piutang *murabahah* - bersih	1.866.597	*Murabahah receivables - net*
Pembiayaan *musyarakah* - bersih	9.279.884	*Musyarakah receivables - net*
Pinjaman *qardh*	189	*Funds of qardh*
Penyertaan saham	2.568	*Investment in shares*
Aset yang diperoleh untuk *ijarah* - bersih	808	*Assets acquired from ijarah - net*
Cadangan kerugian penurunan nilai	(111.603)	*Allowance for impairment losses*
Aset tetap - bersih	653.420	*Fixed assets - net*
Aset hak guna	26.745	*Right-of-use assets*
Aset takberwujud - bersih	20	*Intangible assets - net*
Pajak dibayar di muka	49.057	*Prepaid taxes*
Aset pajak tangguhan	25.618	*Deferred taxes*
Aset lain-lain	127.654	*Other assets*
Jumlah aset	**15.777.159**	***Total assets***
LIABILITAS		***LIABILITIES***
Liabilitas segera	37.999	*Obligations due immediately*
Bagi hasil yang belum dibagikan	15.859	*Undistributed revenue sharing*
Simpanan *wadiah* - giro *wadiah*	44.236	*Wadiah deposits - wadiah current deposits*
Simpanan *wadiah* - tabungan *wadiah*	146.518	*Wadiah deposits - wadiah savings*
Kewajiban pada bank lain	5.921	*Obligation to other banks*
Surat berharga yang diterbitkan	2.389	*Securities issued*
Pinjaman yang diterima	1.160.977	*Borrowings*
Utang pajak	729	*Taxes payable*
Liabilitas imbalan pasca kerja	71.343	*Post employment benefits*
Liabilitas lain-lain	229.696	*Other liabilities*
Jumlah liabilitas	**1.715.667**	***Total liabilities***
Syirkah temporer dari bukan bank - deposito *mudharabah*	6.507.510	*Non-banks temporary syirkah - mudharabah deposits*
Syirkah temporer dari bukan bank - tabungan *mudharabah*	3.169.359	*Non-banks temporary syirkah - mudharabah savings*
Syirkah temporer dari bukan bank - giro *mudharabah*	2.280.770	*Non-banks temporary syirkah - mudharabah current accounts*
Syirkah temporer dari bank - deposito *mudharabah*	4.500	*Banks temporary syirkah - mudharabah deposits*
Syirkah temporer dari bank - tabungan *mudharabah*	108.719	*Banks temporary syirkah - mudharabah savings*
Jumlah syirkah dana temporer	**12.070.858**	***Total temporary syirkah***
Jumlah aset bersih yang teridentifikasi	1.990.634	*Total identifiable net assets*
Kepentingan non-pengendali	(1.909.118)	*Non-controlling interest*
Merek dagang	5.585	*Trademarks*
Goodwill	12.898	*Goodwill*
Imbalan kas yang dibayar	**100.000**	***Cash consideration paid***

Pendapatan NTBS yang termasuk di dalam laporan laba rugi sejak 23 Oktober 2024 sebesar Rp288.167. NTBS juga memberikan kontribusi laba sebesar Rp14.702 selama periode yang sama.

The revenue included in the profit or loss since October 23, 2024 contributed by NTBS was Rp288,167. NTBS also contributed a profit of Rp14,702 over the same period.

Jika NTBS dikonsolidasi sejak 1 Januari 2024, maka laba rugi akan menunjukkan tambahan pendapatan sebesar Rp1.494.862 dan jumlah laba sebesar Rp215.869.

Had Bank NTBS been consolidated from January 1, 2024, the profit or loss would increase revenue of Rp1,494,862 and total profit of Rp215,869.

Pembentukan KUB dengan NTBS telah dilakukan sesuai dengan peraturan yang dikeluarkan oleh OJK.

The formation of the KUB with NTBS has been carried out in accordance with the regulations issued by OJK.

Pada tanggal 31 Desember 2025, Manajemen berpendapat tidak terdapat indikasi penurunan nilai terhadap goodwill dari transaksi pembentukan KUB dengan NTBS.

On December 31, 2025, management believes there are no indications of impairment of goodwill from the transaction of forming the KUB with NTBS.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

Pada tanggal 5 November 2024, Bank telah menandatangani nota kesepahaman dengan PT Pembangunan Daerah Nusa Tenggara Timur dalam rangka pemenuhan peraturan Otoritas Jasa Keuangan No.12/POJK.03/2020, dimana dalam tahap awal penyertaan modal disepakati berkisar Rp50.000 sampai dengan Rp100.000.

Pada tanggal 16 Desember 2024, Bank telah menandatangani perjanjian antar pemegang saham oleh dan antara Pemerintah Provinsi Nusa Tenggara Timur dengan Bank No.100.2.2.7/42/PEMKES.I/2024 dan 063/145/DIR/NES/SHA. Perjanjian ini mengatur kewenangan Bank dalam menetapkan kebijakan strategis perseroan. Selain itu Pemerintah Provinsi Nusa Tenggara Timur juga sepakat untuk mengkonsolidasikan laporan keuangan BNTT dalam laporan keuangan Bank.

Berdasarkan Surat Keputusan dari Anggota Dewan Komisioner OJK No.KEPR-230/D.03/2025 tanggal 28 November 2025 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BNTT, bahwa OJK menyetujui Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BNTT.

Pada Bulan Desember 2025, Bank telah melakukan efektif penyertaan modal kepada BNTT sebesar Rp100.000.000.000 (nilai penuh) untuk sejumlah 7.142.857 lembar saham (Seri A) yang dicatat pada BNTT sebesar nilai nominal pada modal saham Rp71.428.570.000 dan sebagai agio saham sebesar Rp28.571.430.000 atau setara 3,23% dari jumlah modal disetor BNTT. Penyertaan modal ini telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat No.S-228/KO.14/2025 tanggal 14 Desember 2025.

Tabel berikut ini merupakan rekonsiliasi arus kas yang dibayarkan dan diperoleh dalam transaksi pembentukan KUB dengan BNTT:

	14 Desember/ *December 14,* 2025
Imbalan kas yang dibayar	100.000
Penempatan pada Bank Indonesia dan bank lain	
- Kas	375.800
- Penempatan pada Bank Indonesia dan bank lain	1.844.850

Imbalan, jumlah aset yang diperoleh, dan liabilitas yang diambil alih, dan *goodwill* terkait pada tanggal akuisisi menggunakan jumlah sementara adalah sebagai berikut:

	14 Desember/ *December 14,* 2025
Imbalan kas yang dibayar	100.000
Nilai wajar dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih	(91.230)
Penyesuaian:	
Merek dagang	(4.878)
Goodwill	3.892

Untuk mendapatkan substansi transaksi berdasarkan PSAK 103 "Kombinasi Bisnis", nilai wajar merek dagang diukur berdasarkan penilaian yang dilakukan oleh KJPP Kusnanto & Rekan dengan Nomor Surat Tanda Terdaftar STTD.PB-01/PJ-1/PM.223/2023 berdasarkan laporannya tanggal 26 Maret 2026.

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT")

On November 5, 2024, the Bank signed a memorandum of understanding with PT Pembangunan Daerah Nusa Tenggara Timur in order to fulfill the Financial Services Authority regulation No.12/POJK.03/2020, where in the initial stage the capital participation was agreed to range from Rp50,000 to Rp100,000.

On December 16, 2024, the Bank signed an inter-shareholder agreement by and between the Government of East Nusa Tenggara Province and the Bank No.100.2.2.7/42/PEMKES.I/2024 and 063/145/DIR/NES/SHA. This agreement regulates the Bank's authority in determining the company's strategic policies. In addition, the East Nusa Tenggara Province Government also agreed to consolidate the financial statements of BNTT in the Bank's financial statements.

Based on the Decision Letter from the OJK Board of Commissioners No.KEPR-230/D.03/2025 dated November 28, 2025 regarding the results of the fit and proper assessment of the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BNTT, that OJK approved the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BNTT.

In October 2024, the Bank has effectively invested in BNTT in the amount of Rp100,000,000,000 (full amount) for 7,142,857 shares (Series A) which were recorded in BNTT at the nominal value in share capital of Rp71,428,570,000 and as agio shares of Rp28,571,430,000 or equivalent to 3.23% of the total paid-up capital of BNTT. This capital participation has been approved by the Financial Services Authority (OJK) through letter No.S-228/KO.14/2025 dated December 14, 2025.

The following table is a reconciliation of the cash flows paid and received in the transaction of forming the KUB with BNTT:

Cash consideration paid	
Placements with Bank Indonesia and other banks	
Cash -	
Placements with Bank Indonesia and other banks -	

Consideration, total acquired assets and liabilities assumed and the related goodwill at the acquisition date under the provisional amounts were as follows:

Cash consideration paid	
Fair value of identifiable assets acquired and liabilities assumed	
Adjustments:	
Trademarks	
Goodwill	

In order to gain the substance of the transaction based on PSAK 103 "Business Combinations", fair value of trademarks were measured based on the valuation performed by KJPP Kusnanto & Rekan, with Registered Letter Number STTD.PB-01/PJ-1/PM.223/2023 based on their report dated March 26, 2026.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") (lanjutan)

	14 Desember/ *December 14,* 2025
ASET	
Kas	375.800
Giro dan penempatan pada Bank Indonesia	2.423.891
Giro pada bank lain	15.848
Surat berharga - bersih	1.730.477
Tagihan lainnya	44.147
Aset yang diambil alih - bersih	54.243
Kredit yang diberikan	14.036.533
Cadangan kerugian penurunan nilai	(458.759)
Aset tetap - bersih	196.745
Aset hak guna	43.020
Aset takberwujud - bersih	1.794
Pajak dibayar di muka	46.290
Aset pajak tangguhan	51.468
Aset lain-lain	108.928
Jumlah aset	**18.670.425**

	14 Desember/ *December 14,* 2025
LIABILITAS	
Liabilitas segera	226.254
Simpanan nasabah - tabungan	3.388.581
Simpanan nasabah - giro	4.119.361
Simpanan nasabah - deposito	6.861.752
Simpanan dari bank lain	262.361
Surat berharga yang diterbitkan	37.001
Pinjaman yang diterima	739.078
Utang pajak	1.464
Liabilitas imbalan pasca kerja	134.309
Liabilitas lain-lain	157.649
Jumlah liabilitas	**15.927.810**
Jumlah aset bersih yang teridentifikasi	**2.742.615**
Kepentingan non-pengendali	(2.651.385)
Merek dagang	4.878
Goodwill	3.892
Imbalan kas yang dibayar	**100.000**

Pendapatan BNTT yang termasuk di dalam laporan laba rugi sejak 14 Desember 2025 sebesar Rp94.977. BNTT juga memberikan kontribusi laba sebesar Rp16.768 selama periode yang sama.

Jika BNTT dikonsolidasi sejak 1 Januari 2025, maka laba rugi akan menunjukkan tambahan pendapatan sebesar Rp1.867.253 dan jumlah laba sebesar Rp92.618.

Pembentukan KUB dengan BNTT telah dilakukan sesuai dengan peraturan yang dikeluarkan oleh OJK.

Pada tanggal 31 Desember 2025, Manajemen berpendapat tidak terdapat indikasi penurunan nilai terhadap *goodwill* dari transaksi pembentukan KUB dengan BNTT.

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Nusa Tenggara Timur ("BNTT") (continued)

	14 Desember/ *December 14,* 2025
ASSETS	
Cash	375.800
Placements with Bank Indonesia and other bank	2.423.891
Current account with other banks	15.848
Marketable securities - net	1.730.477
Other receivables	44.147
Foreclosed assets - net	54.243
Loans	14.036.533
Allowance for impairment losses	(458.759)
Fixed assets - net	196.745
Right-of-use assets	43.020
Intangible assets - net	1.794
Prepaid taxes	46.290
Deferred taxes	51.468
Other assets	108.928
Total assets	**18.670.425**

	14 Desember/ *December 14,* 2025
LIABILITIES	
Obligations due immediately	226.254
Deposits from customers - saving deposits	3.388.581
Deposits from customers - current account	4.119.361
Deposits from customers - time deposits	6.861.752
Deposits from other banks	262.361
Securities issued	37.001
Borrowings	739.078
Taxes payable	1.464
Post employment benefits	134.309
Other liabilities	157.649
Total liabilities	**15.927.810**
Total identifiable net assets	**2.742.615**
Non-controlling interest	(2.651.385)
Trademarks	4.878
Goodwill	3.892
Cash consideration paid	**100.000**

The revenue included in the profit or loss since December 14, 2025 contributed by BNTT was Rp94,977. BNTT also contributed a profit of Rp16,768 over the same period.

Had BNTT been consolidated from January 1, 2025, the profit or loss would increase revenue of Rp1,867,253 and total profit of Rp92,618.

The formation of the KUB with BNTT has been carried out in accordance with the regulations issued by OJK.

On December 31, 2025, management believes there are no indications of impairment of goodwill from the transaction of forming the KUB with BNTT.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

Pada tanggal 15 November 2024, Bank telah menandatangani nota kesepahaman dengan PT Pembangunan Daerah Sulawesi Tenggara dalam rangka pemenuhan peraturan Otoritas Jasa Keuangan No.12/POJK.03/2020, dimana dalam tahap awal penyertaan modal disepakati berkisar Rp50.000 sampai dengan Rp100.000.

Pada tanggal 24 Desember 2024, Bank telah menandatangani perjanjian antar pemegang saham oleh dan antara Pemerintah Provinsi Sulawesi Tenggara dengan Bank No.100.2.3/8034 dan 063/152/DIR/NES/SHA. Perjanjian ini mengatur kewenangan Bank dalam menetapkan kebijakan strategis perseroan. Selain itu Pemerintah Provinsi Sulawesi Tenggara juga sepakat untuk mengkonsolidasikan laporan keuangan BSTR dalam laporan keuangan Bank.

Berdasarkan Surat Keputusan dari Anggota Dewan Komisioner OJK No.KEPR-229/D.03/2025 tanggal 28 November 2025 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BSTR, bahwa OJK menyetujui Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BSTR.

Pada Bulan Desember 2025, Bank telah melakukan efektif penyertaan modal kepada BSTR sebesar Rp100.000.000.000 (nilai penuh) untuk sejumlah 3.921.568 lembar saham (Seri A) yang dicatat pada BSTR sebesar nilai nominal pada modal saham Rp39.215.680.000 dan sebagai agio saham sebesar Rp60.784.320.000 atau setara 4,09% dari jumlah modal disetor BSTR. Penyertaan modal ini telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat No.S-240/KO.14/2025 tanggal 23 Desember 2025.

Tabel berikut ini merupakan rekonsiliasi arus kas yang dibayarkan dan diperoleh dalam transaksi pembentukan KUB dengan BSTR:

	23 Desember/ *December 23,* 2025
Imbalan kas yang dibayar	100.000
Penempatan pada Bank Indonesia dan bank lain	
- Kas	318.271
- Penempatan pada Bank Indonesia dan bank lain	1.620.681

Imbalan, jumlah aset yang diperoleh, dan liabilitas yang diambil alih, dan *goodwill* terkait pada tanggal akuisisi menggunakan jumlah sementara adalah sebagai berikut:

	23 Desember/ *December 23,* 2025
Imbalan kas yang dibayar	100.000
Nilai wajar dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih	(78.145)
Penyesuaian:	
Goodwill	21.855

Untuk mendapatkan substansi transaksi berdasarkan PSAK 103 "Kombinasi Bisnis", nilai wajar merek dagang diukur berdasarkan penilaian yang dilakukan oleh KJPP Kusnanto & Rekan dengan Nomor Surat Tanda Terdaftar STTD.PB-01/PJ-1/PM.223/2023 berdasarkan laporannya tanggal 26 Maret 2026.

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR")

On November 15, 2024, the Bank signed a memorandum of understanding with PT Pembangunan Daerah Sulawesi Tenggara in order to fulfill the Financial Services Authority regulation No.12/POJK.03/2020, where in the initial stage the capital participation was agreed to range from Rp50,000 to Rp100,000.

On December 24, 2024, the Bank signed an inter-shareholder agreement by and between the Government of Southeast Sulawesi Province and the Bank No.100.2.3/8034 and 063/152/DIR/NES/SHA. This agreement regulates the Bank's authority in determining the company's strategic policies. In addition, the Southeast Sulawesi Province Government also agreed to consolidate the financial statements of BSTR in the Bank's financial statements.

Based on the Decision Letter from the OJK Board of Commissioners No.KEPR-229/D.03/2025 dated November 28, 2025 regarding the results of the fit and proper assessment of the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BSTR, that OJK approved the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BSTR.

In December 2025, the Bank has effectively invested in BSTR in the amount of Rp100,000,000,000 (full amount) for 3,921,568 shares (Series A) which were recorded in BSTR at the nominal value in share capital of Rp39,215,680,000 and as agio shares of Rp60,784,320,000 or equivalent to 4.09% of the total paid-up capital of BSTR. This capital participation has been approved by the Financial Services Authority (OJK) through letter No.S-240/KO.14/2024 dated December 23, 2025.

The following table is a reconciliation of the cash flows paid and received in the transaction of forming the KUB with BSTR:

Cash consideration paid	
Placements with Bank Indonesia and other banks	
Cash -	
Placements with Bank Indonesia and other banks -	

Consideration, total acquired assets and liabilities assumed and the related goodwill at the acquisition date under the provisional amounts were as follows:

Cash consideration paid	
Fair value of identifiable assets acquired and liabilities assumed	
Adjustments:	
Goodwill	

In order to gain the substance of the transaction based on PSAK 103 "Business Combinations", fair value of trademarks were measured based on the valuation performed by KJPP Kusnanto & Rekan, with Registered Letter Number STTD.PB-01/PJ-1/PM.223/2023 based on their report dated March 26, 2026.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (lanjutan)

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Sulawesi Tenggara ("BSTR") (continued)

	23 Desember/ *December 23,* 2025	
ASET		***ASSETS***
Kas	318.271	*Cash*
Giro dan penempatan pada Bank Indonesia	874.241	*Placements with Bank Indonesia and other bank*
Giro pada bank lain	418	*Current account with other banks*
Surat berharga - bersih	1.365.681	*Marketable securities - net*
Tagihan lainnya	21.585	*Other receivables*
Kredit yang diberikan	9.567.896	*Loans*
Cadangan kerugian penurunan nilai	(118.947)	*Allowance for impairment losses*
Aset tetap - bersih	351.900	*Fixed assets - net*
Aset hak guna	978	*Right-of-use assets*
Aset takberwujud - bersih	92	*Intangible assets - net*
Pajak dibayar di muka	99.963	*Prepaid taxes*
Aset pajak tangguhan	2.031	*Deferred taxes*
Aset lain-lain	36.878	*Other assets*
Jumlah aset	**12.520.987**	***Total assets***

	23 Desember/ *December 23,* 2025	
LIABILITAS		***LIABILITIES***
Liabilitas segera	144.075	*Obligations due immediately*
Simpanan nasabah - tabungan	3.164.709	*Deposits from customers - saving deposits*
Simpanan nasabah - giro	2.000.689	*Deposits from customers - current account*
Simpanan nasabah - deposito	4.414.285	*Deposits from customers - time deposits*
Simpanan dari bank lain	336.577	*Deposits from other banks*
Pinjaman yang diterima	62.812	*Borrowings*
Utang pajak	1.172	*Taxes payable*
Liabilitas imbalan pasca kerja	21.238	*Post employment benefits*
Liabilitas lain-lain	178.574	*Other liabilities*
Jumlah liabilitas	**10.324.131**	***Total liabilities***
Jumlah aset bersih yang teridentifikasi	**2.196.856**	*Total identifiable net assets*
Kepentingan non-pengendali	(2.118.711)	*Non-controlling interest*
Goodwill	21.855	*Goodwill*
Imbalan kas yang dibayar	**100.000**	***Cash consideration paid***

Pendapatan BSTR yang termasuk di dalam laporan laba rugi sejak 23 Desember 2025 sebesar Rp82.860. BSTR juga memberikan kontribusi laba sebesar Rp41.680 selama periode yang sama.

The revenue included in the profit or loss since December 23, 2025 contributed by BSTR was Rp82,860. BSTR also contributed a profit of Rp41,680 over the same period.

Jika BSTR dikonsolidasi sejak 1 Januari 2025, maka laba rugi akan menunjukkan tambahan pendapatan sebesar Rp1.412.093 dan jumlah laba sebesar Rp419.568 .

Had BSTR been consolidated from January 1, 2025, the profit or loss would increase revenue of Rp1,412,093 and total profit of Rp419,568.

Pembentukan KUB dengan BSTR telah dilakukan sesuai dengan peraturan yang dikeluarkan oleh OJK.

The formation of the KUB with BSTR has been carried out in accordance with the regulations issued by OJK.

Pada tanggal 31 Desember 2025, Manajemen berpendapat tidak terdapat indikasi penurunan nilai terhadap *goodwill* dari transaksi pembentukan KUB dengan BSTR.

On December 31, 2025, management believes there are no indications of impairment of goodwill from the transaction of forming the KUB with BSTR.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Lampung ("BLAM")

Pada tanggal 30 November 2023, Bank telah menandatangani nota kesepahaman dengan PT Pembangunan Daerah Lampung dalam rangka pemenuhan peraturan Otoritas Jasa Keuangan No.12/POJK.03/2020, dimana dalam tahap awal penyertaan modal disepakati berkisar Rp50.000 sampai dengan Rp100.000.

Pada tanggal 8 November 2024, Bank telah menandatangani perjanjian antar pemegang saham oleh dan antara Pemerintah Provinsi Lampung dengan Bank No.G/763/B.04/HK/2024 dan 063/124/DIR/NES/SHA. Perjanjian ini mengatur kewenangan Bank dalam menetapkan kebijakan strategis perseroan. Selain itu Pemerintah Provinsi Lampung juga sepakat untuk mengkonsolidasikan laporan keuangan BLAM dalam laporan keuangan Bank.

Berdasarkan Surat Keputusan dari Anggota Dewan Komisioner OJK No.KEPR-228/D.03/2025 tanggal 28 November 2025 tentang hasil penilaian kemampuan dan kepatutan Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BLAM, bahwa OJK menyetujui Bank sebagai calon pemegang saham pengendali dan Pemerintah Provinsi Jawa Timur sebagai calon *ultimate shareholder* BLAM.

Pada Bulan Desember 2025, Bank telah melakukan efektif penyertaan modal kepada BLAM sebesar Rp100.000.000.000 (nilai penuh) untuk sejumlah 2.537.684 lembar saham (Seri A) yang dicatat pada BLAM sebesar nilai nominal pada modal saham Rp25.376.840.000 dan sebagai agio saham sebesar Rp74.623.160.000 atau setara 5,42% dari jumlah modal disetor BLAM. Penyertaan modal ini telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) melalui surat No.S-241/KO.14/2025 tanggal 24 Desember 2025.

Tabel berikut ini merupakan rekonsiliasi arus kas yang dibayarkan dan diperoleh dalam transaksi pembentukan KUB dengan BLAM:

	24 Desember/ *December 24,* 2025
Imbalan kas yang dibayar	100.000
Penempatan pada Bank Indonesia dan bank lain	
- Kas	207.785
- Penempatan pada Bank Indonesia dan bank lain	1.204.118

Imbalan, jumlah aset yang diperoleh, dan liabilitas yang diambil alih, dan *goodwill* terkait pada tanggal akuisisi menggunakan jumlah sementara adalah sebagai berikut:

	24 Desember/ *December 24,* 2025
Imbalan kas yang dibayar	100.000
Nilai wajar dari aset teridentifikasi yang diperoleh	
dan liabilitas yang diambil alih	(94.391)
Penyesuaian:	
Merek dagang	(5.022)
Goodwill	587

Untuk mendapatkan substansi transaksi berdasarkan PSAK 103 “Kombinasi Bisnis”, nilai wajar merek dagang diukur berdasarkan penilaian yang dilakukan oleh KJPP Kusnanto & Rekan dengan Nomor Surat Tanda Terdaftar STTD.PB-01/PJ-1/PM.223/2023 berdasarkan laporannya tanggal 26 Maret 2026.

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Lampung ("BLAM")

On November 30, 2023, the Bank signed a memorandum of understanding with PT Pembangunan Daerah Lampung in order to fulfill the Financial Services Authority regulation No.12/POJK.03/2020, where in the initial stage the capital participation was agreed to range from Rp50,000 to Rp100,000.

On November 8, 2024, the Bank signed an inter-shareholder agreement by and between the Government of Lampung Province and the Bank No.G/763/B.04/HK/2024 dan 063/124/DIR/NES/SHA. This agreement regulates the Bank's authority in determining the company's strategic policies. In addition, the Lampung Province Government also agreed to consolidate the financial statements of BLAM in the Bank's financial statements.

Based on the Decision Letter from the OJK Board of Commissioners No.KEPR-228/D.03/2025 dated November 28, 2025 regarding the results of the fit and proper assessment of the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BLAM, that OJK approved the Bank as a candidate for controlling shareholder and the East Java Province Government as a candidate for ultimate shareholder of BLAM.

In December 2025, the Bank has effectively invested in BLAM in the amount of Rp100,000,000,000 (full amount) for 2,537,684 shares (Series A) which were recorded in BLAM at the nominal value in share capital of Rp25,376,840,000 and as agio shares of Rp74,623,160,000 or equivalent to 5.42% of the total paid-up capital of BLAM. This capital participation has been approved by the Financial Services Authority (OJK) through letter No.S-241/KO.14/2025 dated December 24, 2025.

The following table is a reconciliation of the cash flows paid and received in the transaction of forming the KUB with BLAM:

Cash consideration paid	
Placements with Bank Indonesia and other banks	
Cash -	
Placements with Bank Indonesia and other banks -	

Consideration, total acquired assets and liabilities assumed and the related goodwill at the acquisition date under the provisional amounts were as follows:

Cash consideration paid	
Fair value of identifiable assets acquired	
and liabilities assumed	
Adjustments:	
Trademarks	
Goodwill	

In order to gain the substance of the transaction based on PSAK 103 “Business Combinations”, fair value of trademarks were measured based on the valuation performed by KJPP Kusnanto & Rekan, with Registered Letter Number STTD.PB-01/PJ-1/PM.223/2023 based on their report dated March 26, 2026.

42. KOMBINASI BISNIS (lanjutan)

PT Bank Pembangunan Daerah Lampung ("BLAM") (lanjutan)

42. BUSINESS COMBINATION (continued)

PT Bank Pembangunan Daerah Lampung ("BLAM") (continued)

	24 Desember/ *December 24,* 2025	
ASET		***ASSETS***
Kas	207.785	*Cash*
Giro dan penempatan pada Bank Indonesia	1.954.275	*Placements with Bank Indonesia and other bank*
Giro pada bank lain	217.959	*Current account with other banks*
Surat berharga - bersih	1.415.534	*Marketable securities - net*
Tagihan lainnya	80.933	*Other receivables*
Kredit yang diberikan	7.499.286	*Loans*
Cadangan kerugian penurunan nilai	(135.469)	*Allowance for impairment losses*
Aset tetap - bersih	188.147	*Fixed assets - net*
Aset hak guna	8.765	*Right-of-use assets*
Aset takberwujud - bersih	108	*Intangible assets - net*
Aset pajak tangguhan	27.271	*Deferred taxes*
Aset lain-lain	70.963	*Other assets*
Jumlah aset	**11.535.557**	***Total assets***
LIABILITAS		***LIABILITIES***
Liabilitas segera	217.552	*Obligations due immediately*
Simpanan nasabah - tabungan	1.858.612	*Deposits from customers - saving deposits*
Simpanan nasabah - giro	2.135.173	*Deposits from customers - current account*
Simpanan nasabah - deposito	4.742.905	*Deposits from customers - time deposits*
Simpanan dari bank lain	775.209	*Deposits from other banks*
Liabilitas imbalan pasca kerja	61.590	*Post employment benefits*
Liabilitas lain-lain	6.389	*Other liabilities*
Jumlah liabilitas	**9.797.430**	***Total liabilities***
Jumlah aset bersih yang teridentifikasi	1.738.127	*Total identifiable net assets*
Kepentingan non-pengendali	(1.643.736)	*Non-controlling interest*
Merek dagang	5.022	*Trademarks*
Goodwill	587	*Goodwill*
Imbalan kas yang dibayar	**100.000**	***Cash consideration paid***

Pendapatan BLAM yang termasuk di dalam laporan laba rugi sejak 24 Desember 2025 sebesar Rp88.389 BLAM juga memberikan kontribusi laba sebesar Rp16.788 selama periode yang sama.

The revenue included in the profit or loss since December 24, 2025 contributed by BLAM was Rp88,389. BLAM also contributed a profit of Rp16,788 over the same period.

Jika BLAM dikonsolidasi sejak 1 Januari 2025, maka laba rugi akan menunjukkan tambahan pendapatan sebesar Rp1.178.974 dan jumlah laba sebesar Rp205.310.

Had BLAM been consolidated from January 1, 2025, the profit or loss would increase revenue of Rp1.178.974 and total profit of Rp205.310.

Pembentukan KUB dengan BLAM telah dilakukan sesuai dengan peraturan yang dikeluarkan oleh OJK.

The formation of the KUB with BLAM has been carried out in accordance with the regulations issued by OJK.

Pada tanggal 31 Desember 2025, Manajemen berpendapat tidak terdapat indikasi penurunan nilai terhadap *goodwill* dari transaksi pembentukan KUB dengan BLAM.

On December 31, 2025, management believes there are no indications of impairment of goodwill from the transaction of forming the KUB with BLAM.

43. KOMITMEN DAN KONTINJENSI / *43. COMMITMENTS AND CONTINGENCIES*

	2025	2024	
KOMITMEN			***COMMITMENTS***
Tagihan komitmen			***Commitment receivables***
Rupiah:			*Rupiah:*
Pembelian *spot* dan derivatif	335.742	162.245	*Purchase of spot and derivative*
Lainnya	854.042	854.042	*Others*
Jumlah tagihan komitmen	1.189.784	1.016.287	***Total commitment receivables***
Rupiah:			*Rupiah:*
Fasilitas kredit kepada debitur yang belum digunakan	(4.574.003)	(4.262.009)	*Unused loan commitments granted to debtors*
Mata uang asing:			*Foreign currencies:*
Penjualan *spot* dan derivatif	(335.709)	(160.950)	*Sale of spot and derivative*
Jumlah liabilitas komitmen	**(4.909.708)**	**(4.422.959)**	***Total commitment liabilities***
Total liabilitas komitmen - bersih	**(3.719.928)**	**(3.406.672)**	***Total commitment liabilities - net***
KONTINJENSI			***CONTINGENCIES***
Tagihan kontinjensi			***Contingent receivables***
Rupiah:			*Rupiah:*
Pendapatan bunga dalam penyelesaian	190.703	152.253	*Interest income on past due accounts*
Lainnya	610	7.578	*Others*
	191.313	159.831	
Liabilitas kontinjensi			***Contingent liabilities***
Rupiah:			*Rupiah*
Bank garansi yang diterbitkan	(759.812)	(644.012)	*Bank guarantees issued*
Mata uang asing:			*Foreign currencies:*
Bank garansi yang diterbitkan	(50.025)	(48.285)	*Bank guarantees issued*
	(809.837)	(692.297)	
Total liabilitas kontinjensi - bersih	**(618.524)**	**(532.466)**	***Total contingent liabilities - net***

Pada tanggal 31 Desember 2025 dan 2024, Grup tidak mempunyai tagihan dan liabilitas komitmen dan kontinjensi kepada pihak berelasi.

As of December 31 2025 and 2024, the Group has no outstanding commitment and contingent receivables and liabilities involving related parties.

44. LIABILITAS IMBALAN KERJA KARYAWAN / *EMPLOYEE BENEFITS LIABILITIES*

Secara keseluruhan atas program imbalan pasca kerja tersebut maka dapat diikhtisarkan sebagai berikut:

Overall, the post-employment benefit program can be concluded as follows:

Mutasi liabilitas bersih di laporan posisi keuangan konsolidasian adalah sebagai berikut:

Movements of net liabilities in the consolidated statement of financial position are as follows:

	2025	2024	
Saldo awal	361.955	275.329	*Beginning balance*
Dampak akuisisi	229.768	70.123	*Impact acquisition*
Pembayaran manfaat	(82.817)	(68.098)	*Payment of benefits*
Beban tahun berjalan	107.446	64.132	*Expenses for the current year*
Pendapatan komprehensif lain	43.614	20.469	*Other comprehensive income*
Jumlah	**659.966**	**361.955**	***Total***

Beban imbalan pasca kerja untuk tahun yang berakhir pada tanggal 31 Desember 2025, 2024 dan 2023 adalah sebagai berikut:

Post-employment benefit expenses for the years ended December 31, 2025, 2024 and 2023 are as follows:

	2025	2024	
Biaya jasa kini	48.166	33.295	*Current service cost*
Biaya bunga	104.568	93.933	*Interest cost*
Pendapatan bunga dari aset	(80.367)	(77.781)	*Interest income from assets*
Bunga atas dampak batasan aset	-	2.985	*Interest of the asset ceiling*
Laba aktuaria	12.445	(315)	*Gain on actuarial*
Biaya jasa lalu - *vested*	10.321	-	*Past service cost - vested*
Dampak akuisisi	12.313	12.016	*Impact acquisition*
Jumlah beban tahun berjalan	**107.446**	**64.133**	***Total expense current year***

Program pensiun manfaat pasti

Bank menyelenggarakan Program Pensiun Manfaat Pasti bagi seluruh karyawan Bank yang memenuhi persyaratan sebagaimana diatur dalam Peraturan PT Dana Pensiun PT Bank Pembangunan Daerah Jawa Timur Tbk (Dapen Bank Jatim). Dalam program ini, manfaat pensiun diberikan berdasarkan persyaratan yang ditetapkan dalam peraturan Bank dengan memperhatikan penghargaan per tahun masa kerja, jasa lalu dan Penghasilan Dana Pensiun. Program dana pensiun Bank dikelola oleh Dapen Bank Jatim, sesuai dengan ketentuan yang diatur dalam Surat Keputusan Direksi Bank, karyawan Bank memberikan kontribusi pada dana pensiun sebesar 5% dari penghasilan dasar pensiun pekerja dan sisanya merupakan kontribusi Bank.
Penilaian aktuaria atas program pensiun manfaat pasti per 31 Desember 2025, dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, berdasarkan laporannya tanggal 7 Januari 2026, dan 22 Januari 2025 telah sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

Defined benefit pension plan

The Bank provides a Defined Benefit Pension Plan for all qualified employees in accordance with the Regulation of Pension Funds of "PT Dana Pensiun Bank Pembangunan Daerah Jawa Timur Tbk" (Dapen Bank Jatim). Based on this program, the right of pension benefits is provided based on the requirements as set out in the regulation considering the annual service factors, past service and the Pension Fund's income. The Bank's pension funds program is managed by Dapen Bank Jatim. Pursuant to the terms provided the Bank Directors' Decision Letter, the employees' pension fund contribution is 5% of the pensionable basic income of employees and the remaining pension fund contributions are paid by the Bank.

The actuarial valuation of defined benefit pension plan as of December 31, 2025, and 2024 were made by Konsultan Aktuaria Agus Susanto, an independent actuarial firm, based on their report dated January 7, 2026, and January 22, 2025 conform with the PSAK 219 with use calculated method projected unit credit also considers assumptions are as follows:

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Program pensiun manfaat pasti (lanjutan) / ***Defined benefit pension plan (continued)***

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	0,00%	0,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	6,40%	7,10%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/years		*Normal retirement age*
Tingkat cacat	10% Mortalita		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Komposisi aset dana pensiun terdiri dari: / *Pension plan assets primarly consists of:*

	2025	2024	
Deposito berjangka	13,70%	13,70%	*Time deposits*
Obligasi korporasi	72,60%	72,60%	*Corporate bonds*
Properti	7,00%	7,00%	*Property*
Lainnya	6,70%	6,70%	*Others*

Perhitungan kewajiban program pensiun manfaat pasti yang diakui di dalam laporan posisi keuangan konsolidasian adalah sebagai berikut: / *The calculation of defined benefit pension plan obligations recognized in the consolidated statement of financial position are as follows:*

	2025	2024	2023	2022	2021	
Nilai kini kewajiban	1.047.769	984.791	961.785	912.082	986.872	*Present value of liabilities*
Nilai wajar aset program	(943.922)	(878.381)	(839.753)	(800.814)	(763.453)	*Fair value of assets program*
Status pendanaan	103.847	106.410	122.032	111.268	223.419	*Funded status*
Liabilitas imbalan pasti - bersih	**103.847**	**106.410**	**122.032**	**111.268**	**223.419**	***Liabilities defined benefit - net***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	2025	2024	
Saldo awal	106.410	122.032	*Beginning balance*
Beban tahun berjalan	18.381	18.661	*Expenses for the current year*
Pengukuran kembali aset tahun berjalan	(27.408)	(20.492)	*Remeasurement of assets in the current year*
Pembayaran iuran dari pendiri	(11.760)	(13.791)	*Paid of contribution from employeer*
Saldo akhir	**85.623**	**106.410**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Program pensiun manfaat pasti (lanjutan) / ***Defined benefit pension plan (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut: / *The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:*

	2025	2024	
Biaya jasa kini	10.826	10.119	*Current service cost*
Bunga bersih atas liabilitas imbalan:			*Net interest on liabilities defined:*
Biaya bunga	69.920	67.325	*Interest cost*
Pendapatan bunga dari aset	(62.365)	(58.783)	*Interest income from assets*
Biaya imbalan kerja yang diakui di laporan laba rugi	**18.381**	**18.661**	***Recognized employee benefit cost on statement of profit or loss***

Mutasi atas nilai wajar aset program adalah sebagai berikut: / *The movement in the fair value of plan asset are as follows:*

	2025	2024	
Saldo awal	878.381	839.753	*Beginning balance*
Hasil pengembangan riil	62.365	58.783	*Actual investment result*
Imbalan hasil atas aset program	35.147	12.020	*Return on plan assets*
Pembayaran iuran-iuran – pemberi kerja	11.760	13.791	*Contribution paid – employer's*
Pembayaran iuran-iuran – peserta program	2.560	3.030	*Contribution paid – employee plan*
Pembayaran imbalan kerja	(46.291)	(48.996)	*Actual benefit paid*
Saldo akhir	**943.922**	**878.381**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain adalah sebagai berikut: / *Remeasurement of (loss) gain in other comprehensive income is as follows:*

	2025	2024	
Keuntungan aktuaria pada kewajiban	30.829	8.472	*Actuarial gain on obligation*
Keuntungan (kerugian) aktuaria pada aset	(3.421)	12.020	*Actuarial gain (loss) on asset*
Pendapatan yang diakui di penghasilan komprehensif lain	**27.408**	**20.492**	***Income recognized in other comprehensive income***

Imbalan pasca kerja program manfaat lain pada dana pensiun / ***Post-employment benefits from other programs on pension***

Berdasarkan Peraturan Otoritas Jasa Keuangan No.5/POJK.05/2017 tentang iuran, manfaat pensiun, dan manfaat lain yang diselenggarakan oleh dana pensiun, selain menyelenggarakan program pensiun, DPPK, dan DPLK, Bank dapat menyelenggarakan atau memberikan manfaat lain kepada peserta. Manfaat lain adalah pembayaran manfaat selain manfaat pensiun yang dapat dilakukan oleh Dana Pensiun dan diatur dalam peraturan Dana Pensiun. Imbalan pegawai dihitung berdasarkan Peraturan Dana Pensiun Bank Pembangunan Daerah Jawa Timur Tbk No.058/050.2/DIR/HCP/KEP tanggal 12 Maret 2019 yang telah disahkan berdasarkan Keputusan Dewan Komisioner Otoritas Jasa Keuangan No.Kep24/NB.1/2019 tanggal 14 Juni 2019. Bank menentukan manfaat lain bagi Peserta dalam tiga bentuk, antara lain dana manfaat tambahan, dana santunan kesehatan, dan dana santunan kematian. Manfaat ini mulai diberikan oleh Bank terhitung sejak disahkan oleh Otoritas Jasa Keuangan.

Based on the Financial Services Authority Regulation No.5/POJK.05/2017 concerning contributions, pension benefits, and other benefits held by pension funds, in addition to organizing pension programs, DPPK, and DPLK, The Bank can organize or provide other benefits to participants. Another benefit is the payment of benefits other than pension benefits that can be made by the Pension Fund and regulated in the Pension Fund regulations. Employee benefits are calculated based on Pension Fund Regulations of the Bank Pembangunan Daerah Jawa Timur Tbk No.058/050.2/DIR/HCP/KEP dated March 12, 2019 which was ratified based on the Decision of the Board of Commissioners of the Financial Services Authority No.Kep-24/NB.1/2019 dated June 14, 2019. The Bank determines other benefits for Participants in three forms, including additional benefit funds, health compensation funds, and death compensation funds. This benefit will be provided by the Bank starting from ratified by the Financial Service Authority.

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Imbalan pasca kerja program manfaat lain pada dana pensiun (lanjutan) / ***Post-employment benefits from other programs on pension funds (continued)***

Penilaian aktuaria atas imbalan pasca kerja program manfaat lain pada dana pensiun dihitung oleh Kantor Konsultan Aktuaria Agus Susanto untuk tanggal valuasi per 31 Desember 2025 dan 2024. Penilaian aktuaria telah sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

Actuarial valuation on post-employment benefits from other programs on pension funds is calculated by Kantor Konsultan Aktuaria Agus Susanto for the valuation date as of December 31, 2025 and 2024. Actuarial valuation is in accordance with PSAK 219 using the projected unit credit method and considering the following assumptions:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	0,00%	0,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	6,40%	7,10%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/*years*		*Normal retirement age*
Tingkat cacat	10% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Komposisi aset dana pensiun terdiri dari: / *Pension plan assets primarly consists of:*

	2025	2024	
Deposito berjangka	13,70%	13,70%	*Time deposits*
Obligasi korporasi	72,60%	72,60%	*Corporate bonds*
Properti	7,00%	7,00%	*Property*
Lainnya	6,70%	6,70%	*Others*

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut: / *Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:*

	2025	2024	
Keuntungan aktuaria pada kewajiban	259.787	232.457	*Actuarial gain on obligation*
Kerugian aktuaria pada aset	(250.464)	(253.558)	*Actuarial loss on asset*
Pendapatan (beban) yang diakui di penghasilan komprehensif lain	**9.323**	**(21.101)**	***Income (expense) recognized in other comprehensive income***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan adalah sebagai berikut: / *The movement of other benefit pension plan obligations are as follows:*

	2025	2024	
Aset imbalan pasti bersih awal tahun	21.102	42.650	*Asset defined benefit net at beginning of year*
Biaya imbalan pasti:			*Expenses for the year:*
Jumlah yang diakui dalam laba rugi	(4.347)	(4.261)	*Amount recognized in the profit and losses*
Pengukuran kembali aset tahun berjalan	(26.077)	(17.287)	*Remeasurement of assets in the current year*
Aset imbalan pasti - bersih	**(9.322)**	**21.102**	***Asset defined benefit - net***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Imbalan pasca kerja program manfaat lain pada dana pensiun (lanjutan)

Post-employment benefits from other programs on pension funds (continued)

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	2024	
Biaya jasa kini	4.348	4.261	*Current service cost*
Bunga bersih atas liabilitas imbalan:			*Net interest on liabilities defined:*
Biaya bunga	16.504	16.013	*Interest cost*
Pendapatan bunga dari aset	(18.003)	(18.998)	*Interest income from assets*
Bunga atas dampak batasan aset	1.498	2.985	*Interest of the asset ceiling*
Biaya imbalan kerja yang diakui di laporan laba rugi	**4.347**	**4.261**	***Recognized employee benefit cost on statement of profit or loss***

Mutasi atas nilai wajar aset program adalah sebagai berikut:

The movement in the fair value of plan asset are as follows:

	2025	2024	
Saldo awal	253.558	271.404	*Beginning balance*
Hasil pengembangan riil	18.003	18.998	*Actual investment result*
Pembayaran imbalan kerja	(5.170)	(8.509)	*Actual benefit paid*
Rugi aktuaria pada aset	(15.927)	(28.335)	*Actual loss on assets*
Saldo akhir	**250.464**	**253.558**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut:

Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:

	2025	2024	
Saldo awal	10.682	6.421	*Beginning balance*
Keuntungan (kerugian) aktuaria pada kewajiban	(11.648)	8.062	*Actuarial gain (loss) on obligation*
Kerugian aktuaria pada aset	(15.927)	(28.335)	*Actuarial loss on asset*
Perubahan pada dampak batasan aset tidak termasuk bunga	21.101	24.534	*Amandement of impact on assets exclude interest*
Biaya yang diakui di penghasilan komprehensif lain	**4.208**	**10.682**	***Recognized expense in other comprehensive income***

Program pensiun iuran pasti

Bank juga memiliki program pensiun iuran pasti, untuk karyawannya. Bank mengikutsertakan pegawai tetap dalam program pensiun iuran pasti yang dikelola oleh Dana Pensiun Lembaga Keuangan PT Bank Rakyat Indonesia (Persero) Tbk.

Pegawai tetap yang bergabung dengan Bank setelah bulan April 2012, memiliki hak atas program pensiun iuran pasti atau manfaat yang disediakan sesuai dengan Undang-Undang Tenaga Kerja No.13/2003, mana yang lebih tinggi.

Pegawai tetap yang bergabung dengan Bank sebelum bulan April 2012, memiliki hak atas program pensiun manfaat pasti ditambah dengan program pensiun iuran pasti atau manfaat yang disediakan sesuai dengan Undang-Undang Tenaga Kerja No.13/2003, mana yang lebih tinggi.

Pada tahun 2016, Bank melakukan evaluasi perhitungan program pensiun iuran pasti dimana imbalan pegawai dihitung sebesar selisih Undang-Undang Ketenagakerjaan No.13 tahun 2003 dan imbalan pensiun sesuai iuran Bank ke Dana Pensiun Lembaga Keuangan (DPLK), di luar uang penggantian imbalan yang berkaitan dengan cuti tahunan, ongkos pulang ketempat dimana pegawai diterima bekerja.

Defined contribution pension plan

Bank also has a defined contribution pension plan for its employees. The Bank has a participate permanent employee in defined contribution pension plan is managed by Dana Pensiun Lembaga Keuangan PT Bank Rakyat Indonesia (Persero) Tbk.

The permanent employees who joined the Bank after April 2012, are entitled to benefits under defined contribution plan or the benefits provided for under the Labour Law No.13/2003, whichever is higher.

The permanent employees who joined the Bank prior to April 2012, are entitled to benefits pension plan plus defined contribution pension plan, or the benefits provided for under the Labour Law No.13/2003, whichever is higher.

In year 2016, The Bank evaluates the calculation of defined contribution pension plan where the employees benefit is calcuated as the difference between the Labour Law No.13/2003 and defined contribution pension based on contribution Bank to Dana Pensiun Lembaga Keuangan (DPLK), except replacement of annual leave rights, the cost of return to a place where an employee was hired.

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Program pensiun iuran pasti (lanjutan) / ***Defined contribution pension plan (consolidated)***

Penilaian aktuaria atas program pensiun iuran pasti selisih dengan Undang-Undang Ketenagakerjaan No.13 tahun 2003 dan imbalan pensiun sesuai iuran Bank ke Dana Pensiun Lembaga Keuangan (DPLK) untuk tahun yang berakhir pada 31 Desember 2025 dan 2024, dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto dengan menggunakan metode *projected unit credit* sebagaimana yang dijelaskan dalam laporan aktuaris masing-masing pada tanggal 7 Januari 2026 dan 22 Januari 2025 yaitu sebagai berikut:

The actuarial calculations of difference defined contribution pension plan Labour Law No.13/2003 and defined contribution pension based on contribution Bank to Dana Pensiun Lembaga Keuangan (DPLK) for the year ended December 31, 2025 and 2024, were prepared by a registered actuarial consulting firm, Kantor Konsultan Aktuaria Agus Susanto, using the projected unit credit method as discussed an independent actuary report dated January 7, 2026 and January 22, 2025 respectively, are as follows:

Asumsi-asumsi utama yang digunakan dalam perhitungan dalam perhitungan adalah:

Key assumptions used in the actuarial calculation are as follows:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/*years*		*Normal retirement age*
Tingkat cacat	10% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi adalah sebagai berikut:

The employee benefit expenses recognized in the statement of profit or loss, are as follows:

	2025	2024	
Biaya jasa kini	1.895	2.633	*Current service cost*
Biaya bunga - bersih	3.551	3.540	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**5.446**	**6.173**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan adalah sebagai berikut:

The movement of other benefit pension plan obligations are as follows:

	2025	2024	
Saldo awal	50.012	51.298	*Beginning balance*
Beban tahun berjalan	5.446	6.173	*Expenses for the current year*
Pengukuran kembali imbalan kerja - bersih	2.688	18.684	*Remeasurement of employee benefit - net*
Pembayaran imbalan	(23.781)	(26.143)	*Actual benefit paid*
Saldo akhir	**34.365**	**50.012**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut:

Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:

	2025	2024	
Saldo awal	80.712	62.028	*Beginning balance*
Keuntungan aktuaria pada kewajiban	2.688	18.684	*Actuarial gain on obligation*
Saldo akhir	**83.400**	**80.712**	***Ending balance***

Liabilitas atas imbalan pasca kerja lainnya adalah program asuransi tunjangan hari tua yang telah dikelola oleh PT Asuransi Jiwasraya (Persero), dan program uang duka sebagai jasa pengabdian.

The liability for post employee benefits consisted of mutual aid pension insurance plan is manged by PT Asuransi Jiwasraya (Persero), and employee death benefits program as service devotion.

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Penghargaan masa kerja

Imbalan jangka panjang lainnya adalah program penghargaan masa kerja. Imbalan tersebut diberikan kepada pegawai tetap yang jumlahnya sebesar 2 (dua) sampai dengan 4 (empat) kali penghasilan terakhir dengan masa kerja 15 tahun, 25 tahun dan 30 tahun.

Uang Duka Sebagai Jasa Pengabdian

Bank memberikan uang duka sebagai jasa pengabdian bagi pegawai yang meninggal dunia sebesar nominal yang ditetapkan ditambah dengan 1 (satu) kali penghasilan terakhir serta ditambah 1 (satu) kali penghasilan bulan berikutnya. Program tersebut dikelola sendiri oleh Bank.

Penilaian aktuaria atas uang duka jasa pengabdian dan penghargaan masa kerja untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024, dihitung oleh Kantor Konsultan Aktuaria Agus Susanto dengan menggunakan metode *projected unit credit* sebagaimana tercantum dalam laporan masing-masing pada tanggal 7 Januari 2026 dan 22 Januari 2025.

44. *EMPLOYEE BENEFITS LIABILITIES (continued)*

Graduity for service program

Other long-term employee benefits is gratuity for service program. The benefits is granted to employees at amount of 2 (two) until 4 (four) last of salary with working service periods of 15 years, 25 years and 30 years.

Death Benefit To Employees Service Devotion

Bank provides employee death benefit to employees who have passed away at fixed amount plus 1 (one) month salary of his/her last month plus 1 (one) month salary of the following month from his/her death as his/her service devotion. This program is self – managed by the Bank.

The actuaria valuation of employee death benefit program and gratuity for service program for the year ended December 31, 2025 and 2024, were performed by Kantor Konsultan Aktuaria Agus Susanto, using the projected unit credit method as stated in its report dated January 7, 2026 and January 22, 2025, respectively.

Asumsi-asumsi utama yang digunakan dalam perhitungan dalam perhitungan adalah:

Key assumptions used in the actuarial calculation are as follows:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/*years*		*Normal retirement age*
Tingkat cacat	10% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statements profit or loss, are as follows:

	Uang duka sebagai jasa pengabdian / *Death benefit as employee service devotion*		
	2025	2024	
Biaya jasa kini	286	277	*Current service cost*
Biaya bunga - bersih	196	185	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**482**	**462**	***Expense recognized in the consolidated statement of profit or loss***

	Program penghargaan masa kerja / *Graduity for service program*		
	2025	2024	
Biaya jasa kini	5.279	4.854	*Current service cost*
Biaya bunga - bersih	4.321	4.175	*Interest cost - net*
(Laba) rugi aktuaria	3.516	(178)	*Actuarial loss*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**13.116**	**8.851**	***Expense recognized in the consolidated statement of profit or loss***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Uang Duka Sebagai Jasa Pengabdian (lanjutan) / ***Death Benefit To Employees Service Devotion (continued)***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	Uang duka sebagai jasa pengabdian / *Death benefit as employee service devotion*		
	2025	2024	
Saldo awal	2.760	2.675	*Beginning balance*
Beban tahun berjalan	482	462	*Expenses for the current year*
Pengukuran kembali imbalan kerja - bersih	(38)	(297)	*Remeasurement of employee benefits - net*
Pembayaran imbalan kerja	(178)	(80)	*Actual benefit paid*
Liabilitas imbalan pasti - bersih	**3.026**	**2.760**	***Liabilities defined benefit - net***

	Program penghargaan masa kerja / *Graduity for service program*		
	2025	2024	
Saldo awal	60.862	60.502	*Beginning balance*
Beban tahun berjalan	13.116	8.851	*Expenses for the current year*
Pembayaran imbalan kerja	(6.693)	(8.491)	*Actual benefit paid*
Liabilitas imbalan pasti - bersih	**67.285**	**60.862**	***Liabilities defined benefit - net***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	Uang duka sebagai jasa pengabdian / *Death benefit as employee service devotion*		
	2025	2024	
Saldo awal	2.760	2.675	*Beginning balance*
Biaya jasa kini	286	277	*Current service cost*
Biaya bunga	196	185	*Interest cost net*
Pembayaran imbalan	(178)	(80)	*Actual benefit paid*
Keuntungan aktuarial pada kewajiban	(38)	(297)	*Actuarial gain on obligation*
Liabilitas imbalan pasti - bersih	**3.026**	**2.760**	***Liabilities defined benefit - net***

	Program penghargaan masa kerja / *Graduity for service program*		
	2025	2024	
Saldo awal	60.862	60.502	*Beginning balance*
Biaya jasa kini	5.279	4.854	*Current service cost*
Biaya bunga	4.321	4.175	*Interest cost net*
Pembayaran imbalan	(6.693)	(8.491)	*Actual benefit paid*
Kerugian (keuntungan) aktuarial pada kewajiban	3.516	(178)	*Actuarial loss (gain) on obligation*
Liabilitas imbalan pasti - bersih	**67.285**	**60.862**	***Liabilities defined benefit - net***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut: / *Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:*

	Uang duka sebagai jasa pengabdian/ *Death benefit as employee service devotion*		
	2025	2024	
Saldo pada awal tahun	113	410	*Balance at beginning of year*
Kerugian aktuarial pada kewajiban	(38)	(297)	*Actuarial losses on obligation*
Pendapatan komprehensif lain	**75**	**113**	***Other comprehensive income***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Program penghargaan purna tugas

Bank memberikan penghargaan purna tugas kepada pegawai tetap yang masa kerjanya berakhir karena mencapai batas usia pensiun normal, meninggal dunia, maupun berhenti atas permintaan sendiri, mengikuti program pengakhiran bhakti pegawai sebesar masa kerja dikalikan gaji terakhir.

Penilaian aktuaria atas program purna tugas untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024, dihitung oleh Kantor Konsultan Aktuaria Agus Susanto dengan menggunakan metode *projected unit credit* sebagaimana tercantum dalam laporan masing-masing pada tanggal 7 Januari 2026 dan 22 Januari 2025.

Asumsi-asumsi utama yang digunakan dalam perhitungan dalam perhitungan adalah:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/*years*		*Normal retirement age*
Tingkat cacat	10% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

	2025	2024	
Biaya jasa kini	11.101	4.185	*Current service cost*
Biaya bunga - bersih	3.008	1.179	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**14.109**	**5.364**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian adalah sebagai berikut:

	2025	2024	
Saldo awal	42.361	16.841	*Beginning balance*
Beban tahun berjalan	14.109	5.364	*Expenses for the current year*
Kerugian aktuarial pada kewajiban	1.980	20.630	*Actuarial loss on obligation*
Pembayaran imbalan kerja	(929)	(474)	*Actual benefit paid*
Saldo akhir	**57.521**	**42.361**	***Ending balance***

Pengukuran kembali kerugian (keuntungan) di penghasilan komprehensif lain adalah sebagai berikut:

	2025	2024	
Saldo awal	12.295	(8.335)	*Beginning balance*
Rugi aktuarial	1.980	20.630	*Actuarial loss*
Saldo akhir	**14.275**	**12.295**	***Ending balance***

44. *EMPLOYEE BENEFITS LIABILITIES (continued)*

After duty award program

The Bank provides retirement awards to permanent employees whose service period ends due to reaching the normal retirement age, death, or resignation at their own request, following an employee service termination program equal to the service period multiplied by the last salary.

The actuaria valuation of afterduty award program for the year ended December 31, 2025 and 2024, were performed by Kantor Konsultan Aktuaria Agus Susanto, using the projected unit credit method as stated in its report dated January 7, 2026 and January 22, 2025, respectively.

Key assumptions used in the actuarial calculation are as follows:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

Movements of net liabilities in the consolidated statement of financial position are as follows:

Remeasurement of loss (gain) in other comprehensive income is as follows:

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Program Pensiun Asuransi Dwiguna dan Program Cuti Besar / ***Endowment Insurance Pension Program and Long Service Leave Program***

Asuransi Dwiguna diberikan kepaada pegawai tetap yang berhenti karena pensiun normal, meninggal dunia, diberhentikan dengan hormat atas permintaan sendiri, mengundurkan diri karena mengikuti program pengakhiran bhakti pegawai.

Dual Purpose Insurance is given to permanent employees who resign due to normal retirement, death, honorable dismissal at their own request, or resign due to participating in the employee service termination program.

Program Imbalan cuti besar adalah program penggantian hak cuti karyawan. Imbalan tersebut diberikan kepada pegawai tetap yang telah bekerja selama 6 tahun berturut-turut dan kelipatannya sejak diangkat sebagai pegawai tetap. Penggantian hak cuti besar diberikan sebesar 2 (dua) kali upah pokok.

Long service leave program are employee leave entitlement replacement programs. The benefits are given to permanent employees who have worked for 6 consecutive years and multiples since being appointed as permanent employees. Replacement for grand leave is given at 2 (two) times the basic salary

Penilaian aktuaria atas program pensiun dwiguna dan cuti besar untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024, dihitung oleh Kantor Konsultan Aktuaria Agus Susanto dengan menggunakan metode *projected unit credit* sebagaimana tercantum dalam laporan masing-masing pada tanggal 7 Januari 2026 dan 22 Januari 2025 .

The actuaria valuation of endowment insurance pension program and long service leave program for the year ended December 31, 2025 and 2024, were performed by Kantor Konsultan Aktuaria Agus Susanto, using the projected unit credit method as stated in its report dated January 7, 2026 and January 22, 2025, respectively.

	Program Pensiun Asuransi Dwiguna/ *Endowment Insurance Pension Program*		
	2025	**2024**	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,40%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	58 tahun/*years*		*Normal retirement age*
Tingkat cacat	10% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	3% pada usia 20 tahun menurun linier sampai dengan usia 45 tahun/ *3% to age 20 years old decreased linierly until age 45 years old*		*18-45 years old*
Usia 46-55 tahun	5,0% per tahun/ *per annum*		*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statements profit or loss, are as follows:

	Program Pensiun Asuransi Dwiguna/ *Endowment Insurance Pension Program*		
	2025	**2024**	
Biaya jasa kini	1.119	892	*Current service cost*
Biaya bunga - bersih	553	506	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**1.672**	**1.398**	***Expense recognized in the consolidated statement of profit or loss***

	Program Cuti besar/ *Long Service Leave Program*		
	2025	**2024**	
Biaya jasa kini	5.907	6.072	*Current service cost*
Biaya bunga - bersih	1.061	1.010	*Interest cost - net*
Rugi (laba) aktuaria	5.431	(137)	*Actuarial loss (gain)*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**12.399**	**6.945**	***Expense recognized in the consolidated statement of profit or loss***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Program Pensiun Asuransi Dwiguna dan Program Cuti Besar (lanjutan) / ***Endowment Insurance Pension Program and Long Service Leave Program (continued)***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasi adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	Program Pensiun Asuransi Dwiguna/ *Endowment Insurance Pension Program*		
	2025	**2024**	
Saldo awal	7.785	7.333	*Beginning balance*
Beban tahun berjalan	1.672	1.398	*Expenses for the current year*
Kerugian aktuarial pada kewajiban	7.240	5.983	*Actuarial losses on obligation*
Pembayaran imbalan kerja	(6.636)	(6.929)	*Actual benefit paid*
Liabilitas imbalan pasti - bersih	**10.061**	**7.785**	***Liabilities defined benefit - net***

	Program Cuti besar/ *Long Service Leave Program*		
	2025	**2024**	
Saldo awal	14.946	14.646	*Beginning balance*
Beban tahun berjalan	12.399	6.945	*Expenses for the current year*
Pembayaran imbalan kerja	(9.371)	(6.645)	*Actual benefit paid*
Liabilitas imbalan pasti - bersih	**17.974**	**14.946**	***Liabilities defined benefit - net***

Mutasi nilai kini liabilitas imbalan pasca kerja adalah sebagai berikut: / *The movements in the present value of employee benefit are as follows:*

	Program Pensiun Asuransi Dwiguna/ *Endowment Insurance Pension Program*		
	2025	**2024**	
Saldo awal	7.785	7.333	*Beginning balance*
Biaya jasa kini	1.119	892	*Current service cost*
Biaya bunga - bersih	553	506	*Interest cost - net*
Pembayaran imbalan	(6.636)	(6.929)	*Actual benefit paid*
Kerugian aktuarial pada kewajiban	7.240	5.983	*Actuarial loss on obligation*
Liabilitas imbalan pasti - bersih	**10.061**	**7.785**	***Liabilities defined benefit - net***

	Program Cuti besar/ *Long Service Leave Program*		
	2025	**2024**	
Saldo awal	14.945	14.645	*Beginning balance*
Biaya jasa kini	5.907	6.072	*Current service cost*
Biaya bunga - bersih	1.061	1.010	*Interest cost - net*
Biaya jasa lalu	5.431	(137)	*Past service cost*
Pembayaran imbalan	(9.371)	(6.645)	*Actual benefit paid*
Liabilitas imbalan pasti - bersih	**17.974**	**14.945**	***Liabilities defined benefit - net***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut: / *Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:*

	Program Pensiun Asuransi Dwiguna/ *Endowment Insurance Pension Program*		
	2025	**2024**	
Saldo awal	11.566	5.583	*Beginning balance*
Keuntungan aktuaria pada kewajiban	7.240	5.983	*Actuarial gain on obligation*
Saldo akhir	**18.806**	**11.566**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Liabilitas Imbalan Kerja Karyawan - NTBS

Bank memberikan program pensiun imbalan pasti, imbalan pasca kerja sesuai dengan Peraturan Pemerintah No.35/2021 dan imbalan kerja jangka panjang lainnya kepada karyawan yang memenuhi persyaratan. Imbalan pasca kerja lain dan imbalan kerja jangka panjang lainnya merupakan imbalan kerja tanpa pendanaan. Jumlah karyawan yang berhak atas imbalan kerja tersebut adalah 1.088 pada 31 Desember 2025 dan 982 pada 31 Desember 2024.

1. Program Pensiun Iuran Pasti
   NTBS memiliki Program Pensiun Iuran Pasti ("PPIP") yang meliputi seluruh karyawan tetap yang dikelola oleh Dana Pensiun Lembaga Keuangan ("DPLK") PT Bank Negara Indonesia (Persero) Tbk yang telah mendapat pengesahan berdasarkan keputusan Otoritas Jasa Keuangan No.KEP-2/NB.01.2019 tanggal 10 Januari 2019.

2. Program Tunjangan Hari Tua (THT)
   NTBS menyelenggarakan Program Tunjangan Hari Tua (THT) bagi karyawan Bank yang diangkat sebagai pegawai tetap. Pengelolaan program Tunjangan Hari Tua (THT) diserahkan kepada PT Asuransi Jiwa Taspen melalui program asuransi taspen save, sesuai dengan perjanjian No.SPJ/680/06/50/2021 dan No.PERJ-061/TL/122021 tanggal 29 Desember 2021.

Bank menyelenggarakan Program Pensiun Manfaat Pasti bagi seluruh karyawan Bank yang memenuhi persyaratan sebagaimana diatur dalam Keputusan Direksi No.SK/01.21/60/018/2017 yang telah disahkan berdasarkan Keputusan Dewan Komisioner OJK No.Kep-51/NB.1/2017 dan dikelola oleh Dana Pensiun Bank Pembangunan Daerah Nusa Tenggara Barat.

Penilaian aktuaria atas beban pensiun NTBS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen masing-masing pada tanggal 20 Januari 2026 dan 22 Januari 2025 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Employee Benefits Liabilities - NTBS

The Bank provides defined benefit pension plan, post- employment benefits in accordance with Government Regulations No.35/2021 and other long-term benefits covering all qualifying employees. Other postemployment and other long- term benefits are accounted as unfunded defined benefit plan. The number of employees entitled to post employment benefits is 1,088 on December 31, 2025 and 982 on December 31, 2024.

1 Defined Contribution Pension Plan
The NTBS has a Defined Contribution Pension Program ("PPIP") covering all permanent employees managed by the Financial Institution Pension Fund ("DPLK") of PT Bank Negara Indonesia (Persero) Tbk which has been approved based on the decision of the Financial Services Authority No.KEP-2/NB.01.2019 dated January 10, 2019.

2 Old Age Security (THT)
The NTBS organizes an Old Age Security (THT) Program for Bank employees who are appointed as permanent employees. The management of the Old Age Security (THT) program is handed over to PT Asuransi Jiwa Taspen through the taspen save insurance program, in accordance with agreement No.SPJ/680/06/50/2021 and No.PERJ-061/TL/122021 dated December 29, 2021.

The Bank provides a Defined Benefit Pension Program for all Bank employees who meet the requirements as regulated in Directors' Decree No.SK/01.21/60/018/2017 which has been ratified based on OJK Board of Commissioners Decree No.Kep-51/NB.1/2017 and is managed by the Bank Pembangunan Daerah Nusa Tenggara Barat Pension Fund.

The actuarial calculations of NTBS pension fund for the period ended December 31, 2025 and 2024 were prepared by a registered actuarial consulting firm, Actuarial Consulting Firm Agus Susanto, an independent actuary dated on January 20, 2026 and January 22, 2025, respectively based on PSAK 219 using the projected unit credit method. The actuarial calculations were carried out using the following key assumptions:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,60%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	56 tahun/*years*		*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*		*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*		*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program Pensiun Manfaat Pasti - NTBS / ***Defined Benefits Pension Plan - NTBS***

	2025	2024	
Biaya jasa kini	1.410	2.401	*Current service cost*
Biaya bunga - bersih	2.291	2.266	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**3.701**	**4.667**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi nilai kini liabilitas imbalan pasca kerja adalah sebagai berikut: / *The movements in the present value of employee benefit are as follows:*

	2025	2024	
Saldo awal	32.272	33.316	*Beginning balance*
Biaya jasa kini	1.410	2.401	*Current service cost*
Biaya bunga	2.291	2.266	*Interest cost*
Iuran pemberi kerja	(4.664)	(5.133)	*Employer contribution*
Pengukuran kembali imbalan kerja - bersih	3.451	(578)	*Remeasurement of employee benefit - net*
Saldo akhir	**34.760**	**32.272**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian adalah sebagai berikut: / *Remeasurement of (loss) gain in consolidated other comprehensive income is as follows:*

	2025	2024	
Saldo pada awal tahun	78.068	78.646	*Balance at beginning of year*
Keuntungan (kerugian) aktuaria pada kewajiban	3.451	(578)	*Actuarial gain (loss) on obligation*
Saldo akhir	**81.519**	**78.068**	***Ending balance***

Program Penghargaan Masa Bhakti dan PMB Proporsional - / ***Long service award and PMB proportional - NTBS***

Bank memberikan penghargaan masa bhakti kepada pegawai yang telah bekerja dalam waktu kurun waktu tertentu dengan integritas, loyalitas dan kinerja yang baik. Penghargaan ini dapat direalisasikan pembayarannya setelah pegawai mencapai masa kerja 15 tahun, 20 tahun, 25 tahun 30 tahun, 35 tahun dan atau telah efektif menjalani masa persiapan pensiun. Jumlah yang diberikan sesuai dengan ketentuan Bank. Program tersebut dikelola sendiri oleh Bank.

The Bank provides long service awards to employees who have worked for a certain period of time with integrity, loyalty and good performance. This award can be realized after the employee reaches 15 years of service, 20 years, 25 years 30 years, 35 years and or has effectively undergone a retirement preparation period. The amount awarded is in accordance with the Bank's provisions. The program is managed by the Bank itself.

Program penghargaan masa bhakti dan PMB proporsional dihitung berdasarkan Keputusan Direksi No.SK/01.12/60/573/2014. Penilaian aktuaria atas beban Imbalan jangka panjang lainnya NTBS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen masing-masing pada tanggal 20 Januari 2026 dan 22 Januari 2025 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The long service award program and PMB proportional are calculated based on the Decision of the Board of Directors No.SK/01.12/60/573/2014. The actuarial calculations of NTBS Other long-term benefits fund for the period ended December 31, 2025 and 2024 were prepared by a registered actuarial consulting firm, Actuarial Consulting Firm Agus Susanto, an independent actuary dated on January 20, 2026 and January 22, 2025, respectively based on PSAK 219 using the projected unit credit method. The actuarial calculations were carried out using the following key assumptions:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,80%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	56 tahun/*years*		*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*		*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*		*46-55 years old*

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program Penghargaan Masa Bhakti dan PMB Proporsional - NTBS (lanjutan) / ***Long service award and PMB proportional - NTBS (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut: / *The employee benefit expenses recognized in the consolidated statements profit or loss, are as follows:*

	2025	2024	
Biaya jasa kini	2.500	2.499	*Current service cost*
Kerugian aktuarial	1.777	-	*Loss on actuarial recognition*
Biaya bunga - bersih	2.485	908	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**6.762**	**3.407**	***Expense recognized in the consolidated statement of profit or loss***

Rekonsiliasi atas perubahan (aset) liabilitas imbalan pasca kerja selama tahun berjalan adalah sebagai berikut: / *Following are the reconciliation of the movements of employee benefit (assets) liabilities during the years:*

	2025	2024	
Saldo awal	25.030	22.864	*Beginning balance*
Beban tahun berjalan	6.762	3.407	*Expenses for the current year*
Pembayaran imbalan	(4.372)	(1.241)	*Actual benefit paid*
Saldo akhir	**27.420**	**25.030**	***Ending balance***

Program Penghargaan Purna Bhakti - NTBS / ***Retirement Award Program-NTBS***

Bank memberikan penghargaan purna bhakti kepada pegawai yang telah bekerja secara terus menerus terhitung sejak yang bersangkutan tercatat sebagai pegawai hingga efektif menjalani masa purna tugas. Jumlah nominal yang diberikan ditetapkan sebesar 8 (delapan) kali gaji terakhir. Program tersebut dikelola sendiri oleh Bank.

The Bank provides retirement awards to employees who have worked continuously from the time they are registered as employees until they effectively undergo their retirement period. The nominal amount given is set at 8 (eight) times the last salary. The program is managed by the Bank itself.

Penilaian aktuaria atas beban Imbalan pasca kerja NTBS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen masing-masing pada tanggal 20 Januari 2026 dan 22 Januari 2025 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial calculations of NTBS post-employee benefit fund for the year ended December 31, 2025 and 2024 were prepared by a registered actuarial consulting firm, Actuarial Consulting Firm Agus Susanto, an independent actuary dated on January 20, 2026 and January 22, 2025, respectively based on PSAK 219 using the projected unit credit method. The actuarial calculations were carried out using the following key assumptions:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,80%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	56 tahun/*years*		*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*		*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*		*46-55 years old*

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program Penghargaan Purna Bhakti - NTBS (lanjutan) / ***Retirement Award Program-NTBS (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	2024	
Biaya jasa kini	1.348	1.354	*Current service cost*
Biaya bunga - bersih	939	905	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**2.287**	**2.259**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi nilai kini liabilitas imbalan pasca kerja adalah sebagai berikut:

The movements in the present value of employee benefit are as follows:

	2025	2024	
Saldo awal	13.222	13.110	*Beginning balance*
Biaya jasa kini	1.348	1.354	*Current service cost*
Biaya bunga	939	905	*Interest cost*
Pembayaran imbalan	(1.954)	(1.252)	*Actual benefit paid*
Keuntungan aktuaria pada kewajiban	(557)	(895)	*Actuarial gain on obligation*
Saldo akhir	**12.998**	**13.222**	***Ending balance***

Pengukuran kembali aset imbalan kerja bersih:

Remeasurement of net employee benefit asset:

	2025	2024	
Saldo pada awal tahun	(5.856)	(4.961)	*Balance at beginning of year*
Keuntungan aktuaria pada kewajiban	(557)	(895)	*Actuarial gain on obligation*
Saldo akhir	**(6.413)**	**(5.856)**	***Ending balance***

Program penghargaan emas - NTBS / ***Gold award program - NTBS***

NTBS memberikan penghargaan emas kepada pegawai tetap pada saat menjalani masa persiapan pensiun atau pada saat pensiun. Cinderamata diberikan dalam bentuk perhiasan emas seberat 20 gram 22 karat. Program tersebut dikelola sendiri oleh Bank.

The NTBS gives gold awards to permanent employees during the retirement preparation period or at the time of retirement. Souvenirs are given in the form of 20 grams of 22 carat gold jewelry. The program is managed by the Bank itself.

Penilaian aktuaria atas beban penghargaan emas NTBS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen masing-masing pada tanggal 20 Januari 2026 dan 22 Januari 2025 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial calculations of NTBS gold award fund for the year ended December 31, 2025 and 2024 were prepared by a registered actuarial consulting firm, Actuarial Consulting Firm Agus Susanto, an independent actuary dated on January 20, 2026 and January 22, 2025, respectively based on PSAK 219 using the projected unit credit method. The actuarial calculations were carried out using the following key assumptions:

	2025	2024	
Asumsi ekonomi			***Economic assumptions***
Tingkat diskonto	6,80%	7,10%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	0,00%	*Investment yield of plan asset*
Asumsi lainnya			***Other assumptions***
Tingkat mortalita	GAM-1971		*Mortality table*
Usia pensiun normal	56 tahun/*years*		*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*		*Disability rate*
Tingkat pengunduran diri untuk usia:			*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*		*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*		*46-55 years old*

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program penghargaan emas - NTBS (lanjutan) / ***Gold award program - NTBS (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	2024	
Biaya jasa kini	785	699	*Current service cost*
Kerugian aktuarial	1.014	-	*Loss on actuarial recognition*
Biaya bunga - bersih	447	1.460	*Interest cost - net*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**2.246**	**2.159**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi nilai kini liabilitas imbalan pasca kerja adalah sebagai berikut:

The movements in the present value of employee benefit are as follows:

	2025	2024	
Saldo awal	6.293	4.566	*Beginning balance*
Biaya jasa kini	785	699	*Current service cost*
Kerugian aktuarial	1.014	-	*Loss on actuarial recognition*
Biaya bunga	447	1.460	*Interest cost*
Pembayaran imbalan	(546)	(432)	*Actual benefit paid*
Saldo akhir	**7.993**	**6.293**	***Ending balance***

Program imbalan cuti besar - NTBS / ***Long service leave program - NTBS***

Bank memberikan imbalan cuti besar kepada pegawai tetap setelah bekerja secara terus menerus selama 6 tahun terhitung sejak pelaksanaan cuti besar yang terakhir. Imbalan cuti besar diberikan sebesar 1 (satu) kali gaji terakhir ditambah dengan kompensasi sebesar penggantian hak cuti yang tidak dipergunakan berupa kompensasi sebesar 1 (satu) kali gaji. Program tersebut dikelola sendiri oleh Bank.

The Bank provides long service leave program to permanent employees after working continuously for 6 years starting from the implementation of the last great leave. Compensation is given in the amount of 1 (one) times the last salary plus compensation for unused leave in the form of compensation in the amount of 1 (one) times the salary). The program is managed by the Bank itself.

Program imbalan cuti besar dihitung berdasarkan Keputusan Direksi No.SK/01.12/64/289/2020. Penilaian aktuaria atas imbalan cuti besar NTBS untuk tahun yang berakhir pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen masing-masing pada tanggal 20 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The long service leave program are calculated based on the Decision of the Board of Directors No.SK/01.12/64/289/2020. The actuarial valuation of NTBS gold award fund for the year ended December 31, 2025, were prepared by a registered actuarial consulting firm, Actuarial Consulting Firm Agus Susanto, an independent actuary dated on January 20, 2026, respectively based on PSAK 219 using the projected unit credit method. The actuarial calculations were carried out using the following key assumptions:

	2025	
Asumsi ekonomi		***Economic assumptions***
Tingkat diskonto	6,80%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*	*46-55 years old*

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program imbalan cuti besar - NTBS (lanjutan) / ***Long service leave program - NTBS (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	
Biaya jasa kini	566	*Current service cost*
Biaya jasa lalu - *vested*	3.360	*Past service cost - vested*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**3.926**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan adalah sebagai berikut:

The movement of other benefit pension plan obligations are as follows:

	2025	
Saldo awal	-	*Beginning balance*
Pembayaran imbalan	(1.732)	*Payment of benefits*
Beban tahun berjalan	3.926	*Expense for the year*
Saldo akhir	**2.194**	***Ending balance***

Masa persiapan pensiun - NTBS / ***Retirement preparation period - NTBS***

Masa persiapan pensiun dapat diberikan kepada seluruh pegawai yang telah memasuki usia tertentu. Hak dan fasilitas pegawai masa persiapan pensiun telah diatur secara rinci didalam ketentuan Bank. Program tersebut dikelola sendiri oleh Bank.

The retirement preparation period can be given to all employees who have reached a certain age. The rights and facilities of employees during the retirement preparation period have been regulated in detail in the Bank's provisions. The program is managed by the Bank itself.

Program imbalan masa persiapan pensiun dihitung berdasarkan Keputusan Direksi No.SK/01.12/64/289/2020. Penilaian aktuaria atas imbalan masa persiapan pensiun NTBS untuk tahun yang berakhir pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 20 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The retirement preparation period are calculated based on the Decision of the Board of Directors No.SK/01.12/64/289/2020. The actuarial valuation of the NTBS the retirement preparation period for year ended December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated January 20, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Tingkat diskonto	6,80%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*	*46-55 years old*

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Masa persiapan pensiun - NTBS (lanjutan) / ***Retirement preparation period - NTBS (continued)***

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	
Biaya jasa kini	348	*Current service cost*
Biaya jasa lalu - *vested*	4.590	*Past service cost - vested*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**4.938**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasian adalah sebagai berikut:

Movements of net liabilities in the consolidated statement of financial position are as follows:

	2025	
Saldo awal	-	*Beginning balance*
Pembayaran imbalan	(617)	*Payment of benefits*
Beban tahun berjalan	4.938	*Expense for the year*
Saldo akhir	**4.322**	***Ending balance***

Program santunan kematian - NTBS

Pemberian santunan kematian atau uang duka adalah sebagai tanda bela sungkawa Bank apabila terjadi musibah meninggal dunia terhadap pegawai dan atau keluarga pegawai. Pemberian santunan tersebut telah diatur secara rinci didalam ketentuan Bank. Program tersebut dikelola sendiri oleh Bank.

The death benefit - NTBS

The provision of death benefits or funeral money is a sign of the Bank's condolences in the event of the death of an employee and / or employee's family. The provision of compensation has been regulated in detail in the Bank's provisions. The program is managed by the Bank itself.

Program uang duka dihitung berdasarkan Keputusan Direksi No.SK/01.12/64/289/2020. Penilaian aktuaria atas program uang duka NTBS untuk tahun yang berakhir pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 20 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The Death Benefit period are calculated based on the Decision of the Board of Directors No.SK/01.12/64/289/2020. The actuarial valuation of the NTBS the death benefit period for the year ended December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, January 20, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Tingkat diskonto	6,80%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*	*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	
Biaya jasa kini	348	*Current service cost*
Biaya jasa lalu - *vested*	4.590	*Past service cost - vested*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**4.938**	***Expense recognized in the consolidated statement of profit or loss***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program santunan kematian - NTBS (lanjutan) / ***The death benefit - NTBS (continued)***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	2025	
Saldo awal	-	*Beginning balance*
Pembayaran imbalan	(617)	*Payment of benefits*
Beban tahun berjalan	4.938	*Expenses for the current year*
Saldo akhir	**4.322**	***Ending balance***

Program selisih UU No.06/2023 dengan Dana Pensiun Lembaga Keuangan (DPLK) - NTBS / ***Difference program No.06/2023 with The Financial Institution of Pension Fund (DPLK) - NTBS***

Imbalan Pegawai dihitung berdasarkan Undang-undang Cipta Kerja No. 11 Tahun 2020 dan Peraturan Pemerintah No. 35 Tahun 2021 diluar uang penggantian Imbalan yang berkaitan dengan cuti tahunan, ongkos pulang ketempat dimana pekerja diterima bekerja / *Employee benefits are calculated based on the Job Creation Law No. 11 of 2020 and Government Regulation No. 35 of 2021 excluding reimbursement of benefits related to annual leave, return costs to the place where the employee was hired.*

Penilaian aktuaria atas program selisih UU No.06/2023 dengan Dana Pensiun Lembaga Keuangan (DPLK) NTBS untuk tahun yang berakhir pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 20 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut: / *The actuarial valuation of the difference program between Law No.06/2023 and the NTBS Financial Institution Pension Fund (DPLK) for the year ended December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated January 20, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:*

	2025	
Asumsi ekonomi		***Economic assumptions***
Tingkat diskonto	7,00%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*	*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut: / *The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:*

	2025	
Biaya jasa kini	81	*Current service cost*
Biaya jasa lalu - *vested*	290	*Past service cost - vested*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**371**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan adalah sebagai berikut: / *Movements of net liabilities in the consolidated statement of financial position are as follows:*

	2025	
Saldo awal	-	*Beginning balance*
Pembayaran imbalan	-	*Payment of benefits*
Beban tahun berjalan	371	*Expense for the current year*
Saldo akhir	**371**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - NTBS (lanjutan) / ***Employee Benefits Liabilities - NTBS (continued)***

Program Kompensasi Perjanjian Kerja Waktu Tertentu (PKWT) - NTBS / ***Leave Award Program for Work Agreements for Certain Time (PKWT) - NTBS***

Penilaian aktuaria atas program kompensasi perjanjian kerja waktu tertentu NTBS untuk tahun yang berakhir pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 20 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit* . Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial valuation of the leave award program for work agreements for certain time NTBS for the year ended December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated January 20, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Tingkat diskonto	4,90%	*Discount rate*
Tingkat kenaikan penghasilan dasar pensiun	3,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,25% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,5% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	1,0% per tahun/ *per annum*	*46-55 years old*

Biaya imbalan kerja yang dibebankan pada laporan laba rugi konsolidasian adalah sebagai berikut:

The employee benefit expenses recognized in the consolidated statement of profit or loss, are as follows:

	2025	
Biaya jasa kini	138	*Current service cost*
Biaya jasa lalu - *vested*	70	*Past service cost - vested*
Biaya yang dibebankan pada laporan laba rugi konsolidasian	**208**	***Expense recognized in the consolidated statement of profit or loss***

Mutasi liabilitas imbalan kerja di laporan posisi keuangan konsolidasi adalah sebagai berikut:

Movements of net liabilities in the consolidated statement of financial position are as follows:

	2025	
Saldo awal	-	*Beginning balance*
Pembayaran imbalan	(48)	*Payment of benefits*
Beban tahun berjalan	208	*Expenses for the current year*
Saldo akhir	**160**	***Ending balance***

Liabilitas Imbalan Kerja Karyawan - BNTT / ***Employee Benefits Liabilities - BNTT***

BNTT memberikan imbalan kerja jangka panjang dan pasca kerja lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, sumbangan kematian, pesangon dan uang pisah, cuti besar serta Penghargaan Masa Bhakti (PMB).

BNTT provides long-term employee benefits and other post-employment to employees who qualify consisting of defined benefit pension plan, mourning donation, severance and severance pay, long service leave and service pay benefits.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja dihitung oleh akturia independen Kantor Konsultan Aktuaria (KKA) Agus Susanto dengan menggunakan metode *projected unit credit* .

The actuarial valuation for long-term employee benefit liabilities and post-employment are calculated by independent actuary Kantor Konsultan Aktuaria (KKA) Agus Susanto using the projected unit credit method.

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Liabilitas Imbalan Kerja Karyawan - BNTT (lanjutan)

Employee Benefits Liabilities - BNTT (continued)

Program pensiun BNTT dikelola oleh Dana Pensiun PT Bank Pembangunan Daerah Nusa Tenggara Timur. Kontribusi pegawai adalah sebesar 5% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank. Program dana pensiun manfaat pasti yang terakhir ditetapkan berdasarkan Surat Keputusan Direksi No.67 Tahun 2007 tanggal 12 September 2007 yang telah disahkan dengan Surat Keputusan Menteri Keuangan No.KEP-174/KM.10/2008 tanggal 21 Agustus 2008.

BNTT pension plan administered by Dana Pensiun PT Bank Pembangunan Daerah Nusa Tenggara Timur. Employee contribution is 5% of their pensionable earnings and the remaining amount required to fund the program is contributed by the Bank. Defined benefit pension plan that last set by the Decree of Directors No.67 Year 2007 dated September 12, 2007 which was approved by the Ministry of Finance Decree No.KEP-174/KM.10/2008 dated August 21, 2008.

Program PMB dikelola sendiri oleh Bank dan diatur dalam peraturan program PMB yang terakhir ditetapkan dengan Surat Keputusan Direksi No.01.A Tahun 2007 tanggal 2 Januari 2007. Imbalan PMB berupa pembayaran yang jumlahnya sebesar masing-masing 3 kali, 4 kali, 5 kali dan 6 kali dari dasar pemberian penghargaan (DPP) kepada pegawai dengan masa kerja 15 tahun, 20 tahun, 25 tahun dan 30 tahun dengan syarat-syarat tertentu.

Service pay benefits program managed by the Bank and regulated in the service pay benefits program regulation established by the Decree of Directors No.01.A Year 2007 January 2, 2007. Service pay benefits rewards form of payment amount for each 3 times, 4 times, 5 times and 6 times of the basic award (DPP) to employees with services of 15 years, 20 years, 25 years and 30 years with certain conditions.

Program Cuti Besar dikelola sendiri oleh BNTT dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Long leave program managed by the BNTT and an employee benefits program for employees to leave substantial compensation.

Penilaian aktuaria pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 26 Januari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial valuation December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated January 26, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Kisaran tingkat diskonto	6,70%	*Range discount rate*
Tingkat kenaikan penghasilan dasar pensiun	5,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	0,01% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-45 tahun	0,10% per tahun/ *per annum*	*18-45 years old*
Usia 46-55 tahun	0,05% per tahun/ *per annum*	*46-55 years old*

Status aset (liabilitas) program imbalan kerja pada tanggal-tanggal 31 Desember 2025 adalah sebagai berikut:

Status of assets (liabilities) employee benefits programs as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	Program pasca kerja lainnya/ *Other post-employment program*	Program jangka panjang/ *Long-term program*	Program penghargaan pengurus/ *Management awards program*	Jumlah/ *Total*	
Nilai wajar aset	1.062.236	-	-	-	1.062.236	*Fair value of assets*
Nilai kini liabilitas	(1.157.668)	(4.760)	(58.629)	(213)	(1.221.271)	*Fair value of liabilities*
Jumlah	**(95.432,23)**	**(4.760,04)**	**(58.629,46)**	**(212,99)**	**(159.034,72)**	***Total***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Liabilitas Imbalan Kerja Karyawan - BNTT (lanjutan)

Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Employee Benefits Liabilities - BNTT (continued)

Reconciliation of changes in assets (liabilities) of employee benefits as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	**Program pasca kerja lainnya/ *Other post-employment program***	**Program jangka panjang/ *Long-term program***	**Program penghargaan pengurus/ *Management awards program***	**Jumlah/ *Total***	
Saldo awal	59.630	26.513	51.519	173	137.835	*Beginning balance*
Beban tahun berjalan	47.683	(21.708)	20.577	1.497	48.049	*Expenses for the year*
Penghasilan komprehensif lain	24.771	10.477	-	97	35.344	*Other comprehensive income*
Kontribusi pemberi kerja	(36.652)	-	-	-	(36.652)	*Employer contributions*
Imbalan yang dibayarkan	-	(10.521)	(13.466)	(1.553)	(25.540)	*Payment of benefits*
Saldo akhir	**95.432,23**	**4.760,04**	**58.629,46**	**212,99**	**159.034,72**	***Ending balance***

Biaya program imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

The expense of employee benefits programs as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	**Program pasca kerja lainnya/ *Other post-employment program***	**Program jangka panjang/ *Long-term program***	**Program penghargaan pengurus/ *Management awards program***	**Jumlah/ *Total***	
Biaya jasa kini/	43.449	403	8.210	162	52.224	*Current service cost*
Biaya bunga/	72.350	1.882	3.658	12	77.903	*Interest cost*
Rugi aktuaria	-	-	8.708	-	8.708	*Actuarial loss*
Biaya jasa lalu	-	(23.993)	-	1.323	(22.670)	*Past service cost*
Hasil yang diharapkan atas aset dana pensiun	(68.117)	-	-	-	(68.117)	*Results are expected on pension fund assets*
Saldo akhir	**47.683**	**(21.708)**	**20.577**	**1.497**	**48.049**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian pada tanggal 31 Desember 2025 adalah sebagai berikut:

Remeasurement of (loss) gain in consolidated other comprehensive income as of December 31, 2025 as follows:

	Program pensiun/ *Pension program*	**Program pasca kerja lainnya/ *Other post-employment program***	**Program jangka panjang/ *Long-term program***	**Program penghargaan pengurus/ *Management awards program***	**Jumlah/ *Total***	
Saldo pada awal tahun	(81.502)	(11.136)	-	5.171	(87.467)	*Balance at beginning of year*
Keuntungan (kerugian) aktuaria pada kewajiban	(24.771)	(10.477)	-	(97)	(35.344)	*Actuarial gain (loss) on obligation*
Saldo akhir	**(106.272)**	**(21.613)**	**-**	**5.074**	**(122.811)**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Liabilitas Imbalan Kerja Karyawan - BLAM

Employee Benefits Liabilities - BLAM

Lampung memberikan imbalan kerja jangka panjang dan pasca kerja lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, Imbalan pasca kerja lainnya dan imbalan kerja jangka panjang lainnya

Lampung provides long-term employee benefits and other post-employment to employees who qualify consisting of defined benefit pension plan, Other post-employment benefits and other long-term employee benefits

Program dana pensiun Bank ini dikelola oleh Dana Pensiun PT Bank Pembangunan Daerah Lampung ('Dana Pensiun'). Kontribusi pegawai adalah sebesar 6,00% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut ditanggung oleh Bank Lampung.

The Bank's pension fund program is managed by the Pension Fund of PT Bank Pembangunan Daerah Lampung ("Pension Fund"). The employee contribution is 6.00% of the employee's basic pension income and the remaining amount needed to fund the program is borne by Bank Lampung.

Imbalan Pegawai dihitung berdasarkan Peraturan Dana Pensiun Bank Lampung yang diatur dalam Peraturan Direksi PT Bank Pembangunan Daerah Lampung No. 10 tahun 2020 dan Keputusan Direksi PT Bank Lampung No. Kep.114/DIR/SDM/X/2014 tanggal 22 Oktober 2014 dan telah disahkan dengan Keputusan Dewan Komisioner OJK No. Kep-3294/NB.1/2014 tanggal 22 Desember 2014.

Employee Benefits calculated based on the Bank Lampung Pension Fund Regulations which are regulated in the Directors Regulation of PT Bank Pembangunan Daerah Lampung No. 10 of 2020 and the Decree of the Directors of PT Bank Lampung No. Kep.114/DIR/SDM/X/2014 dated October 22, 2014 and has been ratified by OJK Board of Commissioners Decree No. Kep-3294/NB. 1/2014 dated December 22, 2014.

Penilaian aktuaria pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 30 Desember 2025 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial valuation December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated December 30, 2025 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Kisaran tingkat diskonto	6,60%	*Range discount rate*
Tingkat kenaikan penghasilan dasar pensiun	4,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	10,00% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-29 tahun	6,00% per tahun/*per annum*	*18-29 years old*
Usia 30-45 tahun	menurun linier sampai 0%/ *decreased linierly until 0%*	*30-45 years old*
Usia 46-55 tahun	1,00% per tahun/*per annum*	*46-55 years old*

Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

Reconciliation of changes in assets (liabilities) of employee benefits as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	Imbalan pasca kerja lainnya dan imbalan kerja jangka panjang lainnya/*Other post-employment benefits and other long-term employee benefits*	Jumlah/ *Total*	
Saldo awal	8.191	57.295	65.486	*Beginning balance*
Beban tahun berjalan	6.248	6.867	13.115	*Expenses for the year*
Penghasilan komprehensif lain	14.966	(5.783)	9.183	*Other comprehensive income*
Kontribusi pemberi kerja	(6.645)	-	(6.645)	*Employer contributions*
Imbalan yang dibayarkan	-	(8.517)	(8.517)	*Payment of benefits*
Saldo akhir	**22.760**	**49.862**	**72.622**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - BLAM (lanjutan) / *Employee Benefits Liabilities - BLAM (continued)*

Biaya program imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

The expense of employee benefits programs as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	Imbalan pasca kerja lainnya dan imbalan kerja jangka panjang lainnya/*Other post-employment benefits and other long-term employee benefits*	Jumlah/ *Total*	
Biaya jasa kini	5.667	4.494	10.161	*Current service cost*
Biaya bunga	581	4.068	4.649	*Interest cost*
Rugi aktuaria	-	(1.695)	(1.695)	*Actuarial loss*
Saldo akhir	**6.248**	**6.867**	**13.115**	***Ending balance***

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian pada tanggal 31 Desember 2025 adalah sebagai berikut:

Remeasurement of (loss) gain in consolidated other comprehensive income as of December 31, 2025 as follows:

	Program pensiun/ *Pension program*	Imbalan pasca kerja lainnya dan imbalan kerja jangka panjang lainnya/*Other post-employment benefits and other long-term employee benefits*	Jumlah/ *Total*	
Saldo pada awal tahun	41.757	29.820	71.577	*Balance at beginning of year*
Keuntungan (kerugian) aktuaria pada kewajiban	14.965	8.516	23.481	*Actuarial gain (loss) on obligation*
Saldo akhir	**56.722**	**38.336**	**95.058**	***Ending balance***

Liabilitas Imbalan Kerja Karyawan - BSTR / *Employee Benefits Liabilities - BSTR*

Sultra memberikan imbalan kerja jangka panjang dan pasca kerja lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti , cuti besar dan penghargaan masa kerja tertentu.

Sultra provides long-term employee benefits and other post-employment benefits to its eligible employees, consisting of a defined benefit pension program, long leave, and certain long-service awards.

Imbalan pegawai dihitung berdasarkan Peraturan Dana Pensiun Bank Pembangunan Daerah Sulawesi Tenggara yang diatur dalam Keputusan Direksi PT Bank Pembangunan Daerah Sulawesi Tenggara No.016/Kpts.DIR.BPD/2018 tanggal 12 Februari 2018 yang telah disahkan berdasarkan Keputusan Dewan Komisioner OJK No.Kep-777/NB.11/2018 tanggal 20 Agustus 2018.

Employee benefits are calculated based on the Pension Fund Regulation of Bank Pembangunan Daerah Sulawesi Tenggara, as stipulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah Sulawesi Tenggara No.016/Kpts.DIR.BPD/2018 dated February 12, 2018, which has been approved pursuant to the Decree of the Board of Commissioners of the Financial Services Authority (OJK) No.Kep-777/NB.11/2018 dated August 20, 2018.

Program dana pensiun ini dikelola oleh Dana Pensiun PT Bank Pembangunan Daerah Sulawesi Tenggara (Dana Pensiun). Kontribusi pegawai sebesar 5% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut ditanggung oleh Bank.

The pension fund program is managed by the Pension Fund of PT Bank Pembangunan Daerah Sulawesi Tenggara (the Pension Fund). Employees contribute 5% of their pensionable base salary, and the remaining amount required to fund the program is borne by the Bank.

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

Liabilitas Imbalan Kerja Karyawan - BSTR (lanjutan) / ***Employee Benefits Liabilities - BSTR (continued)***

Penilaian aktuaria pada tanggal 31 Desember 2025 dilakukan oleh Kantor Konsultan Aktuaria Agus Susanto, aktuaris independen, tertanggal 19 Februari 2026 sesuai dengan PSAK 219 dengan menggunakan metode *projected unit credit*. Asumsi yang digunakan untuk menentukan penilaian aktuaris adalah sebagai berikut:

The actuarial valuation December 31, 2025 was conducted by Agus Susanto Actuarial Consulting Firm, an independent actuary, dated February 19, 2026 in accordance with PSAK 219 using the Projected Unit Credit method. The assumptions used to determine the actuary's valuation are as follows:

	2025	
Asumsi ekonomi		***Economic assumptions***
Kisaran tingkat diskonto	6,60%	*Range discount rate*
Tingkat kenaikan penghasilan dasar pensiun	4,00%	*Pension basic income growth*
Tingkat bunga imbal hasil investasi aset	0,00%	*Investment yield of plan asset*
Asumsi lainnya		***Other assumptions***
Tingkat mortalita	GAM-1971	*Mortality table*
Usia pensiun normal	56 tahun/*years*	*Normal retirement age*
Tingkat cacat	10,00% Mortalita/*Mortality*	*Disability rate*
Tingkat pengunduran diri untuk usia:		*Retirement rate per year for ages:*
Usia 18-29 tahun	6,00% per tahun/ *per annum*	*18-29 years old*
Usia 30-45 tahun	menurun linier sampai 0%/ *decreased linierly until 0%*	*30-45 years old*
Usia 46-55 tahun	1,00% per tahun/ *per annum*	*46-55 years old*

Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

Reconciliation of changes in assets (liabilities) of employee benefits as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	Cuti besar dan penghargaan masa kerja tertentu/*Long service leave and awards*	Jumlah/ *Total*	
Saldo awal	23.803	(29.507)	(5.704)	*Beginning balance*
Beban tahun berjalan	(13.855)	(9.619)	(23.474)	*Expenses for the year*
Penghasilan komprehensif lain	(8.763)	(1.391)	(10.154)	*Other comprehensive income*
Kontribusi pemberi kerja	20.558	-	20.558	*Employer contributions*
Imbalan yang dibayarkan	-	7.625	7.625	*Payment of benefits*
Saldo akhir	**21.743**	**(32.892)**	**(11.149)**	***Ending balance***

Biaya program imbalan kerja pada tanggal 31 Desember 2025 adalah sebagai berikut:

The expense of employee benefits programs as of December 31, 2025 are as follows:

	Program pensiun/ *Pension program*	Cuti besar dan penghargaan masa kerja tertentu/*Long service leave and awards*	Jumlah/ *Total*	
Biaya jasa kini	13.855	6.111	19.966	*Current service cost*
Biaya bunga	20.390	2.095	22.485	*Interest cost*
Pendapatan bunga dari aset	(22.080)	-	(22.080)	*Interest income from assets*
Dampak batasan aset	1.690	-	1.690	*Impact of assets limits*
Laba (rugi) aktuaria	-	1.413	1.413	*Actuarial gain (loss)*
Saldo akhir	**13.855**	**9.619**	**23.474**	***Ending balance***

44. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan)

Liabilitas Imbalan Kerja Karyawan - BSTR (lanjutan)

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain konsolidasian pada tanggal 31 Desember 2025 adalah sebagai berikut:

44. EMPLOYEE BENEFITS LIABILITIES (continued)

Employee Benefits Liabilities - BSTR (continued)

Remeasurement of (loss) gain in consolidated other comprehensive income as of December 31, 2025 as follows:

	Program pensiun/ *Pension program*	**Cuti besar dan penghargaan masa kerja tertentu/*Long service leave and awards***	**Jumlah/ *Total***	
Saldo pada awal tahun	45.223	5.615	50.838	*Balance at beginning of year*
Keuntungan (kerugian) aktuaria pada kewajiban	(10.453)	(1.391)	(11.844)	*Actuarial gain (loss) on obligation*
Dampak batasan aset	3.750	-	3.750	*The impact of asset limits*
Saldo akhir	**38.520**	**4.224**	**42.744**	***Ending balance***

45. TRANSAKSI DENGAN PIHAK BERELASI

Dalam kegiatan normal usaha, Grup melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

45. TRANSACTIONS WITH RELATED PARTIES

In the normal course of business, the Group enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

Pihak berelasi	**Sifat dari hubungan/** ***Nature of relationship***	**Sifat dari transaksi/** ***Nature of transactions***	***Related parties***
Pemerintah Provinsi Jawa Timur	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Government of East Java Province*
Pemerintah Provinsi Nusa Tenggara Barat	Pemegang saham Entitas Anak/ *Subsidiary Shareholder*	Penempatan dana / *Fund placement*	*Government of West Nusa Tenggara Province*
Pemerintah Provinsi Nusa Tenggara Timur	Pemegang saham Entitas Anak/ *Subsidiary Shareholder*	Penempatan dana / *Fund placement*	*Government of East Nusa Tenggara Province*
Pemerintah Provinsi Sulawesi Tenggara	Pemegang saham Entitas Anak/ *Subsidiary Shareholder*	Penempatan dana / *Fund placement*	*Government of Southeast Sulawesi Province*
Pemerintah Provinsi Lampung	Pemegang saham Entitas Anak/ *Subsidiary Shareholder*	Penempatan dana / *Fund placement*	*Government of Lampung Province*
PT Banten Global Development	Pemegang saham Entitas Asosiasi/ *Associates Shareholder*	Penempatan dana / *Fund placement*	*PT Banten Global Development*
Pemerintah Kabupaten:			*Government of Regencies:*
Kabupaten Sidoarjo	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Sidoarjo*
Kabupaten Bojonegoro	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Bojonegoro*
Kabupaten Banyuwangi	Pemegang saham / *Shareholder*	Kredit yang diberikan, Penempatan dana / *Loans, Fund placement*	*Regency of Banyuwangi*
Kabupaten Malang	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Malang*
Kabupaten Gresik	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Gresik*
Kabupaten Tuban	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Tuban*
Kabupaten Ngawi	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Ngawi*
Kabupaten Kediri	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Kediri*
Kabupaten Sumenep	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Sumenep*
Kabupaten Kraksaan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Kraksaan*
Kabupaten Jember	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Jember*
Kabupaten Lamongan	Pemegang saham / *Shareholder*	Kredit yang diberikan, Penempatan dana / *Loans, Fund placement*	*Regency of Lamongan*
Kabupaten Sampang	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Sampang*
Kabupaten Bondowoso	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Bondowoso*
Kabupaten Trenggalek	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Trenggalek*
Kabupaten Mojokerto	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Mojokerto*
Kabupaten Nganjuk	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Nganjuk*
Kabupaten Situbondo	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Situbondo*
Kabupaten Tulungagung	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Tulungagung*
Kabupaten Lumajang	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Lumajang*
Kabupaten Pacitan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Pacitan*
Kabupaten Pasuruan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Pasuruan*
Kabupaten Pamekasan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Pamekasan*
Kabupaten Blitar	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Blitar*
Kabupaten Bangkalan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Bangkalan*
Kabupaten Madiun	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Madiun*
Kabupaten Jombang	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Jombang*
Kabupaten Ponorogo	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Ponorogo*
Kabupaten Magetan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Regency of Magetan*
Pemerintah Kota:			*Government of Municipalities:*
Kota Surabaya	Pemegang saham / *Shareholder*	Kredit yang diberikan, Penempatan dana / *Loans, Fund placement*	*Municipality of Surabaya*
Kota Madiun	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Municipality of Madiun*
Kota Malang	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Municipality of Malang*
Kota Pasuruan	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Municipality of Pasuruan*
Kota Mojokerto	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Municipality of Mojokerto*
Kota Batu	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*	*Municipality of Batu*

45. TRANSAKSI DENGAN PIHAK BERELASI (lanjutan) / *45. TRANSACTIONS WITH RELATED PARTIES (continued)*

Pihak berelasi / *Related parties*	Sifat dari hubungan / *Nature of relationship*	Sifat dari transaksi / *Nature of transactions*
Pemerintah Kota (lanjutan): / *Government of Municipalities (continued):*		
Kota Probolinggo / *Municipality of Probolinggo*	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*
Kota Blitar / *Municipality of Blitar*	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*
Kota Kediri / *Municipality of Kediri*	Pemegang saham / *Shareholder*	Penempatan dana / *Fund placement*
PT Bank Pembangunan Daerah Nusa Tenggara Barat / *PT Bank Pembangunan Daerah Nusa Tenggara Barat*	Entitas anak / *Subsidiary*	Penempatan dana / *Fund placement*
PT Bank Pembangunan Daerah Nusa Tenggara Timur / *PT Bank Pembangunan Daerah Nusa Tenggara Timur*	Entitas anak / *Subsidiary*	Penempatan dana / *Fund placement*
PT Bank Pembangunan Daerah Sulawesi Tenggara / *PT Bank Pembangunan Daerah Sulawesi Tenggara*	Entitas anak / *Subsidiary*	Penempatan dana / *Fund placement*
PT Bank Pembangunan Daerah Lampung / *PT Bank Pembangunan Daerah Lampung*	Entitas anak / *Subsidiary*	Penempatan dana / *Fund placement*
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk / *PT Bank Pembangunan Daerah Banten (Perseroda) Tbk*	Entitas anak / *Subsidiary*	Penempatan dana, Giro pada bank lain / *Fund placement*, *Current account with other banks*
PT Bank Perkreditan Rakyat Jawa Timur (Perseroda) / *PT Bank Perkreditan Rakyat Jawa Timur (Perseroda)*	Dimiliki oleh pemegang saham akhir yang sama / *Owned by the ultimate shareholder*	Kredit yang diberikan / *Loans* Penempatan dana / *Fund placement*
Dewan Komisaris, Direksi dan pejabat eksekutif / *Board of Commissioners, Board of Directors and executive officers*	Karyawan kunci / *Key management personnel* Pengurus/Management	Penempatan dana / *Fund placement* Simpanan nasabah / *Deposits from customers*

Saldo aset produktif, simpanan, pinjaman yang diterima dan komitmen dan kontinjensi dari pihak berelasi adalah sebagai berikut:

The outstanding balances of earning assets, deposits, borrowings and commitments and contingencies with related parties were as follows:

	2025	2024	
ASET			***ASSETS***
Kredit yang diberikan dan pembiayaan syariah (Catatan 11)			***Loans and sharia financing (Note 11)***
Pinjaman manajemen kunci	100.973	102.306	*Loans to key managements*
Pemerintah Daerah Kabupaten Banyuwangi	253.926	-	*Banyuwangi Regency Government*
Pemerintah Daerah Kabupaten Lamongan	44.689	-	*Lamongan Regency Government*
Pemerintah Daerah Kabupaten Surabaya	208.366	-	*Surabaya Regency Government*
Lain-lain	95.799	10.138	*Others*
Jumlah	**703.753**	**112.444**	***Total***
Persentase terhadap jumlah aset	0,42%	0,10%	*Percentage to total assets*
LIABILITAS			***LIABILITIES***
Simpanan dari nasabah (Catatan 20)	14.058.003	12.268.842	*Deposits from customers (Note 20)*
Persentase terhadap jumlah liabilitas	9,61%	11,85%	*Percentage to total liabilities*
Simpanan dari bank lain (Catatan 21)			*Deposits from other banks (Note 21)*
PT Bank Perekonomian Rakyat Jawa Timur (Perseroda)	49.848	44.323	*PT Bank Perekonomian Rakyat Jawa Timur (Perseroda)*
Persentase terhadap jumlah liabilitas	0,03%	0,04%	*Percentage to total liabilities*

	2025	2024	
LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN			***PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME***
Pendapatan bunga (Catatan 32)	11.492	6.515	*Interest income (Note 32)*
Persentase terhadap jumlah pendapatan bunga dan syariah	0,11%	0,08%	*Percentage to total interest and sharia income*
Beban bunga dan syariah (Catatan 33)	427.369	477.325	*Interest and sharia expenses (Note 33)*
Persentase terhadap jumlah beban bunga dan syariah	13,90%	17,97%	*Percentage to total interest and sharia expenses*

45. TRANSAKSI DENGAN PIHAK BERELASI (lanjutan) / *TRANSACTIONS WITH RELATED PARTIES (continued)*

Kompensasi manajemen kunci
Jumlah remunerasi yang telah dan akan dibayar untuk tahun 31 Desember 2025 dan 2024 untuk Dewan Komisaris, masing-masing adalah Rp12.649 dan Rp18.533 dan untuk Direksi, masing-masing adalah Rp38.131 dan Rp45.410.

Compensation of key management personnel
Total remuneration paid and payable for year ended December 31, 2025 dan 2024 to the Board of Commissioners were Rp12,649 and Rp18,533 respectively, and to the Board of Directors were Rp38,131 and Rp45,410 respectively.

Kompensasi kepada personil manajemen kunci Grup (di luar Komisaris dan Direksi) adalah sebagai berikut:

The compensation of key management personnel of the Group (excluding Commissioners and Directors) are follows:

	2025	2024	
Imbalan kerja jangka pendek	43.108	41.507	*Short-term employee benefits*
Imbalan kerja jangka panjang lainnya	1.860	2.221	*Other long-term employee benefits*
Imbalan pasca kerja	12.741	9.882	*Post-employment benefits*
Jumlah	57.709	53.610	*Total*
Persentase terhadap jumlah beban tenaga kerja	2,64%	3,07%	*Percentage of total personnel expenses*

46. PENERUSAN KREDIT / *CHANNELING LOANS*

Grup mengadakan perjanjian dengan berbagai pihak penyedia dana untuk menyalurkan kredit ke sektor usaha tertentu yang ditetapkan oleh pihak penyedia dana. Grup tidak menanggung risiko atas kredit yang disalurkan tersebut, tetapi berkewajiban melaksanakan, menatausahakan dan mengelola dana kredit yang dikeluarkan dan sebagai imbalan Grup menerima jasa administrasi atas penerusan kredit sebesar 1% dari kredit yang disalurkan.

The Group entered into agreements with lenders to distribute credit for certain business sectors as determined by the lenders. The Group does not have any credit risk pertaining to the channeling loans, but it is responsible to implement, administer and manage the funds distributed and the Group collects an administration fee for channeling loans of 1% of the loans disbursed.

a. Rincian saldo kredit kelolaan berdasarkan penyedia dana adalah sebagai berikut:

a. The details of balances of channeling loans based on the sources of funds (lenders) are as follows:

	2025	2024	
Bank Indonesia	402.523	402.524	*Bank Indonesia*
Pemerintah Provinsi Jawa Timur	112.377	127.513	*Government of East Java Province*
Kementerian Koperasi dan Usaha Kecil dan Menengah	53.799	43.405	*The Ministry of Cooperatives Small and Medium Scale Enterprises*
Yayasan Dana Sejahtera Mandiri	15.942	15.942	*Dana Sejahtera Mandiri Foundation*
Departemen Kehutanan dan Perkebunan Republik Indonesia	15.326	15.326	*Forestry and Plantation Department of the Republic of Indonesia*
Dinas Koperasi dan Pengusaha Kecil dan Menengah	11.629	12.104	*Department of Cooperatives and Small and Medium Enterprises*
Departemen Keuangan Republik Indonesia	9.219	8.898	*Department of Finance of the Republic of Indonesia*
Yayasan Abadi Karya Bhakti	6.038	6.038	*Abadi Karya Bhakti Foundation*
Dinas Peternakan Provinsi Jawa Timur	1.825	2.068	*Livestock Division of East Java Province*
Jumlah	**628.678**	**633.818**	***Total***

b Rincian saldo kredit kelolaan berdasarkan sektor ekonomi adalah sebagai berikut:

b. The details of balances of channeling loans based on economic sector are as follows:

	2025	2024	
Jasa kemasyarakatan dan sosial budaya	518.659	521.958	*Social culture and community services*
Pertanian, perburuan dan kehutanan	39.714	41.303	*Agriculture. hunting and forestry*
Perdagangan besar dan eceran	33.101	33.681	*Wholesale and retail*
Jasa kesehatan dan kegiatan sosial	9.219	8.795	*Health service and social activities*
Penyediaan akomodasi makan dan minum	8.067	8.102	*Provision of food and drink accommodation*
Kegiatan yang belum jelas batasannya	5.643	5.658	*Undefined activities*
Industri pengolahan	5.370	5.512	*Processing industry*
Perikanan	4.832	5.225	*Fishery*
Perantara keuangan	2.789	3.026	*Financial intermediary*
Jasa perorangan melayani rumah tangga	997	271	*Individual service which serve households*
Transportasi, perdagangan dan komunikasi	201	201	*Transportation, trading and communication*
Real estate, usaha persewaan dan jasa	51	51	*Real estate, rental and business services*
Konstruksi	27	27	*Construction*
Pertambangan dan penggalian	8	8	*Mining and quarying*
Jumlah	**628.678**	**633.818**	***Total***

47. INFORMASI SEGMEN USAHA / *SEGMENT INFORMATION*

Informasi yang berkaitan dengan segmen usaha yang operasi dari Grup disajikan dalam tabel di bawah ini:

Information concerning the operating segment information of the Group is set out in the table below:

	2025				
	Konvensional/ *Conventional*	Syariah / *Sharia*	Eliminasi / *Elimination*	Jumlah / *Total*	
Pendapatan segmen	8.887.089	1.404.219	1.913.628	12.204.936	*Segment income*
Beban segmen	(2.396.998)	(677.672)	(1.913.628)	(4.988.298)	*Segment expenses*
Pendapatan segmen - bersih	6.490.091	726.547	-	7.216.638	*Segment Income - net*
Pendapatan operasional lainnya	673.572	401.580	-	1.075.152	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(1.703.308)	(245.871)	-	(1.949.179)	*Provision for impairment losses on financial and non-financial assets*
Beban operasional lainnya	(3.487.073)	(815.541)	-	(4.302.614)	*Other operating expense*
Laba operasional	1.973.282	66.715	-	2.039.997	*Income from operations*
Pendapatan non-operasional - bersih	48.880	3.766	-	52.646	*Non-operating income - net*
Beban pajak - bersih	(463.042)	(12.408)	-	(475.450)	*Tax expense - net*
Laba tahun berjalan	**1.559.120**	**58.073**	**-**	**1.617.193**	***Profit for the year***
Jumlah aset	**146.261.067**	**22.593.776**	**-**	**168.854.843**	***Total assets***

	2024				
	Konvensional/ *Conventional*	Syariah / *Sharia*	Eliminasi / *Elimination*	Jumlah / *Total*	
Pendapatan segmen	6.980.032	1.401.775	1.015.842	7.365.965	*Segment income*
Beban segmen	(2.058.037)	(598.172)	(1.015.842)	(1.640.367)	*Segment expenses*
Pendapatan segmen - bersih	4.921.995	803.603	-	5.725.598	*Segment Income - net*
Pendapatan operasional lainnya	593.220	239.018	-	832.238	*Other operating income*
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan	(1.208.872)	(78.723)	-	(1.287.595)	*Provision for impairment losses on financial and non-financial assets*
Beban operasional lainnya	(2.963.801)	(649.439)	-	(3.613.240)	*Other operating expense*
Laba operasional	1.342.542	314.459	-	1.657.001	*Income from operations*
Pendapatan (beban) non-operasional - bersih	26.845	(1.129)	-	25.716	*Non-operating income (expense) - net*
Beban pajak - bersih	(315.710)	(71.189)	-	(386.899)	*Tax expense - net*
Laba tahun berjalan	**1.053.677**	**242.141**	**-**	**1.295.818**	***Profit for the year***
Jumlah aset	**97.631.731**	**20.561.416**	**(51.020)**	**118.142.127**	***Total assets***

48. MANAJEMEN RISIKO / *RISK MANAGEMENT*

Fungsi manajemen risiko dalam pelaksanaannya melakukan identifikasi, penilaian, pengukuran, evaluasi, monitoring, dan pengendalian risiko terkait pula pengembangan sistem teknologi dan informasi manajemen, serta peningkatan kualitas sumber daya manusia dalam mengelola risiko.

Risk management function includes identification, assessment, measurement, evaluation, monitoring and risk controls, including development of technology and management information systems and improvement of human resources quality in risk management.

Penerapan manajemen risiko di Grup mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Implementation of Group's risk management in accordance with the Financial Services Authority Regulation (POJK) No.18/POJK.03/2016 dated March 16, 2016 regarding Application of Risk Management for Commercial Banks.

Pengelolaan risiko tidak hanya terbatas pada pemantauan, pelaporan dan evaluasi terhadap risiko-risiko yang terjadi, namun juga mendeteksi dan mengantisipasi risiko-risiko yang mungkin terjadi.

Risk management is not merely related to monitoring, reporting, and evaluating the risks, but also detecting and anticipating the possible risks.

Pengawasan aktif Dewan Komisaris dan Direksi Grup sangatlah penting, termasuk membentuk beberapa unit kerja yang bersifat permanen maupun komite untuk menunjang proses pengendalian risiko. Hal ini diwujudkan dengan pembentukan Divisi Pengendalian Risiko serta beberapa komite seperti Komite Pemantau Risiko, Komite Manajemen Risiko, Komite Aset dan Liabilitas, Komite Manajemen Kepegawaian dan Komite Pengarah IT.

Active monitoring from the Boards of Commissioners and Directors is essential, including establishing several permanent working units or ad hoc committees to support the risks control process. This is implemented by establishing a Risk Management Division and other several committees such as Risk Monitoring Committee, Risk Management Committee, Assets and Liabilities Committee, Personnel Management and IT Steering Committee.

Grup selalu menyempurnakan seluruh ketentuan internal terkait pengelolaan risiko, termasuk dari sisi kebijakan, pedoman, prosedur dan pemanfaatan teknologi informasi.

The Group continously improves internal policies related to risk management, including policies, standardized operations, procedures, and information technology utilization.

49. RISIKO KREDIT

Sesuai dengan kompleksitas usahanya, Grup telah mengelola 8 (delapan) jenis risiko yaitu risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko hukum, risiko reputasi, risiko stratejik dan risiko kepatuhan.

Setiap triwulan, Grup telah menyusun profil risiko yang secara garis besar dapat mencerminkan tingkat risiko yang dimiliki oleh Grup.

Kerangka manajemen risiko

Organisasi manajemen risiko Grup melibatkan pengawasan dari Dewan Komisaris, Direksi dan Komite Pemantau Risiko. Komite Pemantau Risiko merupakan pengawas risiko tertinggi di Dewan Komisaris. Komite Pemantau Risiko tersebut menyetujui dan memonitor pelaksanaan kerangka dan kebijakan manajemen risiko Grup. Dewan Komisaris mendelegasikan kuasa kepada Direktur Utama dan Direksi untuk mengimplementasikan strategi manajemen risiko. Komite Pemantau Risiko dibentuk oleh Direksi dan bertanggungjawab untuk mengelola risiko yang ada di Grup.

Kebijakan manajemen risiko Grup ditetapkan untuk mengidentifikasi dan menganalisa risiko-risiko yang dihadapi Grup, untuk menetapkan batasan risiko dan pengendalian yang sesuai, serta untuk mengawasi risiko dan kepatuhan terhadap batasan yang telah ditetapkan. Kebijakan dan sistem manajemen risiko ditelaah secara berkala untuk mencerminkan perubahan dalam kondisi pasar, produk, dan jasa yang ditawarkan. Grup, melalui pelatihan serta standar dan prosedur pengelolaan, berusaha untuk mengembangkan lingkungan pengendalian yang taat dan konstruktif, dimana semua karyawan memahami tugas dan kewajiban mereka.

Komite Audit Grup memiliki tanggung jawab untuk memantau kepatuhan terhadap kebijakan dan prosedur manajemen risiko, dan untuk menelaah kecukupan kerangka manajemen risiko yang terkait dengan risiko-risiko yang dihadapi oleh Grup. Dalam menjalankan fungsinya, Komite Audit dibantu oleh Satuan Kerja Audit Intern. Satuan Kerja Audit Intern secara berkala maupun sesuai kebutuhan, menelaah pengendalian dan prosedur manajemen risiko dan melaporkan hasilnya ke Komite Audit Grup.

Komite Pemantau Risiko mengawasi perkembangan kebijakan manajemen risiko dan menilai penerapannya. Komite juga memberikan nasihat mengenai strategi manajemen risiko yang harus digunakan oleh Grup. Dalam melaksanakan fungsi pengawasan, Komite Pemantau Risiko akan melakukan pengawasan dan evaluasi kinerja Komite Manajemen Risiko.

Risiko kredit adalah risiko akibat wanprestasi debitur dan/atau pihak lawan (*counterparty*) dalam memenuhi liabilitas kepada Grup. Terhadap eksposur risiko kredit spesifik seperti kredit perorangan, fasilitas antar bank dan sebagainya, Grup melakukan evaluasi secara tersendiri dengan menggunakan faktor yang dapat saja berbeda, sesuai dengan karakteristik spesifik dari setiap jenis eksposur. Dalam mengelola risiko kredit, Grup telah memiliki kebijakan dan pedoman perkreditan, yang disempurnakan secara berkala, dengan tetap didasarkan pada prinsip pengelolaan risiko yang independen sesuai dengan peraturan Bank Indonesia dan peraturan eksternal lainnya.

Pengendalian risiko kredit terkait penyediaan dana dengan limit minimal tertentu harus melalui Komite Kebijakan Perkreditan. Dalam rangka pengendalian risiko kredit secara komprehensif, Grup terus meninjau dan menyempurnakan pelaksanaan fungsi pengendalian risiko kredit yang dijalankan oleh unit yang terekspos terhadap risiko diantaranya dengan pembentukan fungsi analis kredit di cabang.

Pengelolaan risiko kredit yang lebih khusus dilakukan atas portofolio kredit yang bermasalah. Upaya yang dilakukan diantaranya adalah restrukturisasi fasilitas kredit yang bermasalah, pembentukan pencadangan untuk menutup potensi kerugian, hingga pelaksanaan hapus buku. Kebijakan pengelolaan kredit bermasalah telah dilaksanakan, termasuk pembentukan unit kerja khusus untuk mengelola kredit bermasalah.

49. CREDIT RISK

In accordance with the complexity of business, the Group has managed 8 (eight) risks, namely credit risk, liquidity risk, market risk, operational risk, compliance risk, legal risk, strategic risk and reputation risk.

In quarterly, the Group has prepared the risks profile globally which reflected the Group's risk rate.

Risk management framework

The Group's risk management organization involves oversight from the Board of Commissioner, the Board of Directors, and the Risk Monitoring Committee. The Risk Monitoring Committee is the highest risk authority in the Board of Commissioner level. The Risk Monitoring Committee approves and monitors the implementation of risk management framework and policies of the Group. Board of Commissioner delegate authority to the President Director and Board of Directors to implement the risk management strategy. The Risk Monitoring Committee is established by the Board of Directors and is responsible for managing risk of the Group.

The Group's risk management policies are established to identify and analyse the risks faced by the Group, to set appropriate risk limits and controls, and to monitor risks and adherence to limits determined. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Group, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment, in which all employees understand their roles and obligations.

The Group's Audit Committee is responsible for monitoring compliance with the Group's risk management policies and procedures, and for reviewing the adequacy of the risk management framework in relation to the risks faced by the Group. The Group's Audit Committee is assisted in these functions by Internal Audit Task Force. Internal Audit Task Force undertakes both regular and ad-hoc reviews of risk management controls and procedures, the results of which are reported to the Group's Audit Committee.

The Risk Monitoring Committee supervises the development of risk management policies and assesses the implementation. The Committee also provides advice on the risk management strategy to be employed by the Group. In conducting its oversight role, the Risk Monitoring Committee will also monitor and evaluate the performance of the Risk Management Committee.

Credit risk is the risk of debtors and/or counterparties failure to fulfil their obligations to the Group. In relation to the specific credit risk exposure such as individual credits, inter-bank facilities and others, the Group separately evaluates credit risk based on factors which may be different, according to the specific characteristics of each exposure. In managing credit risk, the Group has credit policies and standard operation procedures that are enhanced periodically in accordance with independent risk management principles based on Bank Indonesia regulations, and other external regulations.

Control of the credit risks related to the provision of funds above a certain minimum limit requires approval by the Credit Committee. In the comprehensive credit risk control, the Group continuously reviews and improves the credit risk control function which is conducted by the risk taking unit, among others, by establishing a credit analyst function in the branch.

Specific credit risk management is performed on the non-performing loans portfolio. Such efforts, among others, are restructuring of non-performing loans, providing allowances to cover potential losses, and write-offs. Specific policy on non-performing loans management process has been implemented, including establishing special working units to handle such loans.

49. RISIKO KREDIT (lanjutan)

Kerangka manajemen risiko (lanjutan)

Grup telah menjalankan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang mencakup profil risiko kredit secara terintegrasi dalam suatu proses manajemen risiko yang komprehensif.

a. Risiko kredit maksimum

Untuk aset keuangan yang diakui di laporan posisi keuangan konsolidasian, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatatnya. Untuk bank garansi yang diterbitkan, L/C dan SKBDN yang masih berjalan yang dapat dibatalkan, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Grup jika liabilitas atas bank garansi, L/C, dan SKBDN tersebut terjadi. Untuk fasilitas kredit kepada nasabah yang belum digunakan, eksposur maksimum terhadap risiko kredit adalah sebesar komitmen tersebut.

Eksposur maksimum Grup terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan konsolidasian dan rekening administrasi, dinilai tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

49. CREDIT RISK (continued)

Risk management framework (continued)

The Group identifies, measures, monitors, and controls risks which include credit risk profiles integrated in a comprehensive risk management process.

a. Maximum credit risk

For financial assets recognized in the consolidated statements of financial position, the maximum exposure to credit risk equals their carrying amounts. For the Group guarantees issued and outstanding revocable L/Cs and Domestic L/Cs, the maximum exposure to credit risk is the maximum amount that the Group has to pay if the obligations under the Group guarantees issued and outstanding revocable L/Cs and Domestic L/Cs are called upon. For unused loans commitments granted to customers, the maximum exposure to credit risk is the committed amount.

The Group's maximum exposure to credit risk of consolidated statements of financial position and administrative accounts financial instruments, is valued without taking into account any collateral held or other credit enhancement.

49. RISIKO KREDIT (lanjutan)

b Risiko konsentrasi kredit

Pada tanggal 31 Desember 2025 dan 2024, pengungkapan risiko kredit maksimum berdasarkan konsentrasi sebelum memperhitungkan agunan yang dimiliki dan perjanjian *master netting* adalah sebagai berikut:

49. CREDIT RISK (continued)

b. Credit concentration risk

As of December 31, 2025 and 2024, the disclosure of the maximum credit risk by concentration without taking into account any collateral held and master netting agreements is as follows:

	2025						
	Jawa Timur / *East Java*	**Jawa selain Jawa Timur / *Java other than East Java***	**Sumatera**	**Kalimantan / *Borneo***	**Lain-lain / *Others***	**Jumlah / *Total***	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	-	6.620.239	-	-	-	6.620.239	*Current accounts with Bank Indonesia*
Giro pada bank lain	340.401	217.762	-	-	117.144	675.307	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	387.342	6.713.500	149.766	430.000	871.877	8.552.485	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	453.601	14.308.847	200.000	200.000	973.385	16.135.833	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	-	11.636.375	-	-	-	11.636.375	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalu laba rugi (FVTPL)	-	334.836	-	-	-	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	3.670.208	2.628.523	-	784.535	547.552	7.630.818	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	-	2.165	-	-	-	2.165	*Receivables of spot and derivatif*
Tagihan lainnya	273.223	-	66.244	-	-	339.467	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	60.264.527	5.426.943	6.958.372	2.908	34.136.233	106.788.983	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	795.555	-	324.047	-	-	1.119.602	*Accrued interest income*
Jumlah	**66.184.857**	**47.889.190**	**7.698.429**	**1.417.443**	**36.646.191**	**159.836.110**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	2.907.896	1.212.435	51.105	1	402.566	4.574.003	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	466.612	182.355	96.157	51	64.662	809.837	*Bank guarantees issued*
Jumlah	**3.374.508**	**1.394.790**	**147.262**	**52**	**467.228**	**5.383.840**	***Total***

49. RISIKO KREDIT (lanjutan) / ***49. CREDIT RISK (continued)***

b. Risiko konsentrasi kredit (lanjutan) / ***b. Credit concentration risk (continued)***

	2024						
	Jawa Timur / *East Java*	**Jawa selain Jawa Timur / *Java other than East Java***	**Sumatera**	**Kalimantan / *Borneo***	**Lain-lain / *Others***	**Jumlah / *Total***	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	-	5.584.147	-	-	-	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	413.433	57.064	-	-	34.310	504.807	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	209.187	923.817	149.891	-	349.297	1.632.192	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	-	16.320.611	300.000	195.000	100.000	16.915.611	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	-	12.598.425	-	-	-	12.598.425	*Fair value through other comprehensive income*
Tagihan dari surat berharga yang dibeli dengan dijual kembali	-	608.214	-	9.646	-	617.860	*Receivable from marketable securities purchased under under resale agreement*
Tagihan *spot* dan derivatif	-	1.144	-	-	-	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	243.005	-	11.331	-	-	254.336	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	56.473.882	5.879.198	245.648	1.111	10.639.677	73.239.516	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	746.817	-	43.703	-	-	790.520	*Accrued interest income*
Jumlah	**58.086.325**	**41.972.619**	**750.573**	**205.757**	**11.123.284**	**112.138.558**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	2.972.505	1.118.173	4.684	1	166.646	4.262.009	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	514.700	173.515	-	-	4.082	692.297	*Bank guarantees issued*
Jumlah	**3.487.205**	**1.291.688**	**4.684**	**1**	**170.728**	**4.954.306**	***Total***

49. RISIKO KREDIT (lanjutan)

b. Risiko konsentrasi kredit (lanjutan)

Konsentrasi risiko kredit berdasarkan sektor industri

49. CREDIT RISK (continued)

b. Credit concentration risk (continued)

Concentration of credit risk by industry sector

	2025						
	Pemerintah dan Bank Indonesia / *Government and Bank Indonesia*	**Lembaga keuangan bukan bank / *Non-bank financial institution***	**Bank / *Banks***	**Perusahaan lainnya / *Other companies***	**Perseorangan / *Individuals***	**Jumlah / *Total***	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	6.620.239	-	-	-	-	6.620.239	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	675.307	-	-	675.307	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	4.191.690	-	4.360.795	-	-	8.552.485	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	11.797.003	-	3.124.598	1.214.232	-	16.135.833	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	11.601.006	-	35.369	-	-	11.636.375	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalui laba rugi (FVTPL)	334.836	-	-	-	-	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	391.159	-	7.239.659	-	-	7.630.818	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	-	-	-	-	2.165	2.165	*Receivables of spot and derivatif*
Tagihan lainnya	-	-	-	-	339.467	339.467	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	632.014	520.975	611.922	11.374.149	93.649.923	106.788.983	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	-	-	-	-	1.119.602	1.119.602	*Accrued interest income*
Jumlah	**35.567.947**	**520.975**	**16.047.650**	**12.588.381**	**95.111.157**	**159.836.110**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	387.606	136.310	48.418	3.255.156	746.513	4.574.003	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	179	551	-	805.831	3.276	809.837	*Bank guarantees issued*
Jumlah	**387.785**	**136.861**	**48.418**	**4.060.987**	**749.789**	**5.383.840**	***Total***

49. RISIKO KREDIT (lanjutan)

b. Risiko konsentrasi kredit (lanjutan)

Konsentrasi risiko kredit berdasarkan sektor industri

49. CREDIT RISK (continued)

b. Credit concentration risk (continued)

Concentration of credit risk by industry sector

	2024						
	Pemerintah dan Bank Indonesia / *Government and Bank Indonesia*	**Lembaga keuangan bukan bank / *Non-bank financial institution***	**Bank / *Banks***	**Perusahaan lainnya / *Other companies***	**Perseorangan / *Individuals***	**Jumlah / *Total***	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	5.584.147	-	-	-	-	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	504.807	-	-	504.807	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	665.000	-	967.192	-	-	1.632.192	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	12.101.972	574.763	2.923.654	1.315.222	-	16.915.611	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	12.598.425	-	-	-	-	12.598.425	*Fair value through other comprehensive income*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	-	-	617.860	-	-	617.860	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	-	-	-	-	1.144	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	-	-	-	-	254.336	254.336	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	135.926	486.594	437.244	12.210.399	59.969.353	73.239.516	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	-	-	-	-	790.520	790.520	*Accrued interest income*
Jumlah	**31.085.470**	**1.061.357**	**5.450.757**	**13.525.621**	**61.015.353**	**112.138.558**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	9.819	109.578	58.709	3.457.528	626.375	4.262.009	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	-	500	-	691.009	788	692.297	*Bank guarantees issued*
Jumlah	**9.819**	**110.078**	**58.709**	**4.148.537**	**627.163**	**4.954.306**	***Total***

c. Agunan dan perlindungan kredit lainnya

Grup telah memiliki buku pedoman tentang cara menilai dan jenis jaminan yang bisa diterima sebagai mitigasi risiko kredit. Beberapa agunan utama yang diperoleh adalah tanah, bangunan dan kendaraan. Grup juga memiliki beberapa fasilitas kredit yang mendapat penjaminan dari pihak ketiga.

Umumnya, agunan diperlukan untuk setiap pemberian kredit sebagai sumber sekunder pelunasan kredit dan sebagai salah satu bentuk mitigasi risiko kredit. Sumber utama pelunasan kredit adalah dari hasil usaha debitur.

c. Collateral and other credit enhancements

The Group has a guidebook on how to value the type of collateral that can be accepted as credit risk mitigation. Some major collateral obtained includes land, buildings and vehicles. The Group also has certain credit facilities guaranteed by third parties.

Generally, collateral is required for all credits extended as a secondary source of credit repayment and also as a form of credit risk mitigation. The primary source of credit repayment is the funds generated from business operations of the borrowers.

49. RISIKO KREDIT (lanjutan)

d. Kualitas aset keuangan

Grup telah memiliki kebijakan yang telah diterapkan secara konsisten untuk pemeringkatan risiko atas portofolio aset keuangan. Sistem peringkat ini didukung oleh berbagai analisis keuangan, dikombinasikan dengan informasi pasar yang telah diolah guna pengukuran risiko pihak lawan. Semua peringkat risiko disesuaikan dengan berbagai kategori dan ditentukan sesuai dengan panduan peringkat Bank Indonesia.

e. Evaluasi penurunan nilai

Pengukuran risiko kredit
Estimasi eksposur kredit untuk tujuan manajemen risiko adalah kompleks dan mensyaratkan penggunaan model, karena eksposur yang bervariasi dengan perubahan kondisi pasar, arus kas ekspektasian dan berlalunya waktu. Penilaian risiko kredit dari portofolio aset memerlukan estimasi lebih lanjut mengenai kemungkinan terjadinya gagal bayar, rasio kerugian terkait dan korelasi gagal bayar antara pihak lawan. Grup mengukur risiko kredit menggunakan *Probability of Default* (PD), *Exposure at Default* (EAD) dan *Loss Given Default* (LGD). Hal ini sama dengan pendekatan yang digunakan untuk tujuan mengukur Kerugian Kredit Ekspektasian (ECL) berdasarkan PSAK 109.

Pengukuran kerugian kredit ekspektasian
PSAK 109 mengikhtisarkan model "tiga *stage*" untuk penurunan nilai berdasarkan perubahan kualitas kredit sejak pengakuan awal seperti diikhtisarkan di bawah ini:

- Instrumen keuangan yang tidak mengalami penurunan nilai pada pengakuan awal diklasifikasikan ke dalam "*Stage* 1" dan risiko kreditnya terus dipantau oleh Grup.
- Jika peningkatan signifikan dalam risiko kredit (SICR) sejak pengakuan awal diidentifikasi, instrumen keuangan dipindahkan ke "*Stage* 2" tetapi belum diakui sebagai kredit yang mengalami penurunan nilai.
- Jika instrumen keuangan mengalami penurunan nilai, instrumen keuangan kemudian dipindahkan ke "*Stage* 3".
- Instrumen keuangan pada *Stage* 1 memiliki ECL yang diukur pada jumlah yang sama dengan bagian dari kerugian kredit ekspektasian sepanjang umurnya yang dihasilkan dari peristiwa gagal bayar yang mungkin terjadi dalam 12 bulan ke depan. Instrumen dalam *Stage* 2 atau 3 ECL diukur berdasarkan pada kerugian kredit ekspektasian sepanjang umurnya.
- Konsep pervasif dalam mengukur ECL sesuai dengan PSAK 109 adalah bahwa konsep tersebut harus mempertimbangkan informasi perkiraan masa depan.
- Aset keuangan yang dibeli atau yang berasal dari aset keuangan yang memburuk adalah aset keuangan yang mengalami penurunan nilai pada saat pengakuan awal. ECL selalu diukur sepanjang umurnya (*Stage* 3).

49. CREDIT RISK (continued)

d. Quality of financial assets

The Group has a policy that has been consistently applied for risk assessment of the financial asset portfolio. This rating system is supported by a variety of financial analyses, combined with market information that has been processed for the measurement of counterparty risk. All risk ratings are adjusted to the various categories and ranks as determined in accordance with Bank Indonesia's rating guidance.

e. Impairment assesment

Credit risk measurement
The estimation of credit exposure for risk management purposes is complex and requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties. The Group measures credit risk using Probability of Default (PD), Exposure at Default (EAD) and Loss Given Default (LGD). This is similar to the approach used for the purposes of measuring Expected Credit Loss (ECL) under PSAK 109.

Expected credit loss measurement
PSAK 109 outlines a "three-stage" model for impairment based on changes in credit quality since initial recognition as summarised below:

- *A financial instrument that is not credit-impaired on initial recognition is classified in 'Stage 1' and has its credit risk continuously monitored by the Group.*
- *If a significant increase in credit risk (SICR) since initial recognition is identified, the financial instrument is moved to 'Stage 2' but is not yet deemed to be credit-impaired.*
- *If the financial instrument is credit-impaired, the financial instrument is then moved to "Stage 3".*
- *Financial instruments in Stage 1 have their ECL measured at an amount equal to the portion of lifetime expected credit losses that result from default events possible within the next 12 months. Instruments in Stages 2 or 3 have their ECL measured based on expected credit losses on a lifetime basis.*
- *A pervasive concept in measuring ECL in accordance with PSAK 109 is that it should consider forward-looking information.*
- *Purchased or originated credit-impaired financial assets are those financial assets that are credit-impaired on initial recognition. Their ECL is always measured on a lifetime basis (Stage 3).*

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Peningkatan signifikan pada risiko kredit (SICR)

Grup mempertimbangkan instrumen keuangan telah mengalami peningkatan risiko kredit yang signifikan ketika peminjam menunggak pembayaran kontraktualnya lebih dari 30 hari.

Kriteria kuantitatif
Peminjam yang tertunggak lebih dari 90 hari atas pembayaran kontraktualnya.

Kriteria kualitatif
Peminjam memenuhi kriteria tidak mampu membayar, yang menunjukkan peminjam dalam kesulitan keuangan yang signifikan, sebagaimana dijelaskan pada Catatan 2o.

Definisi gagal bayar dan aset yang mengalami penurunan nilai kredit
Kriteria kualitatif
Kriteria tersebut telah diterapkan pada semua instrumen keuangan yang dimiliki oleh Grup dan konsisten dengan definisi gagal bayar yang digunakan untuk tujuan manajemen risiko kredit internal. Definisi gagal bayar telah diterapkan secara konsisten untuk model *Probability of Default* (PD), *Exposure at Default* (EAD) dan *Loss Given Default* (LGD) sepanjang perhitungan kerugian ekspektasian Grup.

Pertimbangan utama dalam melakukan evaluasi penurunan nilai kredit yang diberikan khususnya pembayaran pokok atau bunga yang jatuh tempo lebih dari 90 hari atau terdapat kesulitan atau pelanggaran dari persyaratan yang terdapat dalam kontrak awal. Grup melakukan evaluasi penurunan nilai dengan dua metode yaitu evaluasi penurunan nilai secara individual dan kolektif.

Grup menentukan penyisihan kerugian penurunan nilai secara individual untuk masing-masing kredit yang diberikan yang signifikan.

Hal-hal yang dipertimbangkan dalam menentukan jumlah penyisihan kerugian penurunan nilai antara lain kemampuan debitur untuk memperbaiki kinerja saat menghadapi kesulitan keuangan, proyeksi penerimaan dan ekspektasi pengeluaran saat terjadi kepailitan, ketersediaan dukungan keuangan lainnya, termasuk klaim terhadap pihak asuransi, nilai agunan yang dapat direalisasikan, dan ekspektasi waktu diperolehnya arus kas.

Penyisihan kerugian penurunan nilai dievaluasi setiap tanggal pelaporan. Sedangkan evaluasi penyisihan kerugian penurunan nilai secara kolektif dilakukan atas kredit yang diberikan yang tidak signifikan secara individual. Namun bila ada bukti obyektif penurunan nilai khususnya pembayaran pokok atau bunga menunggak lebih dari 90 hari, sistem akan menghitung penurunan nilai secara individual.

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Significant increase in credit risk (SICR)

The Group consider a financial instrument to have experienced significant increase in credit risk when the borrower is more than 30 days past due on its contractual payments.

Quantitative criteria
The borrower is more than 90 days past due on its contractual payments.

Qualitative criteria
The borrower meets unlikeliness to pay criteria, which indicates the borrower is in significant financial difficulty, as described in Note 2o.

Definition of default and credit-impaired assets

Qualitative criteria
The criteria have been applied to all financial instruments held by the Group and are consistent with the definition of default used for internal credit risk management purposes. The default definition has been applied consistently to model the Probability of Default (PD), Exposure at Default (EAD) and Loss given Default (LGD) throughout the Group's expected loss calculations.

The main considerations for the loan impairment assessment include whether any payments of principal or interest are overdue by more than 90 days or there are any known difficulties, or non-compliance of the original terms of the contract. The Group evaluates impairment assessments using two methods: individual and collective impairment assessment.

The Group determines the allowances for impairment losses for each significant loan on an individual basis.

Items considered when determining allowance for impairment losses include the sustainability of the debtors' business plan, its ability to improve performance once a financial difficulty has arisen, projected receipts and the expected payout should bankruptcy occurs, the availability of other financial support, including claim for the insurance party, the realizability of collateral, and the timing of expected cash flows.

The allowance for impairment losses is evaluated at each reporting date. The allowance for impairment losses based on collective evaluation is made for the loans which are not individually significant. But if there is objective evidence of impairment or certain principal payment or interest are outstanding for more than 90 days, the system will calculate the individual impairment.

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Mengukur ECL - Penjelasan input, asumsi dan teknik estimasi

Kerugian Kredit Ekspektasian (ECL) diukur pada basis 12 bulan atau sepanjang umurnya tergantung apakah peningkatan signifikan dalam risiko kredit telah terjadi sejak pengakuan awal atau apakah suatu aset dianggap telah mengalami penurunan nilai. Kerugian kredit ekspektasian adalah hasil diskonto dari PD, EAD dan LGD, didefinisikan sebagai berikut:

- PD mewakili kemungkinan peminjam gagal bayar atas kewajiban keuangannya (sesuai "definisi default dan kredit yang mengalami penurunan nilai" di atas), baik selama 12 bulan ke depan, atau selama sisa umurnya (PD sepanjang umurnya) dari kewajiban.
- EAD didasarkan pada jumlah yang diharapkan dari Grup pada saat gagal bayar, selama 12 bulan ke depan atau selama sisa umurnya (*lifetime* EAD). Misalnya, untuk komitmen *revolving* Grup memasukkan saldo yang ditarik saat ini ditambah jumlah yang diharapkan akan ditarik hingga batas kontrak pada saat gagal bayar, jika hal itu terjadi.
- (LGD) mewakili ekspektasi Grup tentang tingkat kerugian pada eksposur gagal bayar. LGD dinyatakan sebagai persentase kerugian per unit eksposur pada saat gagal bayar (EAD).

ECL ditentukan dengan memproyeksikan PD, LGD dan EAD untuk setiap bulan berikutnya dan untuk setiap eksposur individu atau segmen kolektif. Tiga komponen ini dikalikan bersama. Perhitungan efektif ECL ini dilakukan untuk setiap bulan berikutnya, yang kemudian didiskontokan kembali ke tanggal pelaporan dan dijumlahkan. Tingkat diskonto yang digunakan pada perhitungan ECL adalah suku bunga efektif awal atau perkiraannya.

EAD 12 bulan dan sepanjang umurnya ditentukan berdasarkan profil pembayaran yang diharapkan, yang bervariasi berdasarkan jenis produk.

- Untuk produk yang diamortisasi dan pinjaman dengan pembayaran di akhir, didasarkan pada pembayaran kontraktual yang terutang oleh peminjam selama 12 bulan atau sepanjang umurnya. Hal ini juga akan disesuaikan dengan pembayaran lebih yang diharapkan dari peminjam. Asumsi pembayaran/pembiayaan kembali lebih awal juga dimasukkan ke dalam perhitungan.
- Untuk produk *revolving* , eksposur pada gagal bayar diperkirakan dengan mengambil saldo saat ini yang telah ditarik dan menambahkan "faktor konversi kredit" yang diharapkan untuk ditarik dari batas yang tersisa pada saat gagal bayar. Asumsi-asumsi ini bervariasi berdasarkan jenis produk dan batasan pemanfaatan limit, berdasarkan analisis dari data standar terkini Grup.

LGD ditentukan berdasarkan faktor-faktor yang mempengaruhi pemulihan yang dibuat pasca gagal bayar. Hal ini bervariasi berdasarkan jenis produk. LGD ini dipengaruhi oleh strategi penagihan, termasuk penjualan dan harga utang kontraktual.

Perkiraan informasi ekonomi masa depan (*forward-looking*) juga termasuk dalam menentukan PD 12 bulan dan sepanjang umurnya, EAD dan LGD. Asumsi-asumsi ini bervariasi berdasarkan jenis produk.

Asumsi yang mendasari perhitungan ECL seperti bagaimana profil PD dan lain-lain dipantau dan ditelaah setiap tahun.

Tidak ada perubahan signifikan dalam teknik estimasi atau asumsi signifikan yang dibuat selama periode pelaporan.

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Measuring ECL – Explanation of inputs, assumptions and estimation techniques

The Expected Credit Loss (ECL) is measured on either a 12-month or Lifetime basis depending on whether a significant increase in credit risk has occurred since initial recognition or whether an asset is considered to be credit-impaired. Expected credit losses are the discounted product of the PD, EAD and LGD, defined as follows:

- *The PD represents the likelihood of a borrower defaulting on its financial obligation (as per "definition of default and credit-impaired" above), either over the next 12 months, or over the remaining lifetime (lifetime PD) of the obligation.*
- *EAD is based on the amounts the Group expects to be owed at the time of default, over the next 12 months or over the remaining lifetime (lifetime EAD). For example, for a revolving commitment, the Group includes the current drawn balance plus any further amount that is expected to be drawn up to the current contractual limit by the time of default, should it occur.*
- *(LGD) represents the Group's expectation of the extent of loss on a defaulted exposure. LGD is expressed as a percentage loss per unit of exposure at the time of default (EAD).*

The ECL is determined by projecting the PD, LGD and EAD for each future month and for each individual exposure or collective segment. These three components are multiplied together. This effectively calculates an ECL for each future month, which is then discounted back to the reporting date and summed. The discount rate used in the ECL calculation is the original effective interest rate or an approximation thereof.

The 12 month and lifetime EADs are determined based on the expected payment profile, which varies by product type.

- *For amortising products and bullet repayment loans, this is based on the contractual repayments owed by the borrower over a 12 month or lifetime basis. This will also be adjusted for any expected overpayments made by a borrower. Early repayment/refinance assumptions are also incorporated into the calculation.*
- *For revolving products, the exposure at default is predicted by taking current drawn balance and adding a "credit conversion factor" which allows for the expected drawdown of the remaining limit by the time of default. These assumptions vary by product type and current limit utilisation band, based on analysis of the Group recent default data.*

The LGDs are determined based on the factors which impact the recoveries made post default. These vary by product type. These LGD's are influenced by collection strategies, including contracted debt sales and price.

Forward-looking economic information is also included in determining the 12 month and lifetime PD, EAD and LGD. These assumptions vary by product type.

The assumptions underlying the ECL calculation - such as how the maturities profile of the PDs and others – are monitored and reviewed on a yearly basis.

There have been no significant changes in estimation techniques or significant assumptions made during the reporting period.

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Informasi perkiraan masa depan yang tergabung dalam model ECL
Penilaian SICR dan perhitungan ECL keduanya menggabungkan informasi berwawasan ke depan. Grup telah melakukan analisis historis dan mengidentifikasi variabel ekonomi utama yang berdampak pada risiko kredit dan kerugian kredit yang diperkirakan untuk masing-masing portofolio.

Variabel ekonomi ini dan dampaknya yang terkait pada PD, EAD dan LGD bervariasi menurut instrumen keuangan. Perkiraan variabel-variabel ekonomi ini (skenario ekonomi dasar) disediakan oleh Grup setiap tahun dan memberikan pandangan estimasi ekonomi terbaik selama 3 (tiga) tahun ke depan. Dampak dari variabel-variabel ekonomi ini pada PD, EAD dan LGD telah ditentukan dengan melakukan analisis regresi statistik untuk memahami dampak perubahan dalam variabel-variabel ini secara historis pada tingkat standar dan pada komponen-komponen LGD dan EAD.

Selain skenario ekonomi, Grup juga menyediakan skenario lain yang memungkinkan beserta bobot skenario. Jumlah skenario lain yang digunakan ditetapkan berdasarkan analisis setiap jenis produk utama untuk memastikan non-linearitas diketahui. Jumlah skenario dan atributnya dinilai kembali pada setiap tanggal pelaporan. Bobot skenario ditentukan oleh kombinasi analisis statistik dan analisa kredit, dengan mempertimbangkan kisaran hasil yang mungkin masing-masing skenario yang dipilih mewakili.

Penilaian SICR dilakukan dengan menggunakan PD sepanjang umurnya di masing-masing basis, dan skenario lainnya, dikalikan dengan pembobotan skenario terkait. Hal ini menentukan apakah seluruh instrumen keuangan berada dalam Tahap 1, Tahap 2, atau Tahap 3 dan karenanya apakah ECL 12 bulan atau sepanjang umurnya harus dicatat. Setelah penilaian ini, Grup mengukur ECL sebagai probabilitas tertimbang ECL 12 bulan (*Stage* 1), atau probabilitas tertimbang ECL sepanjang umurnya (*Stage* 2 dan 3). Probabilitas ECL terbobot ini ditentukan dengan menjalankan setiap skenario melalui model ECL yang relevan dan mengalikannya dengan pembobotan skenario yang sesuai.

Asumsi variabel ekonomi
Seperti halnya perkiraan ekonomi, proyeksi dan kemungkinan terjadinya tunduk pada tingkat ketidakpastian bawaan yang tinggi dan oleh karena itu hasil aktual memungkinkan berbeda secara signifikan dengan yang diproyeksikan. Grup menganggap ramalan ini untuk mewakili perkiraan terbaik dari hasil yang mungkin dan telah menganalisis non-linearitas dan asimetri dalam portofolio Grup yang berbeda untuk menetapkan bahwa skenario yang dipilih tepat mewakili berbagai skenario yang memungkinkan.

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Forward-looking information incorporated in the ECL models
The assessment of SICR and the calculation of ECL both incorporate forward-looking information. The Group has performed historical analysis and identified the key economic variables impacting credit risk and expected credit losses for each portfolio.

These economic variables and their associated impact on the PD, EAD and LGD vary by financial instrument. Forecasts of these economic variables (the base economic scenario) are provided by the Group on a quarterly basis and provide the best estimate view of the economy over the next 3 (three) years. The impact of these economic variables on the PD, EAD and LGD has been determined by performing statistical regression analysis to understand the impact changes in these variables have had historically on default rates and on the components of LGD and EAD.

In addition to the base economic scenario, the Group's Economics team also provide other possible scenarios along with scenario weightings. The number of other scenarios used is set based on the analysis of each major product type to ensure non-linearities are captured. The number of scenarios and their attributes are reassessed at each reporting date. The scenario weightings are determined by a combination of statistical analysis and expert credit judgement, taking account of the range of possible outcomes each chosen scenario is representative of.

The assessment of SICR is performed using the Lifetime PD under each of the base, and the other scenarios, multiplied by the associated scenario weighting. This determines whether the whole financial instrument is in Stage 1, Stage 2, or Stage 3 and hence whether 12-month or lifetime ECL should be recorded. Following this assessment, the Group measures ECL as either a probability weighted 12 month ECL (Stage 1), or a probability weighted lifetime ECL (Stages 2 and 3). These probability-weighted ECLs are determined by running each scenario through the relevant ECL model and multiplying it by the appropriate scenario weighting.

Economic variable assumptions
As with any economic forecasts, the projections and likelihoods of occurrence are subject to a high degree of inherent uncertainty and therefore the actual outcomes may be significantly different to those projected. The Group considers these forecasts to represent its best estimate of the possible outcomes and has analysed the non-linearities and asymmetries within the Group's different portfolios to establish that the chosen scenarios are appropriately representative of the range of possible scenarios.

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Penyisihan kerugian
Penyisihan kerugian yang diakui pada periode tersebut dipengaruhi oleh berbagai faktor, seperti dijelaskan di bawah ini:

- Transfer antara *Stage* 1 dan *Stage* 2 atau 3 karena instrumen keuangan mengalami peningkatan (atau penurunan) risiko kredit yang signifikan atau menjadi kredit yang mengalami penurunan nilai dalam periode tersebut, dan akibatnya "peningkatan" (atau "penurunan") antara 12 bulan dan ECL sepanjang umurnya;
- Penyisihan tambahan untuk instrumen keuangan baru yang diakui selama periode berjalan, serta penghentian pengakuan instrumen keuangan pada periode tersebut;
- Dampak pada pengukuran ECL karena perubahan PD, EAD dan LGD pada periode tersebut, yang timbul dari perubahan input secara rutin ke model;
- Dampak pada pengukuran ECL karena perubahan yang dilakukan pada model dan asumsi; dan
- Aset keuangan dihentikan pengakuannya selama periode berjalan dan penghapusan cadangan terkait dengan aset yang dihapusbukukan selama periode berjalan.

Kebijakan penghapusbukuan
Grup menghapus aset keuangan, seluruhnya atau sebagian, ketika telah melakukan semua upaya pemulihan dan telah menyimpulkan bahwa tidak ada ekspektasi yang wajar atas pemulihan. Indikator bahwa tidak ada ekspektasi pemulihan yang masuk akal termasuk (i) menghentikan aktivitas proses hukum dan (ii) ketika metode pemulihan Grup adalah pengambilalihan agunan dan nilai agunan sedemikian rupa sehingga tidak ada ekspektasi yang wajar untuk pemulihan sepenuhnya.

Grup dapat menghapusbukukan aset keuangan yang masih mengacu pada *enforcement activity*. Jumlah saldo kontraktual dari aset yang dihapusbukukan selama periode yang berakhir pada tanggal 31 Desember 2025 adalah Rp1.061.984. Grup masih berupaya untuk memulihkan jumlah yang secara legal terutang sepenuhnya.

Modifikasi aset keuangan
Grup dapat melakukan modifikasi persyaratan pinjaman yang diberikan kepada pelanggan karena negosiasi ulang, atau untuk pinjaman yang bermasalah, dengan maksud untuk memaksimalkan pemulihan.

Kegiatan restrukturisasi tersebut termasuk pengaturan perpanjangan jangka waktu pembayaran, fleksibilitas pembayaran dan keringanan pembayaran. Kebijakan dan praktik restrukturisasi didasarkan pada indikator atau kriteria yang, menurut penilaian manajemen, mengindikasikan bahwa pembayaran kemungkinan besar akan berlanjut. Kebijakan ini terus ditinjau terus menerus. Restrukturisasi paling sering diterapkan pada pinjaman berjangka.

Risiko gagal bayar aset tersebut setelah modifikasi dinilai pada tanggal pelaporan dan dibandingkan dengan risiko berdasarkan ketentuan awal pada saat pengakuan awal, ketika modifikasi tersebut tidak substansial sehingga tidak mengakibatkan penghentian pengakuan aset awal. Grup memantau kinerja selanjutnya dari aset yang dimodifikasi. Grup dapat menentukan bahwa risiko kredit telah meningkat secara signifikan setelah restrukturisasi, sehingga aset dipindahkan dari *Stage* 3 atau *Stage* 2 (ECL sepanjang umurnya) ke *Stage* 1 (ECL 12 bulan).

Grup terus memantau jika terdapat peningkatan risiko kredit berikutnya yang signifikan sehubungan dengan aset tersebut melalui penggunaan model spesifik untuk aset yang dimodifikasi.

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Loss allowance
The loss allowance recognized in the period is impacted by a variety of factors, as described below:

- *Transfers between Stage 1 and Stages 2 or 3 due to financial instruments experiencing significant increases (or decreases) of credit risk or becoming credit-impaired in the period, and the consequent "step up" (or "step down") between 12-month and Lifetime ECL;*
- *Additional allowances for new financial instruments recognized during the period, as well as releases for financial instruments de-recognized in the period;*
- *Impact on the measurement of ECL due to changes in PDs, EADs and LGDs in the period, arising from regular refreshing of inputs to models;*
- *Impacts on the measurement of ECL due to changes made to models and assumptions; and*
- *Financial assets derecognized during the period and write-offs of allowances related to assets that were written off during the period.*

Write-off policy
The Group writes off financial assets, in whole or in part, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. Indicators that there is no reasonable expectation of recovery include (i) ceasing enforcement activity and (ii) where the Group's recovery method is foreclosing on collateral and the value of the collateral is such that there is no reasonable expectation of recovering in full.

The Group may write-off financial assets that are still subject to enforcement activity. The outstanding contractual amounts of such assets written off during the period ended December 31, 2025 was Rp1,061,984. The Group still seeks to recover amounts it is legally owed in full.

Modification of financial assets
The Group sometimes modifies the terms of loans provided to customers due to commercial renegotiations, or for distressed loans, with a view to maximising recovery.

Such restructuring activities include extended payment term arrangements, payment holidays and payment forgiveness. Restructuring policies and practices are based on indicators or criteria which, in the judgement of management, indicate that payment will most likely continue. These policies are kept under continuous review. Restructuring is most commonly applied to term loans.

The risk of default of such assets after modification is assessed at the reporting date and compared with the risk under the original terms at initial recognition, when the modification is not substantial and so does not result in derecognition of the original asset. The Group monitors the subsequent performance of modified assets. The Group may determine that the credit risk has significantly improved after restructuring, so that the assets are moved from Stage 3 or Stage 2 (Lifetime ECL) to Stage 1 (12-month ECL).

The Group continues to monitor if there is a subsequent significant increase in credit risk in relation to such assets through the use of specific models for modified assets.

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Pemetaan risiko kredit - *Treasury*

Untuk instrumen utang dalam portofolio Treasury, peringkat kredit lembaga pemeringkat eksternal digunakan. Peringkat yang digunakan ini diamati dan diperbarui secara berkelanjutan. Tingkat PD terkait didasarkan pada tingkat gagal bayar yang terealisasi seperti yang diterbitkan oleh lembaga pemeringkat.

Skala master memberikan masing-masing kategori peringkat kisaran probabilitas gagal bayar yang ditentukan, yang stabil dari waktu ke waktu. Metode penilaian tunduk pada validasi dan kalibrasi ulang tahunan sehingga mencerminkan proyeksi terbaru mengingat semua standar yang sebenarnya diamati.

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2025 dan 2024:

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Credit risk grading - Treasury

For debt securities in the Treasury portfolio, external rating agency credit grade are used. These published grades are continuously monitored and updated. The PD's associated with each grade are determined based on realised default rates as published by the rating agency.

The master scale assigns each rating category a specified range of probabilities of default, which is stable over time. The rating methods are subject to an annual validation and recalibration so that they reflect the latest projections in the light of all actually observed default.

Below are credit risks based on the allowance for impairment losses assessment classification as of December 31, 2025 and 2024:

	2025						
	Tahap 1 / *Stage 1*	**Tahap 2 / *Stage 2***	**Tahap 3 / *Stage 3***	**Nilai tercatat / *Carrying amount***	**Cadangan kerugian penurunan nilai / *Allowance for impairment losses***	**Nilai tercatat bersih / *Net carrying amount***	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	6.620.239	-	-	6.620.239	-	6.620.239	*Current accounts with Bank Indonesia*
Giro pada bank lain	675.483	-	-	675.483	176	675.307	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	8.552.865	-	-	8.552.865	380	8.552.485	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	16.136.086	-	-	16.136.086	253	16.135.833	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	11.636.375	-	-	11.636.375	-	11.636.375	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalui laba rugi (FVTPL)	334.836	-	-	334.836	-	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	7.630.818	-	-	7.630.818	-	7.630.818	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	2.165	-	-	2.165	-	2.165	*Receivables of spot and derivatif*
Tagihan lainnya	433.130	-	-	433.130	93.663	339.467	*Other receivables*
Kredit yang diberikan	104.963.948	1.458.156	4.080.516	110.502.620	3.713.637	106.788.983	*Loans*
Aset lain-lain	544.257	-	-	544.257	59.678	484.579	*Other assets*
Jumlah	157.530.202	1.458.156	4.080.516	163.068.874	3.867.787	159.201.087	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	4.358.554	5.096	210.353	4.574.003	-	4.574.003	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	809.837	-	-	809.837	-	809.837	*Bank guarantees issued*
Jumlah	**5.168.391**	**5.096**	**210.353**	**5.383.840**	**-**	**5.383.840**	***Total***

49. RISIKO KREDIT (lanjutan) / ***49. CREDIT RISK (continued)***

e. Evaluasi penurunan nilai (lanjutan) / ***e. Impairment assesment (continued)***

	2024						
	Tahap 1 / *Stage 1*	Tahap 2 / *Stage 2*	Tahap 3 / *Stage 3*	Nilai tercatat / *Carrying amount*	Cadangan kerugian penurunan nilai / *Allowance for impairment losses*	Nilai tercatat bersih / *Net carrying amount*	
Posisi keuangan							***Financial position***
Giro pada Bank Indonesia	5.584.147	-	-	5.584.147	-	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	505.084	-	-	505.084	277	504.807	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.633.470	-	-	1.633.470	1.278	1.632.192	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	16.918.663	-	-	16.918.663	3.052	16.915.611	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	12.598.425	-	-	12.598.425	-	12.598.425	*Fair value through other comprehensive income*
Tagihan dari surat berharga dibeli dengan janji dijual kembali	617.860	-	-	617.860	-	617.860	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	1.144	-	-	1.144	-	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	333.339	-	-	333.339	79.003	254.336	*Other receivables*
Kredit yang diberikan	71.454.151	863.037	3.035.552	75.352.740	2.113.224	73.239.516	*Loans*
Aset lain-lain	332.618	-	-	332.618	-	332.618	*Other assets*
Jumlah	**109.978.901**	**863.037**	**3.035.552**	**113.877.490**	**2.196.834**	**111.680.656**	***Total***
Rekening administratif							***Administrative accounts***
Fasilitas kredit kepada nasabah yang belum digunakan	4.077.033	4.033	180.943	4.262.009	(1.189)	4.260.820	*Unused loans commitments granted to customers*
Bank garansi yang diterbitkan	692.329	-	-	692.329	(32)	692.297	*Bank guarantees issued*
Jumlah	**4.769.362**	**4.033**	**180.943**	**4.954.338**	**(1.221)**	**4.953.117**	***Total***

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Pengukuran Kerugian Kredit Ekpektasian

Perhitungan pencadangan Grup mengacu pada PSAK 109 yang memperkenalkan metode kerugian kredit ekspektasian dalam mengukur kerugian instrumen keuangan akibat penurunan nilai instrumen keuangan. PSAK 109 mensyaratkan pengakuan segera atas dampak perubahan kerugian kredit ekspektasian setelah pengakuan awal aset keuangan.

Jika pada tanggal pelaporan, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal, Grup mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian ekspektasian 12 (dua belas) bulan. Grup mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut meningkat secara signifikan sejak pengakuan awal.

Grup mengembangkan permodelan parameter risiko seperti PD (*Probability of Default*), LGD *(Loss Given Default)* dan EAD *(Exposure at Default)* yang digunakan sebagai komponen perhitungan kerugian kredit ekspektasian.

Kriteria *Staging*

PSAK 109 mensyaratkan entitas untuk mengelompokkan aset keuangan ke dalam tiga tahapan penurunan nilai *(stage 1, stage 2 dan stage 3)* dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan. Grup mengukur cadangan kerugian sejumlah kerugian kredit ekpektasian 12 bulan untuk aset keuangan yang memiliki risiko kredit rendah pada tanggal pelaporan *(stage 1)* dan kerugian kredit sepanjang umur untuk aset keuangan yang mengalami peningkatan risiko kredit yang signifikan *(stage 2)*.

Pada setiap tanggal pelaporan, Grup menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan ("SICR") sejak pengakuan awal. Dalam melakukan penilaian tersebut, Grup membandingkan risiko gagal bayar pada saat pengakuan awal serta mempertimbangkan informasi yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan, yang merupakan indikasi peningkatan risiko kredit secara signifikan ("SICR") sejak pengakuan awal.

Secara umum aset keuangan dengan tunggakan 30 hari atau lebih dan belum mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan ("SICR"). Aset keuangan hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi, termasuk antara lain gagal bayar atau mengalami kesulitan keuangan yang signifikan.

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Measurement of Expected Credit Loss

The calculation of the Group provisions refers to PSAK 109 which introduces the expected credit loss method to measure the loss of a financial instrument resulting from the impairment of financial instruments. PSAK 109 requires immediate recognition for the impact of expected credit loss changes after initial recognition of the financial asset.

If at the reporting date, credit risk on a financial instrument has not increased significantly since initial recognition, the Group shall measure the allowance for losses for that financial instrument at the amount of 12 (twelve) months expected losses. The Group shall measure the allowance for losses on a financial instrument at the amount of expected credit losses over its lifetime, if the credit risk on that financial instrument has increased significantly since initial recognition.

The Group develops risk parameter modelling such as PD (Probability of Default), LGD (Loss Given Default) and EAD (Exposure at Default) which are used as components for calculating expected credit losses

Staging Criteria

PSAK 109 requires entity to classify financial instruments into three stages of impairment (stage 1, stage 2, and stage 3) by determining whether there is a significant increase in credit risk. The Group measures the allowance for losses of an expected 12 months credit loss for financial assets with low credit risk at the reporting date (stage 1) and lifetime credit losses for financial assets with a significant increase in credit risk (stage 2).

At each reporting date, the Group assesses whether the credit risk of the financial instrument has increased significantly ("SICR") since initial recognition. In making that assessment, the Group compares the risk of default on initial recognition and considers the reasonable and supportable information available without undue cost or effort, which is an indication of a significant increase in credit risk ("SICR") since initial recognition.

In general, financial assets with arrears of 30 days or more and not yet experiencing an impairment will always be considered to have significant increase credit risk ("SICR"). Financial assets are only considered impaired and expected credit losses over their lifetime are recognised, if there is observable objective evidence of impairment, including, among others, default or experiencing significant financial difficulties

49. RISIKO KREDIT (lanjutan)

e. Evaluasi penurunan nilai (lanjutan)

Informasi *forward-looking*

Dalam menghitung kerugian kredit ekspektasian, Grup memperhitungkan pengaruh dari *macroeconomic forecast*. Selain itu, Grup juga menentukan *probability weighted* untuk kemungkinan terjadinya sebuah skenario makro tersebut.

Berbagai *macroeconomic variable* ("MEV") digunakan dalam permodelan PSAK 109 tergantung pada hasil analisis statistik kesesuaian MEV dengan data historis pembuatan *impairment model*. Perhitungan kerugian kredit ekspektasian dan *macroeconomic forecast* ("MEV") tersebut direviu oleh Grup secara berkala. MEV yang digunakan Grup antara lain GDP, nilai inflasi, nilai kurs dan lain-lain.

Aset keuangan yang mengalami penurunan nilai secara individual

Aset keuangan yang mengalami penurunan nilai secara individual adalah aset keuangan yang signifikan secara individual dan telah terdapat bukti objektif bahwa penurunan nilai individual telah terjadi setelah pengakuan awal aset keuangan tersebut.

Sesuai kebijakan internal Grup, kredit yang ditentukan sebagai signifikan secara individual adalah kredit yang diberikan kepada debitur-debitur segmen korporasi dan komersial.

Pengukuran secara individu dilakukan dengan melihat selisih antara seluruh arus kas kontraktual yang jatuh tempo kepada entitas sesuai dengan kontrak dan seluruh arus kas yang diperkirakan diterima Grup (yaitu seluruh kekurangan kas), didiskontokan dengan suku bunga efektif.

Aset keuangan yang tidak signifikan secara individual dan penurunan nilainya dinilai secara kolektif

Aset keuangan yang nilainya tidak signifikan secara individual adalah kredit dan piutang yang diberikan oleh Grup kepada debitur-debitur segmen ritel yaitu debitur kredit Usaha Kecil Menengah ("UKM"), kredit pembiayaan konsumen (termasuk kredit pembiayaan bersama), kredit pemilikan dan perbaikan rumah dan kredit kendaraan bermotor.

Grup menentukan penurunan nilai aset keuangan yang tidak signifikan secara individual dan penurunan nilainya dinilai secara kolektif, dengan mengelompokkan aset keuangan tersebut berdasarkan karakteristik risiko yang serupa.

Pengukuran secara kolektif dilakukan secara statistik menggunakan parameter PD (*Probability of Default*), LGD (*Loss Given Default*) dan EAD (*Exposure at Default*).

49. CREDIT RISK (continued)

e. Impairment assesment (continued)

Forward-looking Information

In calculating expected credit losses, the Group considers the effect of the macroeconomic forecast. In addition, the Group also determines a probability weighted for the possibility of such macro scenario.

Various macroeconomic variables ("MEV") are used in the modelling of PSAK 109 depending on the results of statistical analysis of the suitability of the MEV with historical data for impairment model development. The calculation of the expected credit loss and the macroeconomic forecast ("MEV") are reviewed by the Group periodically. MEV used by the Group includes GDP, inflation rate, exchange rate and others.

Individually impaired financial assets

Individually impaired financial assets are financial assets that are individually significant and there is objective evidence that impairment loss has incurred after initial recognition of the financial assets.

Based on the Group's internal policy, loans that are determined to be individually significant are loans to corporate and commercial debtors.

Individual measurements are made by considering the difference between all contractual cash flows that are due to the entity in accordance with the contract and all cash flows that the Group expects to receive (i.e. all cash shortfalls), discounted with the effective interest rate.

Financial assets that are not individually significant and assessed for collective impairment

Financial assets that are not individually significant consist of loans and receivables of the Group to retail debtors, i.e. Small & Medium Enterprise ("SME") debtors, consumer financing receivables (including joint financing) debtors, mortgage and its housing renovation loans and vehicle loans.

The Group determines that impairment losses of financial assets that are not individually significant are assessed collectively, by grouping those financial assets based on similar risk characteristics.

Collective measurement is done statistically using the parameters PD (Probability of Default), LGD (Loss Given Default) and EAD (Exposure at Default).

50. RISIKO PASAR

Risiko pasar adalah risiko yang terjadi pada posisi laporan posisi keuangan konsolidasian dan rekening administratif, karena adanya perubahan variabel pasar. Variabel pasar seperti tingkat bunga dan nilai tukar. Risiko pasar hampir melekat pada seluruh kegiatan operasional Grup, baik pada *banking book* maupun *trading book.*

Pengelolaan risiko pasar dilakukan sesuai dengan kebijakan dan prosedur Grup yang berkaitan dengan produk dan jasa serta aktivitas treasury dan risiko yang melekat pada bisnis.

Risiko suku bunga timbul akibat perubahan harga instrumen keuangan dari posisi trading book atau akibat perubahan nilai ekonomis posisi *banking book*, karena perubahan suku bunga.

50. MARKET RISK

Market risk is the risks on the consolidated statement of financial position and administrative accounts due to changes in market variables. Market variables consist of interest rates and exchange rates. Market risk is an inherent risk in most of the Group's operational activities involving banking books and the trading books.

Management of market risk is performed in accordance with the Group's policies and procedures related with the products and services and also treasury activities and the inherent risk of the business.

Interest rate risk is risk as the effect of changes in the financial instrument prices from the trading book position or the effect of changes of the economic value position of the banking book because of the change in the interest rate.

50. RISIKO PASAR (lanjutan)

Dalam mengelola risiko suku bunga dilakukan pada eksposur *banking book*, dengan memperhatikan posisi gap aset dan liabilitas Grup yang sensitif terhadap pergerakan suku bunga yang mempengaruhi stabilitas tingkat profitabilitas Grup.

Tabel di bawah ini merupakan rata-rata tingkat suku bunga kontraktual per tahun untuk aset dan liabilitas keuangan yang signifikan pada tanggal 31 Desember 2025 dan 2024:

50. MARKET RISK (continued)

Management of interest rate risk is performed on banking book exposure by considering the gap position of the Group's assets and liabilities, which are sensitive to interest rate movements, which influence the stability of the Group's profitability level.

The tables below summarize the average of contractual interest rates per annum for significant financial assets and liabilities as of December 31, 2025 and 2024:

	2025		
	Rupiah / *Rupiah*	**Mata uang asing / *Foreign currencies***	
Aset			***Assets***
Giro pada Bank Indonesia	0,00%	0,00%	*Current accounts with Bank Indonesia*
Giro pada bank lain	0,20%	0,02%	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	4,67%	4,03%	*Placements with Bank Indonesia and other banks*
Surat-surat berharga	5,77%	0,00%	*Marketable securities*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	4,79%	0,00%	*Receivable from marketable securities purchased under resale agreement*
Kredit yang diberikan dan piutang/pembiayaan syariah	3,00% - 23,00%	6,25%	*Loans and sharia receivables/financing*
Liabilitas			***Liabilities***
Simpanan dari nasabah	1,31%	0,71%	*Deposits from customers*
Simpanan dari bank lain	1,50%	0,00%	*Deposits from other banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	5,85%	0,00%	*Liabilities of marketable securities sold under repurchased agreement*

	2024		
	Rupiah / *Rupiah*	**Mata uang asing / *Foreign currencies***	
Aset			***Assets***
Giro pada Bank Indonesia	0,00%	0,00%	*Current accounts with Bank Indonesia*
Giro pada bank lain	0,07%	0,02%	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	5,99%	5,21%	*Placements with Bank Indonesia and other banks*
Surat-surat berharga	5,64%	0,00%	*Marketable securities*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	5,66%	0,00%	*Receivable from marketable securities purchased under resale agreement*
Kredit yang diberikan dan piutang/pembiayaan syariah	10,50% - 12,75%	0,00%	*Loans and sharia receivables/financing*
Liabilitas			***Liabilities***
Simpanan dari nasabah	1,95%	0,37%	*Deposits from customers*
Simpanan dari bank lain	2,63%	2,29%	*Deposits from other banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	6,27%	0,00%	*Liabilities of marketable securities sold under repurchased agreement*

50. RISIKO PASAR (lanjutan)

Tabel berikut mengikhtisarkan eksposur Grup terhadap risiko tingkat suku bunga *(nett)* yang mungkin berdampak kepada arus kas di masa depan pada tanggal 31 Desember 2025 dan 2024:

50. MARKET RISK (continued)

The table below summarizes the Group's exposure to interest rate risk (nett) which may affect the future cash flows as of December 31, 2025 and 2024:

	2025						
	Suku bunga mengambang / *Floating interest rate*						
	< 3 bulan / *< 3 months*	**3 - 12 bulan / *3 - 12 months***	**> 1 tahun / *> 1 year***	**Suku bunga tetap / *Fixed interest rate***	**Tidak dikenakan bunga / *Non-interest bearing***	**Jumlah / *Total***	
Aset keuangan							***Financial assets***
Kas	-	-	-	-	4.347.459	4.347.459	*Cash*
Giro pada Bank Indonesia	6.620.239	-	-	-	-	6.620.239	*Current accounts with Bank Indonesia*
Giro pada bank lain	-	-	-	60.293	615.014	675.307	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	8.552.485	-	8.552.485	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	-	-	-	16.135.833	-	16.135.833	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	-	-	-	11.636.375	-	11.636.375	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalu laba rugi (FVTPL)	-	-	-	334.836	-	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	-	-	-	7.630.818	-	7.630.818	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	-	-	-	2.165	-	2.165	*Receivables of spot and derivatif*
Tagihan lainnya	-	-	-	-	339.467	339.467	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah							*Loans and sharia receivables/financing*
Modal kerja	-	-	-	-	23.730.231	23.730.231	*Working capital*
Investasi	-	-	-	-	10.128.814	10.128.814	*Investment*
Konsumsi	-	-	-	-	72.929.938	72.929.938	*Consumption*
Pendapatan bunga yang masih akan diterima	-	-	-	-	1.119.602	1.119.602	*Accrued interest income*
Jumlah aset keuangan	**6.620.239**	**-**	**-**	**44.352.805**	**113.210.525**	**164.183.569**	***Total financial assets***
Liabilitas keuangan							***Financial liabilities***
Liabilitas segera	-	-	-	-	1.390.263	1.390.263	*Obligations due immediately*
Simpanan dari nasabah							*Deposits from customers*
Giro	-	-	-	27.176.208	-	27.176.208	*Current accounts*
Tabungan	-	-	-	39.799.894	-	39.799.894	*Savings accounts*
Deposito berjangka	-	-	-	42.968.151	-	42.968.151	*Time deposits*
Simpanan dari bank lain	-	-	-	4.028.150	-	4.028.150	*Deposits from other banks*
Liabilitas surat berharga dijual dengan janji dibeli kembali	3.518.805	-	-	-	-	3.518.805	*Liabilities of marketable securities sold under repurchased agreement*
Pinjaman yang diterima	-	-	-	5.914.822	-	5.914.822	*Borrowings*
Beban yang masih harus dibayar	-	-	-	-	648.437	648.437	*Accrued expenses*
Liabilitas lain-lain	-	-	-	-	1.326.931	1.326.931	*Other liabilities*
Jumlah liabilitas keuangan	**3.518.805**	**-**	**-**	**119.887.225**	**3.365.631**	**126.771.661**	***Total financial liabilities***
***Gap repricing* suku bunga - bersih**	**3.101.434**	**-**	**-**	**(75.534.420)**	**109.844.894**	**37.411.908**	***Interest repricing gap - net***

50. RISIKO PASAR (lanjutan) / ***50. MARKET RISK (continued)***

	2024						
	Suku bunga mengambang / *Floating interest rate*						
	< 3 bulan / *< 3 months*	**3 - 12 bulan / *3 - 12 months***	**> 1 tahun / *> 1 year***	**Suku bunga tetap / *Fixed interest rate***	**Tidak dikenakan bunga / *Non-interest bearing***	**Jumlah / *Total***	
Aset keuangan							***Financial assets***
Kas	-	-	-	-	2.867.479	2.867.479	*Cash*
Giro pada Bank Indonesia	5.584.147	-	-	-	-	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	504.807	-	-	-	-	504.807	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	1.632.192	-	1.632.192	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	-	-	-	16.915.611	-	16.915.611	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	-	-	-	12.598.425	-	12.598.425	*Fair value through other comprehensive income*
Tagihan dari surat berharga dibeli dengan janji dijual kembali	-	-	-	617.860	-	617.860	*Receivable from marketable securities purchased order under resale agreement*
Tagihan *spot* dan derivatif	-	-	-	1.144	-	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	-	-	-	-	254.336	254.336	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah							*Loans and sharia receivables/financing*
Modal kerja	-	-	-	19.760.794	-	19.760.794	*Working capital*
Investasi	-	-	-	10.157.810	-	10.157.810	*Investment*
Konsumsi	-	-	-	43.320.912	-	43.320.912	*Consumption*
Pendapatan bunga yang masih akan diterima	-	-	-	-	790.520	790.520	*Accrued interest income*
Jumlah aset keuangan	**6.088.954**	**-**	**-**	**105.004.749**	**3.121.815**	**114.215.518**	***Total financial assets***
Liabilitas keuangan							***Financial liabilities***
Liabilitas segera	-	-	-	-	914.703	914.703	*Obligations due immediately*
Simpanan dari nasabah							*Deposits from customers*
Giro	-	-	-	14.968.753	1.450.330	16.419.083	*Current accounts*
Tabungan	-	-	-	29.731.876	1.894.365	31.626.241	*Savings accounts*
Deposito berjangka	-	-	-	27.007.540	3.974	27.011.514	*Time deposits*
Simpanan dari bank lain	-	-	-	582.953	150.821	733.774	*Deposits from other banks*
Pinjaman yang diterima	-	-	-	-	1.527.532	1.527.532	*Borrowings*
Beban yang masih harus dibayar	-	-	-	-	442.600	442.600	*Accrued expenses*
Liabilitas lain-lain	-	-	-	-	809.256	809.256	*Other liabilities*
Jumlah liabilitas keuangan	**-**	**-**	**-**	**72.291.122**	**7.193.581**	**79.484.702**	***Total financial liabilities***
***Gap repricing* suku bunga - bersih**	**6.088.954**	**-**	**-**	**32.713.627**	**(4.071.766)**	**34.730.816**	***Interest repricing gap - net***

Grup memiliki eksposur terhadap risiko tingkat suku bunga dalam mata uang Dolar Singapura, Dolar Amerika Serikat, Euro dan lainnya.

The Group has other exposure to interest rate risks in Singapore Dollar, United States Dollar, Euro and others.

Risiko nilai tukar adalah risiko nilai instrumen keuangan yang akan berfluktuasi karena adanya perubahan dalam nilai tukar valuta asing.

Foreign exchange risk is the risk on the financial instruments value, which will fluctuate due to exchange rate volatility.

Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Grup mengelola eksposur terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yakni menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

Foreign currency risk is the probability of loss of earnings arising from changes in foreign exchange rates. The Group manages exposure to effects of fluctuations in foreign currency exposure within the existing regulatory guidelines (i.e. maintaining the Net Open Position based on Bank Indonesia regulations).

Pada tanggal 31 Desember 2025 dan 2024, pengaruh nilai tukar mata uang asing tidak signifikan terhadap Grup.

As of December 31, 2025 and 2024, the effect of foreign exchange rates fluctuations is insignificant to the Group.

51. RISIKO LIKUIDITAS / *LIQUIDITY RISK*

Risiko likuiditas adalah risiko akibat ketidakmampuan Grup untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan tanpa mengganggu aktivitas dan kondisi keuangan Grup.

Liquidity risk is the risk which is caused by the Group's inability to fulfil its obligations when they become due from cash flow financing sources and/or high quality liquid assets that can be pledged without affecting the Group's activities and financial condition.

Grup melakukan pengukuran risiko likuiditas menggunakan *Liquidity Risk Model* dengan metodologi *maturity profile gap.* Pengelolaan kondisi likuiditas harian dilakukan oleh Unit *Treasury* dan perubahan eksternal serta makro ekonomi yang terjadi dengan segera diinformasikan dan diambil strategi serta kebijakan internal antara lain melalui mekanisme *Asset and Liabilities Committee* (ALCO).

The Group measures liquidity risk using the Liquidity Risk Model based on maturity profile gap methodology. Daily liquidity condition management is performed by the Treasury Unit and external and macro economic changes are immediately informed, and strategy and internal policies are undertaken, among others, through the Asset and Liabilities Committee (ALCO) mechanism.

Rasio dari aset likuid bersih terhadap simpanan nasabah adalah sebagai berikut:

The ratio of net liquid assets to deposits from customers are as follows:

	2025	2024	
Kas dan setara kas	20.196.046	10.590.180	*Cash and cash equivalent*
Surat berharga yang dijual dengan janji dibeli kembali	3.607.076	9.149.544	*Marketable securities sold under purchased agreement*
Tagihan *reverse repo*	7.630.818	617.860	*Reverse repo receivables*
Simpanan dari bank lain	(4.028.150)	(733.874)	*Deposits from other banks*
Jumlah	**27.405.790**	**19.623.710**	***Total***
Simpanan dari nasabah	109.944.253	75.056.838	*Deposits from customers*
Rasio aset likuid bersih terhadap simpanan dari nasabah	**24,93%**	**26,15%**	*Ratio of net liquid assets to deposit from customers*

Tabel jatuh tempo berikut menyajikan informasi mengenai perkiraan sisa jatuh tempo dari aset dan liabilitas keuangan pada tanggal 31 Desember 2025 dan 2024:

The following maturity tables provide information about the expected maturities within which financial assets and liabilities as of December 31, 2025 and 2024:

	2025						
	Nilai tercatat / *Carrying amount*	**< 1 bulan / *< 1 month***	**1 - 3 bulan / *1 - 3 months***	**3 - 6 bulan / *3 - 6 months***	**6 - 12 bulan / *6 - 12 months***	**> 12 bulan / > *12 months***	
Aset keuangan							***Financial assets***
Kas	4.347.459	4.347.459	-	-	-	-	*Cash*
Giro pada Bank Indonesia	6.620.239	6.620.239	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	675.307	675.307	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	8.552.485	8.500.485	52.000	-	-	-	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	16.135.833	4.894.382	1.679.456	1.189.536	4.222.711	4.149.748	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	11.636.375	1.777.776	250.421	1.415.642	3.482	8.189.054	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalui laba rugi (FVTPL)	334.836	-	-	-	-	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	7.630.818	7.630.818	-	-	-	-	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	2.165	2.165	-	-	-	-	*Receivables of spot and derivatif*
Tagihan lainnya	339.467	339.467	-	-	-	-	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	106.788.983	1.033.068	2.110.523	2.644.613	5.445.193	95.555.586	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	1.119.602	1.119.602	-	-	-	-	*Accrued interest income*
Beban dibayar dimuka	196.492	196.492	-	-	-	-	*Prepaid expenses*
Investasi pada entitas asosiasi	745	745	-	-	-	-	*Investments in associates*
Aset tetap dan aset hak guna - bersih	3.014.005	3.014.005	-	-	-	-	*Fixed assets and right of use assets - net*
Aset takberwujud - bersih	422.231	422.231	-	-	-	-	*Intangible asset - net*
Aset pajak tangguhan	409.157	409.157	-	-	-	-	*Deferred tax assets*
Piutang pajak	144.065	144.065	-	-	-	-	*Tax receivables*
Aset lain-lain	484.579	484.579	-	-	-	-	*Other assets*
Jumlah aset keuangan	**168.854.843**	**41.612.042**	**4.092.400**	**5.249.791**	**9.671.386**	**108.229.224**	***Total financial assets***

51. RISIKO LIKUIDITAS (lanjutan) / *51. LIQUIDITY RISK (continued)*

2025

	Nilai tercatat / *Carrying amount*	< 1 bulan / *< 1 month*	1 - 3 bulan / *1 - 3 months*	3 - 6 bulan / *3 - 6 months*	6 - 12 bulan / *6 - 12 months*	> 12 bulan / > *12 months*	
Liabilitas keuangan							***Financial liabilities***
Liabilitas segera	1.390.263	1.390.263	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah	127.249.053	96.142.482	15.908.269	4.583.992	10.509.518	104.792	*Deposits from customers*
Simpanan dari bank lain	4.178.293	3.974.095	45.815	20.431	10.700	127.252	*Deposits from other banks*
Liabilitas surat berharga dijual dengan janji dibeli kembali	3.518.805	3.518.805	-	-	-	-	*Liabilities of marketable securities sold under repurchased agreement*
Pinjaman yang diterima	5.914.822	5.914.822	-	-	-	-	*Borrowings*
Beban yang masih harus dibayar	648.437	648.437	-	-	-	-	*Accrued expenses*
Utang pajak	160.684	160.684	-	-	-	-	*Taxes payable*
Liabilitas lain-lain	1.326.931	1.326.931	-	-	-	-	*Other liabilities*
Jumlah liabilitas keuangan	**144.387.288**	**113.076.519**	**15.954.084**	**4.604.423**	**10.520.218**	**232.044**	***Total financial liabilities***
***Gap repricing* suku bunga - bersih**	**24.467.555**	**(71.464.477)**	**(11.861.684)**	**645.368**	**(848.832)**	**107.997.180**	***Interest repricing gap - net***

2024

	Nilai tercatat / *Carrying amount*	< 1 bulan / *< 1 month*	1 - 3 bulan / *1 - 3 months*	3 - 6 bulan / *3 - 6 months*	6 - 12 bulan / *6 - 12 months*	> 12 bulan / > *12 months*	
Aset keuangan							***Financial assets***
Kas	2.867.479	2.867.479	-	-	-	-	*Cash*
Giro pada Bank Indonesia	5.584.147	5.584.147	-	-	-	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	504.807	504.807	-	-	-	-	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.632.192	1.632.192	-	-	-	-	*Placements with Bank Indonesia and other banks*
Surat berharga							*Marketable securities*
Biaya perolehan diamortisasi	16.915.611	3.972.622	1.125.380	2.636.685	3.359.213	5.821.711	*Amortized cost*
Nilai wajar melalui melalui pendapatan komprehensif lain	12.598.425	399.427	486.235	777.629	1.277.342	9.657.792	*Fair value through other comprehensive income*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	617.860	231.199	-	386.661	-	-	*Receivable from marketable securities purchased under resale agreement*
Tagihan *spot* dan derivatif	1.144	1.144	-	-	-	-	*Receivables of spot and derivatif*
Tagihan lainnya	254.336	254.336	-	-	-	-	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	73.239.516	820.225	2.072.791	1.847.495	3.880.548	64.618.457	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	790.520	790.520	-	-	-	-	*Accrued interest income*
Beban dibayar dimuka	206.572	206.572	-	-	-	-	*Prepaid expenses*
Investasi pada entitas asosiasi	2.568	2.568	-	-	-	-	*Investments in associates*
Aset tetap dan aset hak guna - bersih	1.925.721	1.925.721	-	-	-	-	*Fixed assets and right of use asset - net*
Aset takberwujud - bersih	162.946	162.946	-	-	-	-	*Intangible asset - net*
Aset pajak tangguhan	438.391	438.391	-	-	-	-	*Deferred tax assets*
Piutang pajak	67.274	67.274	-	-	-	-	*Tax receivables*
Aset lain-lain	332.618	332.618	-	-	-	-	*Other assets*
Jumlah aset keuangan	**118.142.128**	**20.194.188**	**3.684.406**	**5.648.469**	**8.517.102**	**80.097.961**	***Total financial assets***

51. RISIKO LIKUIDITAS (lanjutan) / *51. LIQUIDITY RISK (continued)*

2024

	Nilai tercatat / *Carrying amount*	< 1 bulan / *< 1 month*	1 - 3 bulan / *1 - 3 months*	3 - 6 bulan / *3 - 6 months*	6 - 12 bulan / *6 - 12 months*	> 12 bulan / > *12 months*	
Liabilitas keuangan							***Financial liabilities***
Liabilitas segera	914.703	914.703	-	-	-	-	*Obligations due immediately*
Simpanan dari nasabah	90.015.611	69.633.942	11.342.348	4.961.549	3.952.697	125.075	*Deposits from customers*
Simpanan dari bank lain	864.315	835.505	15.880	2.530	9.900	500	*Deposits from other banks*
Liabilitas surat berharga dijual dengan janji dibeli kembali	8.780.366	8.780.366	-	-	-	-	*Liabilities of marketable securities sold under repurchased agreement*
Pinjaman yang diterima	1.527.532	1.527.532	-	-	-	-	*Borrowings*
Beban yang masih harus dibayar	442.600	442.600	-	-	-	-	*Accrued expenses*
Utang pajak	85.316	85.316	-	-	-	-	*Taxes payable*
Liabilitas lain-lain	809.256	809.256	-	-	-	-	*Other liabilities*
Jumlah liabilitas keuangan	**103.439.699**	**83.029.220**	**11.358.228**	**4.964.079**	**3.962.597**	**125.575**	***Total financial liabilities***
Gap repricing							***Interest repricing***
suku bunga - bersih	**14.702.429**	**(62.835.032)**	**(7.673.822)**	**684.390**	**4.554.505**	**79.972.386**	***gap - net***

52. RISIKO OPERASIONAL / *52. OPERATIONAL RISK*

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Grup.

Dalam mengelola risiko operasional, *risk owner* bertanggung jawab atas risiko yang terjadi pada unitnya masing-masing. Tata cara pengendalian risiko tersebut diatur dalam kebijakan Grup secara menyeluruh dan prosedur operasional pada setiap unit.

Metode dan kebijakan dalam pengendalian risiko operasional dilaksanakan diantaranya melalui:

i. Pengkajian terhadap kebijakan, pedoman, dan prosedur pengendalian internal sesuai dengan kondisi perkembangan dunia perbankan, kebijakan pemerintah dan limitasi operasional yang telah ditetapkan;
ii. Pengkajian dan penerapan *Disaster Recovery Plan* sebagai langkah antisipasi atas kejadian internal maupun eksternal yang berpotensi menimbulkan kerugian;
iii. Tindakan koreksi terhadap hasil temuan audit;
iv. Pengkajian dari penerapan Rencana Kontinjensi Usaha dalam pengelolaan dan pengendalian aktivitas Grup.

Operational risk is the risk resulting from inadequate and/or failure of internal processes, people, systems, and/or from external events which affect the Group's operations.

In managing operational risk, the risk owner is responsible for the risk that occurs in the respective units. Risk management is regulated in the Group's overall policies and operational procedures in each unit.

The methods and policies involving operational risk management are performed, among others, through the following:

i. Evaluation of internal control policies, guidance, and procedures in accordance with the banking industry development, government policies, and pre-determined operational limits;
ii. Evaluation and implementation of a Disaster Recovery Plan as the anticipated procedures to be applied during internal and external potential loss events;
iii. Implementing corrective actions based on audit results; and
iv. Reviewing the implementation of the Business Contingency Plan in the management and control of the Group's activities.

53. RISIKO HUKUM / *53. LEGAL RISK*

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, yang antara lain disebabkan ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Identifikasi risiko hukum dilakukan pada seluruh aktivitas fungsional yang melekat pada perkreditan, *treasury,* operasional, sistem informasi teknologi dan pengelolaan sumber daya manusia.

Legal risk is the risk due to legal aspects, legal claims and/or weaknesses in agreements which among others are caused by the absence of supporting regulations, weaknesses in agreements such as the criteria for valid contracts is not fulfilled, and collateral arrangements are inappropriate.

Legal risk identification is performed for all functional activities that are inherent to loan, treasury, operational and information technology systems and human resources management.

54. RISIKO REPUTASI / *54. REPUTATION RISK*

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Grup.

Identifikasi risiko reputasi dilakukan secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh risiko reputasi. Penilaian risiko reputasi dilakukan secara kualitatif antara lain bersumber dari pemberitaan negatif yang muncul dari masyarakat/nasabah dan keluhan nasabah.

Reputation risk is the risk due to a decrease in the stakeholders' trust that results from a negative perception of the Group.

Reputation risk identification is performed periodically based on the knowledge of historical losses due to reputation risk. Reputation risk valuation is performed qualitatively among others from negative publications and commentaries from the public/customers and customer's complaints.

55. RISIKO KEPATUHAN

Risiko kepatuhan adalah risiko yang terjadi karena Grup tidak mematuhi dan/atau tidak melaksanakan ketentuan internal dan peraturan perundang-undangan. Pada praktiknya, risiko kepatuhan melekat pada risiko Grup yang terkait pada peraturan perundang-undangan, ketentuan kehati-hatian dan ketentuan lain yang berlaku, seperti:

i. Risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPMM), Kualitas Aset, Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN), dan Batas Maksimum Pemberian Kredit (BMPK);
ii. Risiko pasar terkait dengan ketentuan Posisi Devisa Neto (PDN); dan
iii. Risiko lain yang terkait dengan ketentuan eksternal dan internal.

Identifikasi risiko kepatuhan dilakukan secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh risiko kepatuhan dan pengukuran risiko kepatuhan juga dilakukan melalui perhitungan risiko berdasarkan data kerugian akuntansi dengan menggunakan pendekatan distribusi kerugian untuk perhitungan *capital charges.*

55. *COMPLIANCE RISK*

Compliance risk is the risk incurred because the Group has not complied with and/or has not implemented appropriate internal policies and regulations. In practice, compliance risk is inherent to the Group's risk related to regulations, prudential provisions and other provisions, such as:

i. Credit risk related to Capital Adequacy Ratio (CAR), Asset Quality, Allowance for Impairment Losses, and Legal Lending Limit (LLL) regulations;
ii. Market risk related to Net Open Position (NOP) regulations; and
iii. Other risks related to external and internal regulations.

Compliance risk identification is performed periodically based on the knowledge of historical losses due to compliance risk and is measured through risk calculations based on accounting loss data using a loss distribution approach for calculating capital charges.

56. RISIKO STRATEJIK

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Identifikasi risiko stratejik dilakukan secara berkala sesuai dengan pengalaman kerugian dimasa lalu yang disebabkan oleh risiko stratejik. Pengendalian risiko stratejik dilakukan melalui monitoring pencapaian/realisasi atas anggaran yang sudah ditetapkan secara berkala dan dilanjutkan dengan mitigasi dari faktor-faktor penyebab kegagalan.

56. *STRATEGIC RISK*

Strategic risk is the risk due to inaccurate decision making and/or implementation of strategic decisions and failure in anticipating business environment changes. Strategic risk identification is performed periodically based on knowledge of historical losses due to strategic risk. Strategic risk control is performed through periodical monitoring the realization of the budget determined periodically, followed by the investigation of the factors that cause failures.

57. MANAJEMEN MODAL

Tujuan utama dari kebijakan Grup atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Grup memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Grup saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang serta untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Grup telah efisien.

Grup menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Grup senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko yang dapat ditoleransi melalui proses perencanaan modal, begitu pula dengan bisnis yang disesuaikan dengan tingkat permodalan dan persyaratan likuiditas Grup.

Kebutuhan permodalan Grup juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis.

Rencana Permodalan disusun oleh Dewan Direksi sebagai bagian dan Rencana Bisnis Grup dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang kuat guna mendukung pertumbuhan bisnis ke depan.

Otoritas Jasa Keuangan (OJK) menentukan dan mengawasi kebutuhan modal Grup. Grup diwajibkan untuk menaati peraturan yang berlaku dalam hal ini modal yang diwajibkan regulator. Pendekatan Grup terhadap pengelolaan modal ditentukan oleh strategi dan persyaratan organisasi bank, dengan memperhitungkan peraturan, serta keadaan ekonomi dan komersial.

Grup mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

57. *CAPITAL MANAGEMENT*

The primary objectives of the Group's capital management policy are to ensure that the Group has a strong capital to support the Group's business expansion strategy currently, to sustain future development of the business, to meet regulator capital adequacy requirements and also to ensure the efficiency of Group's capital structure.

The Group undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks. The Group will continue to link financial and capital adequacy goals to risk which can be tolerated appetite through the capital planning process method as well as assess the businesses based on Group's capital and liquidity requirements.

The capital needs of the Group are also discussed and planned on a routine basis supported by data analysis.

Capital Planning is prepared by the Board of Directors as part of Group's business plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and strong mix of the different components of capital are maintained to support business growth in the future.

Financial Services Authority (OJK) sets and monitors capital requirements for the Group. The Group is required to comply with prevailing regulation in respect of regulatory capital. The Group's approach to capital management is driven by bank's strategic and organisational requirements, taking into account regulatory, economic and commercial environment.

The Group has complied with all regulator imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio (CAR) and calculation of Risk Weighted Assets (RWA).

57. MANAJEMEN MODAL (lanjutan)

Grup menghitung kebutuhan modal berdasarkan POJK No.11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang telah diaddendum sebanyak 2 (dua) kali dengan POJK No.34/POJK.03/2016 tentang "Perubahan Atas Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum" dan POJK No.27/POJK.03/2022 tentang perubahan kedua atas POJK No.11/POJK.03/2016 Kewajiban Penyediaan Modal Minimum Bank Umum, dimana modal yang diwajibkan regulator dianalisa dalam dua tier sebagai berikut:

- Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan. Modal inti utama antara lain meliputi modal ditempatkan dan disetor penuh, tambahan modal disetor, cadangan umum, laba tahun-tahun lalu dan periode/tahun berjalan (100%), penghasilan komprehensif lainnya berupa potensi keuntungan/kerugian yang berasal dari perubahan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual, selisih kurang dari penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia dan cadangan kerugian penurunan nilai asset produktif yang diperbolehkan. Aset pajak tangguhan, aset takberwujud (termasuk *goodwill)* dan penyertaan (100%) merupakan faktor pengurang modal inti utama. Modal inti tambahan antara lain terdiri dari saham *preferen* , surat berharga subordinasi dan pinjaman subordinasi dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.
- Modal pelengkap (*tier* 2) antara lain meliputi instrumen modal, agio atau disagio, cadangan umum aset produktif dan cadangan tujuan sesuai ketentuan Bank Indonesia.

Beberapa batasan berlaku untuk bagian-bagian modal yang diwajibkan oleh regulator, antara lain Grup wajib menyediakan modal inti (*tier* 1) paling rendah sebesar 6,00% dari ATMR dan modal inti utama (*Common Equity tier* 1) paling rendah sebesar 4,50% dari ATMR, baik secara individual maupun secara dengan entitas anak.

- Modal *tier* 1, meliputi modal ditempatkan dan disetor penuh, cadangan umum, saldo laba dan laba periode berjalan.
- Modal *tier* 2, meliputi penyisihan kerugian penurunan nilai yang diperbolehkan.

Grup tidak mempunyai modal tambahan lain yang memenuhi kriteria modal *tier* 3 sesuai dengan peraturan BI yang berlaku.

Berbagai batasan telah diterapkan untuk bagian-bagian modal yang diwajibkan oleh regulator. Pengaruh dari pajak tangguhan telah dikeluarkan dalam menentukan jumlah saldo laba untuk modal *tier* 1; hanya 50 persen laba periode berjalan sebelum pajak tangguhan yang dapat diperhitungkan dalam modal *tier* 1; dan modal *tier* 2 tidak boleh melebihi modal *tier* 1. Juga terdapat batasan jumlah penyisihan kolektif penurunan nilai yang boleh dimasukkan sebagai bagian dari modal *tier* 2.

ATMR Grup ditentukan berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang terkait dengan aset dan eksposur, yang tidak tercermin dalam laporan posisi keuangan konsolidasian. Berdasarkan peraturan BI, Grup diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR Grup.

Kebijakan Grup adalah menjaga modal yang kuat untuk menjaga kepercayaan pemodal, kreditur dan pasar dan untuk mempertahankan perkembangan bisnis di masa depan. Pengaruh tingkat modal terhadap tingkat pengembalian ke pemegang saham juga diperhitungkan dan Grup juga memahami perlunya menjaga keseimbangan antara tingkat pengembalian yang tinggi, yang dimungkinkan dengan gearing yang lebih besar serta keuntungan-keuntungan dan tingkat keamanan yang didapat dari posisi modal yang kuat.

57. CAPITAL MANAGEMENT (continued)

The Group calculates its capital requirements based on POJK No.11/POJK.03/2016 regarding the Minimum Capital Adequacy of Commercial Banks which has been amended 2 (two) times with POJK No.34/POJK.03/2016 regarding "Amendments to Financial Services Authority Regulation No.11/POJK.03/2016 regarding the Minimum Capital Adequacy of Commercial Banks" and POJK No.27/POJK.03/2022 regarding the second amendment to POJK No.11/POJK.03/2016 regarding the Minimum Capital Adequacy of Commercial Banks, where the capital required by the regulator is analyzed in two tiers as follows:

- *Tier 1 capital, which consists of core and additional core capital. Core capital includes issued and fully paid-up capital, additional paid-in capital, general reserve, specific reserve, retained earnings and profit for the period/year (100%), other comprehensive income deriving from potential gain/loss from the changes in fair value of financial assets classified as available-for-sale, shortfall between allowable amount of allowance for uncollectible account on productive assets according to Bank Indonesia guideline and allowance for impairment losses on productive assets. Deferred tax assets, intangible assets (including goodwill) and share investments (100%) are deducted from core capital. Additional core capital includes non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.*
- *Supplementary capital (tier 2), which includes capital instruments, agio or disagio, general reserves of productive assets and purpose reserves according to Bank Indonesia guideline.*

Various limits have been set to elements of the regulatory capital, such as the Group's are required to provide core capital (tier 1) at a minimum of 6.00% from Risk Weighted Assets and Common Equity tier 1 at a minimum of 4.50% from Risk Weighted Assets, both individually and level with subsidiaries.

- *Tier 1 capital, which includes issued and fully paid share capital, general reserve, retained earnings and profit for the period.*
- *Tier 2 capital, which includes the eligible amount of allowance for impairment losses.*

The Group does not have any other supplementary capital which meets the criteria of tier 3 capital under prevailing BI regulation.

Various limits are applied to elements of the regulatory capital. The effect of deferred taxation has been excluded in determining the amount of retained earnings for tier 1 capital; only 50 percent of the profit for the period before deferred taxation being included in tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There is also a restriction on the amount of collective impairment allowances that may be included as part of tier 2 capital.

ATMR are determined according to specified requirements that seek to reflect the varying levels of risk attached to assets and exposures not recognized in theconsolidated statement of financial position. Based on BI regulations, the Group needs to take into consideration its credit risk, market risk and operational risk in measuring the ATMR.

The Group's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of business. The impact of the level of capital on shareholders' return is also recognized and the Group also recognise the need to maintain a balance between the higher return that might be possible with greater gearing and the advantages and security level afforded by a strong capital position.

57. MANAJEMEN MODAL (lanjutan)

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Grup dan rasio-rasio modal ini tetap menjadi standar industri untuk mengukur kecukupan modal. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Grup wajib menyediakan modal minimum sesuai profil risiko.

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

- Untuk profil risiko peringkat 1 (satu), modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;
- Untuk profil risiko peringkat 2 (dua), modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;
- Untuk profil risiko peringkat 3 (tiga), modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko; dan
- Untuk profil risiko peringkat 4 (empat) atau 5 (lima), modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

57. CAPITAL MANAGEMENT (continued)

Management uses regulatory capital ratios in order to monitor its capital base, and these capital ratios remain the industry standards for measuring capital adequacy. OJK's approach to such measurement is primarily based on monitoring the relationship of The Group's risk profile with the available capital. The Group is required to provide minimum capital based on the risk profile.

Minimum capital requirements are as follows:

- *For banks with risk profile rating 1 (one), the minimum capital requirement is 8% of Risk Weighted Asset;*
- *For banks with risk profile rating 2 (two), the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;*
- *For banks with risk profile rating 3 (three), the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset; and*
- *For banks with risk profile rating 4 (four) or 5 (five), the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.*

58. ASET DAN LIABILITAS KEUANGAN

Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan konsolidasian dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal laporan posisi keuangan konsolidasian.

Tabel di bawah ini menyajikan nilai tercatat dan nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024:

58. FINANCIAL ASSETS AND LIABILITIES

The fair values disclosed below are based on available relevant information at the consolidated statement of financial position date and are not updated to reflect changes in market conditions which have occurred after the dates of the consolidated statements of financial position.

The table below presents the carrying amount and fair values of the Bank's financial assets and liabilities as of December 31, 2025 and 2024:

	2025		2024		
	Nilai tercatat / *Carrying amount*	Nilai wajar / *Fair value*	Nilai tercatat / *Carrying amount*	Nilai wajar / *Fair value*	
Aset keuangan					***Financial assets***
Kas	**4.347.459**	**4.347.459**	**2.867.479**	**2.867.479**	***Cash***
Surat berharga					***Marketable securities***
Nilai wajar melalui pendapatan komprehensif lain					***Fair value through other comprehensive income***
Surat Utang Negara	11.254.968	11.254.968	8.427.170	8.427.170	*Government bonds*
Surat Utang Bank Indonesia (SRBI)	49.759	49.759	2.852.641	2.852.641	*Bank Indonesia Rupiah securities*
Sekuritas Berharga Syariah Negara	-	-	1.318.614	1.318.614	*Government Sharia securities*
Sukuk Bank Indonesia	330.386	330.386	-	-	*Sukuk of Bank Indonesia*
Obligasi Korporasi - Subordinasi	-	-	-	-	*Subordinated Corporate Bonds*
Wesel	1.262	1.262	-	-	*Bill*
Biaya perolehan diamortisasi					***Amortized cost***
Surat Utang Negara	5.494.271	5.460.519	6.401.962	6.321.956	*Government bonds*
Surat Berharga Syariah Negara	440.020	439.722	2.189.756	2.169.023	*Government sharia securities*
Obligasi	1.441.954	1.446.700	2.021.880	2.005.668	*Bonds*
Sukuk Bank Indonesia	1.874.444	1.877.707	1.501.132	1.501.132	*Sukuk of Bank Indonesia*
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank	2.150.000	2.150.000	645.000	645.000	*Certificate of Fund Management Based on interbank Sharia Principles*
Sekuritas Rupiah Bank Indonesia (SRBI)	3.991.275	4.099.527	2.802.182	2.799.498	*Bank Indonesia Rupiah securities*
Sertifikat Investasi Mudharabah Antarbank	300.000	300.000	950.000	950.000	*Interbank Mudharabah Investment Certificates*
Sukuk Korporasi	190.638	189.000	202.209	202.172	*Sukuk of Corporation*
Reksadana	248.000	248.000	188.494	188.494	*Mutual funds*
Negotiable Certificate of Deposits	5.231	5.674	-	-	*Negotiable Certificate of Deposit*
Surat Kredit Berdokumen Dalam Negeri	-	-	12.996	12.996	*Domestic L/C*
Diukur pada nilai wajar melalui laba rugi (FVTPL)					***Fair value through profit or loss (FVTPL)***
Sertifikat Bank Indonesia	334.836	350.000	-	-	*Certificates of Bank Indonesia*
	28.107.044	**28.203.224**	**29.514.036**	**29.394.364**	
Jumlah	**32.454.503**	**32.550.683**	**32.381.515**	**32.261.843**	***Total***

58. ASET DAN LIABILITAS KEUANGAN (lanjutan) / *58. FINANCIAL ASSETS AND LIABILITIES (continued)*

	2025		2024		
	Nilai tercatat / *Carrying amount*	Nilai wajar / *Fair value*	Nilai tercatat / *Carrying amount*	Nilai wajar / *Fair value*	
Giro pada Bank Indonesia	6.620.239	6.620.239	5.584.147	5.584.147	*Current accounts with Bank Indonesia*
Giro pada bank lain	675.483	675.483	505.084	505.084	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	8.552.865	8.552.865	1.633.470	1.633.470	*Placements with Bank Indonesia and other banks*
Surat berharga	28.107.297	28.107.297	29.517.088	29.517.088	*Marketable securities*
Tagihan *reverse repo*	7.630.818	7.630.818	617.860	617.860	*Reverse repo receivable*
Tagihan *spot* dan derivatif	2.165	2.165	1.144	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	339.467	339.467	254.336	254.336	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	110.502.620	110.502.620	75.352.740	75.352.740	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	1.119.602	1.119.602	790.734	790.734	*Interest receivable*
Jumlah aset keuangan	**163.550.556**	**163.550.556**	**114.256.603**	**114.256.603**	***Total financial assets***
Liabilitas keuangan					***Financial liabilities***
Liabilitas segera	1.390.263	1.390.263	914.703	914.703	*Obligations due immediately*
Simpanan dari nasabah	109.944.253	109.944.253	75.056.838	75.056.838	*Deposits from customers*
Simpanan dari bank lain	4.028.150	4.028.150	733.874	733.874	*Deposits from other banks*
Pinjaman yang diterima	5.914.822	5.914.822	1.527.532	1.527.532	*Borrowings*
Beban yang masih harus dibayar	648.437	648.437	442.600	442.600	*Accrued expenses*
Liabilitas lain-lain	1.326.931	1.326.931	809.256	809.256	*Other liabilities*
Jumlah liabilitas keuangan	**123.252.856**	**123.252.856**	**79.484.803**	**79.484.803**	***Total financial liabilities***

i. Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, surat-surat berharga dan tagihan lainnya

Nilai tercatat dari kas dan setara kas, giro serta penempatan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap, surat-surat berharga dan tagihan lainnya ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun, sehingga nilai tercatat dari penempatan dengan suku bunga tetap, surat-surat berharga dan tagihan lainnya adalah perkiraan yang layak atas nilai wajar.

i. Current accounts with Bank Indonesia, other banks, placements with Bank Indonesia and other banks, marketable securities and other receivables

Carrying value of cash and cash equivalents, current accounts and placements at floating interest rates are the reasonable estimates of fair value.

The estimated fair value of placements with fixed interest rates, marketable securities and other receivables are determined based on discounted cash flows using the prevailing money market interest rates for debt with the same credit risks and remaining maturity. Because the residual maturity dates are below 1 (one) year, the carrying amount of fixed rate placements, marketable securities and other receivables are reasonable estimates of fair value.

ii. Kredit yang diberikan dan piutang/pembiayaan syariah

Portofolio kredit Grup terdiri dari kredit yang diberikan dengan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskonto dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Grup. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

ii. Loans and sharia receivables/financing

The Group credit portfolio consists of loans with fixed interest rates. The loans are stated at carrying amounts. The fair value of the loans shows the estimated value of discounted future cash flows expected to be received by the Group. Estimated cash flows are discounted using market interest rates to determine fair values.

iii. Liabilitas segera, simpanan dari nasabah dan simpanan dari bank lain dan liabilitas lain-lain

Estimasi nilai wajar liabilitas segera, simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

iii. Liabilities immediately payable, deposits from customers and deposits from other banks and other liabilities

The estimated fair value of liabilities immediately payable, deposits with no specified maturity, including non-interest-bearing deposits represent payable amounts when the debt is paid.

58. ASET DAN LIABILITAS KEUANGAN (lanjutan)

iii. Liabilitas segera, simpanan dari nasabah dan simpanan dari bank lain dan liabilitas lain-lain (lanjutan)

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Adalah tidak praktis untuk memperkirakan nilai wajar dari setoran jaminan dikarenakan tidak memiliki jangka waktu pembayaran yang tetap meskipun tidak diharapkan dapat diselesaikan dalam waktu 12 bulan setelah tanggal pelaporan, sehingga nilai tercatat dari simpanan dengan suku bunga tetap dan liabilitas lain-lain adalah perkiraan yang layak atas nilai

iv. Surat berharga

Nilai wajar untuk surat berharga yang dimiliki hingga jatuh tempo ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (broker)/pedagang efek (dealer). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan yield yang serupa. Surat berharga yang tersedia untuk dijual adalah surat berharga yang ditetapkan untuk dimiliki pada periode tertentu dimana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga, valuta asing atau yang tidak diklasifikasikan sebagai pinjaman yang diberikan atau piutang, aset keuangan yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba rugi.

v. Pinjaman yang diterima

Dihitung berdasarkan diskonto arus kas sesuai dengan sisa periode jatuh temponya.

58. FINANCIAL ASSETS AND LIABILITIES (continued)

iii. Liabilities immediately payable, deposits from customers and deposits from other banks and other liabilities (continued)

The estimated fair value of deposits with fixed interest rates and other liabilities that do not have a quotation price in an active market is determined based on discounted cash flows using the interest rates of new debt with similar maturities. There is no practice to estimate the fair value of security deposits due to they have no certain settlement schedule, although is not expected to be settled within 12 months after the reporting date, the carrying amount of fixed rate deposits and other liabilities are reasonable estimates of fair value.

iv. Marketable securities

The fair value for marketable securities held to maturity is determined based on market prices or quotation prices of intermediaries (brokers)/securities dealers. If this information is not available, fair value is estimated using quotation market prices of securities with similar credit characteristics, maturities and yields. The Available for sale for marketable securities are intended to be held for indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or that are not classified as loans and receivables, held to maturity or financial assets at fair value through profit or loss.

v. Borrowings

The calculation is based on the discounted cash flow corresponding to the remaining period to maturity.

59. JAMINAN TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Undang-undang No.24 tanggal 22 November 2004 yang berlaku efektif sejak tanggal 22 November 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No.3 (Perppu No.3/2008) tanggal 13 Oktober 2008, Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin liabilitas tertentu bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah No.66 Tahun 2008 tanggal 13 Oktober 2008 tentang “Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan” yang disempurnakan melalui Peraturan LPS No.1/PLPS/2023 tanggal 12 Januari 2023 tentang Program Penjaminan Simpanan bahwa saldo yang dijamin untuk setiap nasabah pada satu Bank adalah paling tinggi Rp2.000.000.000 (dua miliar Rupiah). Suku bunga penjaminan LPS pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 3,5% dan 4,25% untuk simpanan dalam mata uang Rupiah. Untuk simpanan dalam mata uang asing pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 2% dan 2,25%.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perppu No.3/2008 menjadi Undang-undang.

Beban premi penjaminan Pemerintah yang dibayar oleh Grup pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp206.180 dan Rp169.226.

59. GOVERNMENT GUARANTEE OF OBLIGATIONS OF PRIVATE

Based on Law No.24 dated November 22, 2004, which was effective on November 22, 2005 and subsequently amended by the Government Regulation-in-Lieu-of Law No.3 (Perppu No.3/2008) dated October 13, 2008, the Indonesian Deposit Insurance Corporation (LPS) was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, where the amount of such guarantee can be changed if certain valid criteria are fullfilled.

Based on Government Regulation No.66 of 2008 dated October 13, 2008 regarding the "Amount of Deposit Guaranteed by the Deposit Insurance Corporation" which was amended through LPS Regulation No.1/PLPS/2023 dated January 12, 2023 concerning the Deposit Guarantee Program that the guaranteed balance for each customer at one Bank is a maximum of Rp2,000,000,000 (two billion Rupiah). LPS guarantee interest rates as of December 31, 2025, and 2024 are 3.5% and 4.25%, respectively, for deposits in Indonesian Rupiah. For deposits in foreign currencies, the rates as of December 31, 2025, and 2024 are 2% and 2.25%, respectively.

On January 13, 2009, the Government of the Republic of Indonesia has stipulated Perppu No.3/2008 to become a law.

The Government guarantee premiums paid by the Group as of December 31, 2025 and 2024, amounted to Rp206,180 and Rp169,226, respectively.

60. PELAPORAN JATUH TEMPO / *MATURITY PROFILE*

Pelaporan jatuh tempo aset dan liabilitas menurut kelompok jatuh temponya berdasarkan periode yang tersisa (sebelum penyisihan kerugian), adalah sebagai berikut:

The maturity of the Group's assets and liabilities based on the remaining period (before allowance for impairment losses), is as follows:

	2025							
	Tidak ada tanggal jatuh tempo kontraktual / *No contractual maturity*	Sampai dengan 1 bulan / *Up to 1 month*	> 1 < 3 bulan/ *> 1 < 3 months*	> 3 < 6 bulan / *> 3 < 6 months*	> 6 < 12 bulan / *> 6 < 12 months*	> 12 bulan / *> 12 bulan months*	Jumlah / *Total*	
ASET								***ASSETS***
Kas	4.347.459	-	-	-	-	-	4.347.459	*Cash*
Giro pada Bank Indonesia	6.620.239	-	-	-	-	-	6.620.239	*Current accounts with Bank Indonesia*
Giro pada bank lain	675.307	-	-	-	-	-	675.307	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	8.552.485	-	-	-	-	8.552.485	*Placement with Bank Indonesia and other banks*
Surat berharga								*Marketable securities*
Biaya perolehan diamortisasi	-	3.656.082	3.508.756	1.184.489	4.227.758	3.558.748	16.135.833	*Amortized cost*
Nilai wajar melalui pendapatan komprehensif lain	-	-	2.028.197	1.415.642	3.482	8.189.054	11.636.375	*Fair value through other comprehensive income*
Diukur pada nilai wajar melalui laba rugi (FVTPL)	-	-	-	-	-	334.836	334.836	*Fair value through profit or loss (FVTPL)*
Tagihan *reverse repo*		7.630.818	-	-	-	-	7.630.818	*Reverse repo receivables*
Tagihan *spot* dan derivatif	-	2.165	-	-	-	-	2.165	*Receivables of spot and derivatif*
Tagihan lainnya	-	339.467	-	-	-	-	339.467	*Other receivables*
Kredit yang diberikan dan piutang/pembiayaan syariah	-	905.036	2.238.495	2.615.720	5.190.511	95.839.221	106.788.983	*Loans and sharia receivables/financing*
Pendapatan bunga yang masih akan diterima	1.119.602	-	-	-	-	-	1.119.602	*Accrued interest income*
Biaya dibayar dimuka	196.492	-	-	-	-	-	196.492	*Prepaid expense*
Investasi pada entitas asosiasi	745	-	-	-	-	-	745	*Investments in associates*
Aset tetap - bersih	3.014.005	-	-	-	-	-	3.014.005	*Fixed assets - net*
Aset pajak tangguhan - bersih	409.157	-	-	-	-	-	409.157	*Deferred tax assets - net*
Piutang pajak	144.065	-	-	-	-	-	144.065	*Tax receivables*
Aset lain-lain	484.579	-	-	-	-	-	484.579	*Others assets*
Jumlah	**17.011.650**	**21.086.053**	**7.775.448**	**5.215.851**	**9.421.751**	**107.921.859**	**168.432.612**	***Total***
LIABILITAS								***LIABILITIES***
Liabilitas segera	1.390.263	-	-	-	-	-	1.390.263	*Liability immediately*
Simpanan dari nasabah	74.795.041	21.347.441	15.908.269	4.583.992	10.509.518	104.792	127.249.053	*Deposits from customer*
Simpanan dari bank lain	756.360	3.217.735	45.815	20.431	10.700	127.252	4.178.293	*Deposits from other banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	-	3.518.805	-	-	-	-	3.518.805	*Liabilities of marketable securities sold under repurchase agreement*
Surat berharga yang diterbitkan	-	-	-	-	-	1.968.253	1.968.253	*Securities issued*
Pinjaman yang diterima	5.914.822	-	-	-	-	-	5.914.822	*Borrowings*
Utang pajak	160.684	-	-		-	-	160.684	*Taxes payables*
Beban yang masih harus dibayar	648.437	-	-		-	-	648.437	*Accrued expense*
Liabilitas lain-lain	1.326.931	-	-		-	-	1.326.931	*Other liabilities*
Jumlah	**84.992.538**	**28.083.981**	**15.954.084**	**4.604.423**	**10.520.218**	**2.200.297**	**146.355.541**	***Total***
Perbedaan jatuh tempo	**(67.980.888)**	**(6.997.928)**	**(8.178.636)**	**611.428**	**(1.098.467)**	**105.721.562**	**22.077.071**	***Maturity gap***

60. PELAPORAN JATUH TEMPO (lanjutan) / *60. MATURITY PROFILE (continued)*

	2024							
	Tidak ada tanggal jatuh tempo kontraktual / *No contractual maturity*	**Sampai dengan 1 bulan / *Up to 1 month***	**> 1 < 3 bulan/ *> 1 < 3 months***	**> 3 < 6 bulan / *> 3 < 6 months***	**> 6 < 12 bulan / *> 6 < 12 months***	**> 12 bulan / *> 12 bulan months***	**Jumlah / *Total***	
ASET								***ASSETS***
Kas	2.867.479	-	-	-	-	-	2.867.479	*Cash*
								Current accounts with
Giro pada Bank Indonesia	5.584.147	-	-	-	-	-	5.584.147	*Bank Indonesia*
Giro pada bank lain	504.807	-	-	-	-	-	504.807	*Current accounts with other banks*
Penempatan pada Bank								*Placement with Bank Indonesia*
Indonesia dan bank lain	-	1.632.192	-	-	-	-	1.632.192	*and other banks*
Surat berharga								*Marketable securities*
Biaya perolehan diamortisasi	-	3.972.622	1.125.380	2.636.685	3.359.213	5.821.711	16.915.611	*Amortized cost*
Nilai wajar melalui pendapatan								*fair value through*
komprehensif lain	-	399.427	486.235	777.629	1.277.342	9.657.792	12.598.425	*other comprehensive income*
Tagihan *reverse repo*	-	231.199	-	386.661	-	-	617.860	*Reverse repo receivables*
Tagihan *spot* dan derivatif	-	1.144	-	-	-	-	1.144	*Receivables of spot and derivatif*
Tagihan lainnya	-	254.336	-	-	-	-	254.336	*Other receivables*
Kredit yang diberikan dan								*Loans and*
piutang/pembiayaan syariah	-	820.225	2.072.791	1.847.495	3.880.548	64.618.457	73.239.516	*sharia receivables/financing*
Pendapatan bunga yang								
masih akan diterima	790.520	-	-	-	-	-	790.520	*Accrued interest income*
Beban dibayar dimuka	206.572	-	-	-	-	-	206.572	*Prepaid expense*
Penyertaan saham	2.568	-	-	-	-	-	2.568	*Investment in shares*
Aset tetap - bersih	1.917.439	-	-	-	-	-	1.917.439	*Fixed assets - net*
Aset pajak tangguhan - bersih	438.391	-	-	-	-	-	438.391	*Deferred tax assets - net*
Piutang pajak	67.274	-	-	-	-	-	67.274	*Tax receivables*
Aset lain-lain	332.618	-	-	-	-	-	332.618	*Others assets*
Jumlah	**12.711.815**	**7.311.146**	**3.684.406**	**5.648.470**	**8.517.103**	**80.097.960**	**117.970.900**	***Total***
LIABILITAS								***LIABILITIES***
Liabilitas segera	914.703	-	-	-	-	-	914.703	*liability immediately*
Simpanan dari nasabah	56.039.119	13.594.822	11.342.348	4.961.549	3.952.698	125.075	90.015.611	*Deposits from customer*
Simpanan dari bank lain	667.204	168.201	15.880	2.530	10.000	500	864.315	*Deposits from other banks*
Liabilitas surat berharga yang dijual								*Liabilities of marketable securities sold*
dengan janji dibeli kembali	-	8.780.366	-	-	-	-	8.780.366	*under repurchase agreement*
Surat berharga yang diterbitkan	-	-	-	-	-	102.389	102.389	*Securities issued*
Pinjaman yang diterima	1.527.532	-	-	-	-	-	1.527.532	*Borrowings*
Utang pajak	85.316	-	-	-	-	-	85.316	*Taxes payables*
Beban yang masih harus dibayar	442.600	-	-	-	-	-	442.600	*Accrued expense*
Liabilitas lain-lain	809.256	-	-	-	-	-	809.256	*Other liabilities*
Jumlah	**60.485.730**	**22.543.389**	**11.358.228**	**4.964.079**	**3.962.698**	**227.964**	**103.542.088**	***Total***
Perbedaan jatuh tempo	**(47.773.915)**	**(15.232.243)**	**(7.673.822)**	**684.391**	**4.554.405**	**79.869.996**	**14.428.812**	***Maturity Gap***

61. INFORMASI KEUANGAN ENTITAS ANAK DAN UNIT USAHA SYARIAH / *61. SUBSIDIARIES AND SHARIA UNIT FINANCIAL INFORMATION*

	2025	2024	
ASET			***ASSETS***
Kas	691.612	539.364	*Cash*
Penempatan pada Bank Indonesia			*Placements with Bank Indonesia*
dan bank lain	1.894.503	1.404.553	*and other banks*
Surat berharga	4.559.122	4.024.607	*Marketable securities*
Dikurangi: cadangan kerugian penurunan nilai	(19)	(2.710)	*Less: Allowance for impairment losses*
Surat berharga - bersih	**6.453.606**	**5.426.450**	*Marketable securities - net*
Piutang:			*Receivables:*
- *Murabahah*	3.084.660	2.941.516	*Murabahah -*
- *Qardh*	86.121	56.456	*Qardh -*
Dikurangi: cadangan kerugian penurunan nilai	(55.181)	(68.990)	*Less: Allowance for impairment losses*
Piutang - bersih	**3.115.600**	**2.928.982**	*Receivables - net*
Pembiayaan:			*Financing:*
- *Musyarakah*	11.730.752	10.901.768	*Musyarakah -*
- *Mudharabah*	37.811	61.292	*Mudharabah -*
Dikurangi: cadangan kerugian penurunan nilai	(341.873)	(139.554)	*Less: Allowance for impairment losses*
Pembiayaan - bersih	**11.426.690**	**10.823.506**	*Financing - net*
Aset ijarah	1.201	900	*Ijarah assets*
Aset tetap	942.481	854.926	*Fixed assets*
Dikurangi: Akumulasi penyusutan	(213.176)	(174.215)	*Less: Accumulated depreciation*
Nilai buku bersih	**730.506**	**681.611**	*Net book value*
Penyertaan modal	-	2.568	*Investment in shares*
Aset lain-lain	175.762	158.935	*Other assets*
JUMLAH ASET	**22.593.776**	**20.561.416**	***TOTAL ASSETS***
LIABILITAS, INVESTASI TIDAK TERIKAT DAN EKUITAS			***LIABILITIES, UNCOMMITED INVESTMENT AND EQUITY***
LIABILITAS			***LIABILITIES***
Giro *wadiah*	235.514	242.359	*Wadiah current accounts*
Tabungan *wadiah*	260.262	255.812	*Wadiah savings*
Liabilitas segera	230.304	316.061	*Obligations due immediately*
Surat berharga yang diterbitkan	8.335	202.389	*Securities issued*
Liabilitas lainnya	2.433.225	2.391.171	*Other liabilities*
JUMLAH LIABILITAS	**3.167.640**	**3.407.792**	***TOTAL LIABILITIES***
INVESTASI TIDAK TERIKAT			***UNCOMMITTED INVESTMENT***
Giro *mudharabah*	3.243.018	1.626.496	*Mudharabah current account*
Tabungan *mudharabah*	4.709.419	4.738.859	*Mudharabah savings*
Deposito berjangka *mudharabah*	9.502.506	8.723.959	*Mudharabah time deposits*
JUMLAH INVESTASI TIDAK TERIKAT	**17.454.943**	**15.089.314**	***TOTAL UNCOMMITTED INVESTMENT***
EKUITAS			***LIABILITIES***
Modal disetor	1.007.751	957.651	*Paid in capital*
Tambahan modal disetor	25.899	50.662	*Other paid in capital*
Penghasilan komprehensif lainnya	80.510	54.740	*Other comprehensive income*
Agio saham	60.784	60.784	*Share premium*
Cadangan umum	738.176	698.335	*General reserve*
Laba bersih	58.073	242.138	*Net income*
JUMLAH EKUITAS	**1.971.193**	**2.064.310**	***TOTAL EQUITY***
JUMLAH LIABILITAS, INVESTASI TIDAK TERIKAT DAN EKUITAS	**22.593.776**	**20.561.416**	***TOTAL LIABILITIES, UNCOMMITTED INVESTMENT AND EQUITY***

61. INFORMASI KEUANGAN ENTITAS ANAK DAN UNIT USAHA SYARIAH (lanjutan)

61. SUBSIDIARIES AND SHARIA UNIT FINANCIAL INFORMATION (continued)

	2025	2024	
LAPORAN LABA RUGI KONSOLIDASIAN			***CONSOLIDATED STATEMENTS OF PROFIT OR LOSS***
Pendapatan operasional			*Operating income*
- Margin	259.801	237.938	*Margin -*
- Bagi hasil	1.144.119	1.046.914	*Profit sharing -*
- Sewa	299	207	*Rents -*
- Lainnya	401.580	355.734	*Others -*
Pendapatan operasional	**1.805.799**	**1.640.793**	***Operating income***
Beban bagi hasil untuk investor dana investasi tidak terikat			*Profit sharing expenses to non-restricted investors fund*
- Bank	(1.527)	(2.876)	*Bank -*
- Bukan bank	(676.145)	(595.299)	*Non bank -*
Bagi hasil	**(677.672)**	**(598.175)**	***Profit sharing***
Beban operasional lainnya			*Other operating expenses*
- Bonus	-	(1)	*Bonuses -*
- Penyisihan kerugian penurunan nilai	(245.871)	(78.723)	*Allowance for impairment losses -*
- Beban administrasi dan umum	(471.704)	(308.857)	*General and administratif expenses -*
- Beban personalia	(293.568)	(286.975)	*Personnel expenses -*
- Beban lainnya	(50.269)	(53.606)	*Others -*
	(1.061.412)	**(728.162)**	
Pendapatan operasional - bersih	**66.715**	**314.456**	***Net operating income***
Beban non-operasional	(21.619)	(13.768)	*Non-operating expenses*
Pendapatan non-operasional	25.385	12.639	*Non-operating income*
Pajak kini	(6.939)	(78.553)	*Current tax*
Pajak tangguhan	(5.469)	7.364	*Deferred tax*
Laba tahun berjalan	**58.073**	**242.138**	***Profit during the year***

62. ASET/LIABILITAS KONTINJENSI

Grup saat ini mempunyai aset/liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut:

1. Perkara Perdata No.124/Pdt.G/2023/PN.Mlg tanggal 30 Mei 2023 dengan Penggugat Galuh Nalibronto Prabaningrum dan Ngatemoen Harijono, potensi kerugian materiil sebesar Rp3.100, Para Penggugat sebagai Penjamin mengajukan gugatan kepada Bank agar mengembalikan objek jaminan kepada Penggugat karena kredit dianggap tidak sah. Berdasarkan informasi via SIPP telah terdapat putusan kasasi pada tanggal 19 November 2024. Bank Jatim mengajukan upaya Hukum Peninjauan Kembali tanggal 02 Juli 2025. Proses Peninjauan Kembali.

2. Perkara Perdata No.70/Pdt.G/2025/PN.Sda tanggal 1 Maret 2025 dengan Penggugat Selvy Susatya, dengan potensi kerugian materiil sebesar Rp5.000, Penggugat mengajukan gugatan Perbuatan Melawan Hukum kepada Bank Jatim. Saat ini Penggugat melakukan upaya hukum Kasasi tanggal 18 Desember 2025.

3. Perkara Perdata No.746/Pdt.G/2023/PN.Sby tanggal 26 Juli 2023 dengan Penggugat PT Toya Indo Manunggal, potensi kerugian materiil sebesar Rp5.732, Penggugat mengajukan gugatan kepada Bank agar menyerahkan seluruh termijn yang diterima oleh PT Acretia Inti Shosha Persada/Tergugat 2 atas pengerjaan proyek dari PT Indonesia Power. Telah terdapat putusan kasasi No.5636K/Pdt/2024.jo, No.243/PDT/2024/PT.SBY.jo No.746/Pdt.G/2023/PM.Sby Tanggal 15 Januari 2025. Bank Jatim mengajukan upaya Hukum Peninjauan Kembali pada tanggal 06 Mei 2025. Proses Peninjauan Kembali.

62. CONTINGENT ASSETS/LIABILITIES

The Group currently has significant contingent assets/liabilities in connection with several civil cases as follows:

1. *Civil Case No.124/Pdt.G/2023/PN.Mlg dated 30th May, 2023 with Galuh Nalibronto Prabaningrum and Ngatemoen Harijono as the Plaintiffs, with potential material losses on the amount to Rp3,100, The Plaintiffs as Guarantor filed a lawsuit against Bank to return the collateral object to the Plaintiff due to the credit was considered invalid. According to the SIPP on November 19, 2024. Bank has filled Judicial Review dated July 2, 2025. Currently in process in The Supreme Court.*

2. *Civil Case No.70/Pdt.G/2025/PN.Sda dated March 1, 2025 with Selvy Susatya as a Plaintiff, with potential material losses on the amount to Rp5,000, the Plaintiff filed a lawsuit against the Bank contained unlawful acts. The Plaintiff has filled Cassation on 18th December 2025. Currently in Cassation process in The Supreme Court.*

3. *Civil Case No.746/Pdt.G/2023/PN.Sby dated July 26, 2023 with PT Toya Indo Manunggal as a Plaintiff, with potential material losses on the amount to Rp5,732, The Plaintiff filed a lawsuit against the Bank to hand over all termijn that has been received by PT Acretia Inti Shosha Persada/2nd Defendant for project work from PT Indonesia Power. There was a cassation decision No.5636K/Pdt/2024.jo, No.243/PDT/2024/PT.SBY.jo No.746/Pdt.G/2023/PM.Sby dated January 15, 2025. Bank has filled Judicial Review dated May 6, 2025. Currently in process in The Supreme Court.*

62. ASET/LIABILITAS KONTINJENSI (lanjutan)

4. Perkara Perdata No.92/Pdt.G/2025/PN.Gsk tanggal 8 Oktober 2025 dengan Penggugat Mulyo Cito Amien, dengan potensi kerugian materiil sebesar Rp33.000, Penggugat mengajukan gugatan kepada Bank proses lelang jaminan Bank Jatim mengandung Perbuatan Melawan Hukum. Saat ini dalam proses persidangan di Pengadilan Negeri Gresik.
5. Perkara Perdata No.98/Pdt.G/2024/PN.Gsk tanggal 25 September 2024 dengan Penggugat Bambang Wibisono, dengan potensi kerugian materiil sebesar Rp5.300, Penggugat mengajukan gugatan kepada Bank proses kredit Bank Jatim mengandung Perbuatan Melawan Hukum. Bank Jatim melakukan upaya hukum Kasasi Pada tanggal 23 Juli 2025. Proses Kasasi.
6. Perkara perdata No.584/Pdt.G/2007/PN.Sby tanggal 21 November 2007 tentang gugatan PT Hikmah Surya Jaya kepada Bank untuk memenuhi ganti rugi materiil atas kredit dana bergulir sebesar Rp3.000. Pengadilan Negeri (PN) dan Pengailan Tinggi (PT) memutuskan pihak Bank menang. Bank telah mengirimkan surat No.057/0865/HKM/LIT/LEGAL/SRT tanggal 3 Juli 2018 dan diterima PN tanggal 6 Juli 2018. Masih menunggu jawaban surat dari PN untuk kepastian inkracht putusan Pengadilan Tinggi tersebut.
7. Perkara Perdata No.19/Pdt.G/2025/PN.Smp tanggal 4 Juli 2025 dengan Penggugat R. Erfan Sutopo, dengan potensi kerugian materiil sebesar Rp50.000, Penggugat mengajukan gugatan kepada Bank proses kredit Bank Jatim mengandung Perbuatan Melawan Hukum. Saat ini Penggugat melakukan upaya hukum Banding tanggal 22 Desember 2025.
8. Saat ini NTBS sedang menghadapi kasus gugatan perdata di Pengadilan Negeri Dompu yang terdaftar dengan Perkara No.40/Pdt.G/2025/PN Dpu tanggal 10 September 2025, NTBS sebagai Tergugat I atas perkara sengketa lahan Sertifikat Hak Milik (SHM) No.436/Simpasai seluas 305 m2 milik pihak Penggugat yaitu H. Abubakar Mansyud als A.Bakar Mas'ud. Perkara ini merupakan gugatan kembali dari gugatan Penggugat sebelumnya yang telah diputus oleh pengadilan Negeri Dompu pada tanggal 6 September 2024 dengan amar putusan Niet Ontvanklijk Verklaard karena kurang pihak atau cacat formil serta tidak terdapat nilai sengketa dalam permasalahan ini. Sengketa ini masih dalam proses peradilan pada Pengadilan Negeri Dompu dengan agenda sidang yaitu mediasi.
9. Saat ini NTBS sedang menghadapi kasus gugatan perdata di Pengadilan Negeri Dompu yang terdaftar dengan Perkara No.44/Pdt.G/2025/PN Dpu tanggal 23 September 2025, NTBS sebagai Tergugat III atas perkara sengketa lahan Hak Guna Bangunan (HGB) No.01 tahun 2007 Atas nama NTBS status Hak Guna Bangunan (HGB) tersebut dalam penguasaan NTBS. Tuntutan yang diminta oleh Penggugat yaitu pembatalan jual beli atau balik nama SHGB tersebut, NTBS diminta penggantian kerugian secara tanggung renteng bersama seluruh Tergugat dengan nilai Rp1.320. Sengketa ini telah dilaksanakan sidang dengan agenda kelengkapan pihak dan selanjutnya sidang dilaksanakan melalui proses E-Court dengan agenda memberikan eksepsi atas gugatan penggugat.

Perkara perdata lainnya dengan nilai gugatan masing-masing dibawah Rp3.000 sejumlah Rp105.132.

Grup berkeyakinan bahwa penyelesaian kasus-kasus tersebut tidak mengganggu kinerja Grup.

62. CONTINGENT ASSETS/LIABILITIES (continued)

4. Civil Case No.92/Pdt.G/2025/PN.Gsk dated October 8, 2025 with Mulyo Cito Amien as a Plaintiff, with potential material losses on the amount to Rp33,000, the Plaintiff filed a lawsuit against the Bank. Bank Jatim's auction process contained unlawful acts. Currently in trial at the Gresik District Court.

5. Civil Case No. 98/Pdt.G/2024/PN. Gsk dated September 25, 2024, with Plaintiff Bambang Wibisono, claiming potential material damages of Rp5,300, the Plaintiff filed a lawsuit against Bank Jatim on the grounds that Bank Jatim's credit process involved an unlawful act. Bank Jatim filed a cassation appeal on July 23, 2025. Cassation proceedings.

6. Civil Case No.584/Pdt.G/2007/PN.Sby dated November 21, 2007 on the lawsuit of PT Hikmah Surya Jaya towards Bank, demanding compensation on the amount to Rp3,000 regarding revolving credit. The District Court and the Appellate Court has decided that Bank won the case. Bank has sent a letter, registered No.057/0865/HKM/LIT/LEGAL/SRT on July 3, 2018 and has been received by the District Court on July 6, 2018. Still waiting for a response from the District Court for the permanent legal force (inkracht) decision from the Appellate Court.

7. Civil Case No.19/Pdt.G/2025/PN.Smp dated July 4, 2025 with R. Erfan Sutopo as a Plaintiff, with potential material losses on the amount to Rp50,000, the Plaintiff filed a lawsuit against the Bank. Bank Jatim's credit process contained unlawful acts. The Plaintiff has filled Appeal on December 22, 2025. Currently processing in The Appellate Court.

8. NTBS is now filed a lawsuit in the District Court in Dompu with Case No.40/Pdt.G/PN Dpu dated September 10, 2025, NTBS as Defendant I in the land dispute case concerning Ownership Land Rights (Sertifikat Hak Milik or "SHM") No.436/Simpasai covering an area of 305 m2 owned by the Plaintiff, H. Abubakar Mansyud alias A. Bakar Mas'ud. This case is a re-filing of the Plaintiff's previous lawsuit, which was decided by the Dompu District Court on September 6, 2024, with a verdict of Niet Ontvanklijk Verklaard (not admissible) due to lack of parties or formal defects and the absence of a disputed value in this case. This dispute is still in the judicial process at the Dompu District Court with a hearing agenda of mediation.

9. NTBS is now filed a lawsuit case at the Dompu District Court registered under Case No.44/Pdt.G/2025/PN Dpu dated September 23, 2025, NTBS as Defendant III in the land dispute case regarding Building Use Rights (HGB) No. 01 of 2007 in the name of NTBS, the status of the Building Use Rights (HGB) is under the control of NTBS. The plaintiff is seeking the cancellation of the sale and purchase or transfer of ownership of the SHGB, and NTBS requesting joint and several compensation for damages from all defendants in the amount of Rp1,320. This dispute has been heard in court with the agenda of completing the parties, and the next hearing will be held through the E-Court process with the agenda of filing an exception to the plaintiff's lawsuit.

Other civil cases which value under Rp3,000 demands of each lawsuit on the amount to Rp105,132.

Group as well believes that all the cases has mention above doesn't affect Group performances.

63. PERIKATAN-PERIKATAN SIGNIFIKAN

1. Pada tanggal 27 Januari 2009, NTBS telah melakukan Perjanjian Kerja Sama dengan PT Collega Inti Pratama (CIP) tentang *Outsourcing* Penyediaan Jasa *Core Banking System* Konvensional, *Core Banking System* Syariah, *Risk Management*, *Data Warehouse* / MIS, *Loan Origination System*, sebagai kelanjutan kerjasama sebelumnya. Pada tanggal 19 Maret 2025, NTBS mengadakan adendum Pertama dengan PT Collega Inti Pratama (CIP) tentang *Outsourcing* Penyediaan Jasa *Core Banking System* Syariah, *Data Warehouse* / MIS, *Regulatory Report*, *Gateaway eMWare*, MPN, dan Aplikasi PSAK 73 sebagai kelanjutan kerjasama sebelumnya. Perjanjian ini berlaku selama 3 (tiga) tahun, terhitung sejak tanggal 26 Januari 2025 sampai 26 Januari 2028.
2. Berdasarkan perjanjian kerjasama No.SPJ/430/13/50/2021 dan No.030/PKS.BPDNTB/ AJ/300/2021 tanggal 28 Juli 2021, NTBS melakukan kerjasama Penyediaan Jasa Layanan *Mobile Banking* dengan PT Artajasa Pembayaran Elektronik. Maksud dan tujuan kerjasama ini adalah untuk menyediakan dan mengembangkan Sistem *Mobile Banking* untuk memberikan solusi yang akan memudahkan dan meningkatkan efisiensi bagi NTBS guna terselenggaranya Layanan *Mobile Banking* oleh NTBS, sesuai dengan lingkup penyediaan, syarat, ketentuan serta batasan yang diatur dalam Perjanjian ini. Perjanjian ini akan tetap berlaku dan mengikat para pihak, kecuali jika salah satu pihak memutuskan untuk mengakhiri perjanjian sesuai dengan ketentuan yang berlaku.
3. Berdasarkan Perjanjian Kerjasama No.SPJ/0012a/03/50/2022 dan No.0074/LA/CORP/2022 Tanggal 19 Januari 2022 Tentang Pengadaan Mesin ATM dan CRM NTBS. Maksud dan ruang lingkup perjanjian ini yaitu NTBS memberikan tugas untuk melaksanakan Pekerjaan Pengadaan sewa 75 unit mesin ATM dan 4 unit mesin CRM. Jangka waktu perjanjian selama 5 (lima) tahun terhitung sejak mesin ATM dan CRM mulai beroperasional yang dituangkan dalam Berita Acara Operasional.
4. Berdasarkan Perjanjian Kerjasama No.SPJ/446/15/50/2021 dan No.068/PKS/LB/DJIBANKNTBS/VII/2021 tanggal 5 Juli 2021 Tentang Penyelenggaraan Penerimaan Tagihan Pembayaran Perusahaan Daerah Air Minum (PDAM) dan Layanan Jasa Pembayaran Lainnya NTBS melakukan kerjasama dengan PT Design Jaya Indonesia. Maksud dan ruang lingkup perjanjian ini yaitu NTBS sebagai pengelola *Payment Point* bersedia melakukan penerimaan pembayaran Tagihan Air Minum (PDAM) dan Layanan jasa pembayaran lainnya serta melakukan penyetoran dana hasil pembayaran Tagihan ke rekening NTBS lain pihak kedua dalam hal ini PT Design Jaya Indonesia atau kerekening NTBS pemilik tagihan rekening sebagaimana di atur lebih lanjut.

   Apabila jangka waktu perjanjian berakhir dan tidak terdapat pihak yang menyatakan kehendak untuk mengakhiri perjanjian ini, maka para pihak sepakat bahwa perjanjian ini akan diperpanjang secara otomatis untuk satu tahun berikutnya dan berlaku demikian untuk tahun-tahun selanjutnya tanpa memerlukan konfirmasi atau persetujuan lebih lanjut. Dengan demikian, para pihak tetap terikat dan tunduk pada seluruh syarat dan ketentuan yang tercantum dalam perjanjian ini.
5. Berdasarkan PKS No.SPJ/0147/03/50/2025 dan No.84.4/AJII/III//JARDIS/PKS/0625 tanggal 26 Juni 2025 sampai dengan 25 Juni 2026, NTBS telah menandatangani kesepakatan dengan PT Asuransi Jiwa Inhealth Indonesia. Maksud dan tujuan perjanjian ini adalah untuk penyediaan Asuransi Jiwa Inhealth Indonesia kepada peserta yang diasuransikan sesuai yang telah diatur pada perjanjian ini dan polis. Perjanjian ini berlaku selama 12 (dua belas) bulan.

63. SIGNIFICANT AGREEMENTS

1. *On January 27, 2009, NTBS entered into Agreement with PT Collega Inti Pratama (CIP) concerning Outsourcing of Conventional Core Grouping System Services, Sharia Core Grouping Syistem, Risk Management, Data Warehouse/MIS, Loan Origination System, as previous coopertion continuation. On March 19, 2025, the Group entered into the first addendum with PT Collega Inti Pratama (CIP) regarding the Outsourcing of Sharia Core Grouping System Services, Data Warehouse / MIS, Regulatory Report, eMWare Gateaway, MPN, and PSAK 73 Application as a continuation of the previous collaboration. This agreement is valid for 3 (three) years, starting from January 26, 2025 to January 26, 2028.*
2. *Based on cooperation agreement No.SPJ/430/13/50/2021 and No.030/PKS.BPDNTB/ AJ/300/2021 dated July 28, 2021, NTBS entered into cooperation agreement with PT Artajasa Electronic Payment to provide Mobile Grouping Services. The purpose and objective of this cooperation is to provide and develop the Mobile Grouping System to provide a solution that will make it easier and improve the efficiency of the NTBS to the implementation of Mobile Grouping Services by NTBS, in accordance with the scope of the providing of these services, made under terms and conditions and limitations set forth in this agreement. This agreement will remain in force and bind the parties, unless one of the parties decides to terminate the agreement in accordance with the applicable provisions.*
3. *Based on the Cooperation Agreement No.SPJ/0012a/03/50/2022 and No.0074/LA/CORP/2022 dated January 19, 2022 regarding the Procurement of ATM and CRM Machines of NTBS. The purpose and scope of this agreement is that the NTBS gives the task to carry out the work of procuring leases for 75 units of ATM machines and 4 units of CRM machines. The term of the agreement is 5 (five) years from the time the ATM and CRM machines start operating as outlined in the Operational Minutes.*
4. *Based on the Cooperation Agreement No.SPJ/446/15/50/2021 and No.068/PKS/LB/DJIBANKNTBS/VII/2021 dated July 5, 2021, concerning the Implementation of Receipt of Payment Bills for Regional Drinking Water Companies (PDAM) and Other Payment Services NTBS cooperate with PT Design Jaya Indonesia. The purpose and scope of this agreement are that NTBS as the manager of the Payment Point is willing to accept payments for drinking water bills (PDAM) and other payment services as well as depositing the proceeds from bill payments to other NTBS accounts of the second party, in this case, PT Design Jaya Indonesia or NTBS accounts. the owner of the account bill is further regulated.*

   If the term of the agreement expires and neither party expresses an intention to terminate this agreement, then the parties agree that this agreement will be automatically extended for the following year and so on for subsequent years without requiring further confirmation or approval. Thus, the parties remain bound and subject to all terms and conditions contained in this agreement.
5. *Based on PKS No.SPJ/0147/03/50/2025 and No.84.4/AJII/III//JARDIS/PKS/0625 dated June 26, 2025 to June 25, 2026, NTBS has signed an agreement with PT Asuransi Jiwa Inhealth Indonesia. The purpose and objective of this agreement is to provide Inhealth Indonesia Life Insurance to insured participants as stipulated in this agreement and the policy. This agreement is valid for 12 (twelve) months.*

63. PERIKATAN-PERIKATAN SIGNIFIKAN (lanjutan)

6. Berdasarkan Perjanjian kerjasama No.SPJ/445/15/50/2021 dan No.067/PKS/LB/DJIBANKNTBS/VII/2021 tanggal 5 Juli 2021 tentang Penyelenggaraan layanan Aggregator Penerimaan Pembayaran tagihan Perusahaan Daerah Air Minum (PDAM), NTBS melakukan perjanjian kerjasama dengan PT Design Jaya Indonesia. PT Design Jaya Indonesia menawarkan kepada NTBS kerjasama sebagai berikut: PT Design Jaya Indonesia menjadi mitra teknis bagi NTBS dalam pelaksanaan penerimaan pembayaran tagihan PDAM secara online; PT Design Jaya Indonesia menerima pembayaran tagihan PDAM di *payment point* kios NTBS yang dikelola PT Design Jaya Indonesia; NTBS dan PT Design Jaya Indonesia berhak atas pembagian imbalan jasa/*fee* yang sumber materinya berasal dari biaya Administrasi yang dikenakan per pelanggan per transaksi diseluruh loket kios NTBS atas layanan pembayaran tagihan beberapa produk PDAM.

   Jangka waktu perjanjian ini akan berakhir apabila salah satu pihak menyatakan secara tertulis niat untuk mengakhiri perjanjian. Apabila tidak ada pernyataan pengakhiran dari salah satu pihak, maka para pihak sepakat bahwa perjanjian ini akan diperpanjang secara otomatis untuk satu tahun berikutnya, dan demikian seterusnya untuk tahun-tahun berikutnya tanpa memerlukan konfirmasi atau persetujuan ulang.

7. Berdasarkan Perjanjian Kerjasama No.030/PKS.BPDNTB/AJ/300/2021 dan No.SPJ/430/13/50/2021 Tentang *Settlement* Tagihan Samsat Digital Nasional yang ditandatangani pada tanggal 28 Juli 2021. Maksud dan Ruang Lingkup kerjasama ini adalah Artajasa akan menerima pembayaran tagihan pelanggan melalui *Collecting Agent* dan Artajasa kemudian akan meneruskan bagian dari tagihan yang hak atau wewenang pengelolaannya berada di bawah satuan kerja pengelola keuangan daerah dan jasa raharja (Dana) kepada NTBS untuk selanjutnya diteruskan kembali kepada pihak – pihak yang berhak dan berwenang mengelola atas bagian dari tagihan tersebut (*Settlement* Tagihan). Perjanjian ini dapat akhiri lebih awal sesuai dengan ketentuan pada perjanjian ini.

8. Berdasarkan perjanjian kerjasama Co-Branding TAPCASH antara PT Bank Negara Indonesia (Persero) Tbk dengan NTBS No.SPJ/289/15/50/2022 tanggal 6 Desember 2022, yaitu berupa penerbitan Kartu Co-Branding TapCash dan layanan API Top Up Update saldo TapCash. Berlaku selama 3 (tiga) tahun dan dapat diperpanjang kembali berdasarkan kesepakatan para pihak.

9. Berdasarkan perjanjian kerja sama No.SPJ/680/06/50/2021 dan No.PERJ-061/TL/122021 tanggal 29 Desember 2021 tentang Pengelolaan Pendanaan Penghargaan Akhir Masa Pengabdian Bagi Karywan NTBS melalui Program Asuransi Taspen Save. Ruang Lingkup Perjanjian ini adalah penyelenggaraan dan pengelolaan pendanaan untuk akhir masa pengabdian karyawan tetap NTBS sesuai syarat, ketentuan dan manfaat dalam perjanjian ini dan/atau polis serta peraturan perundang – undangan yang berlaku. Perjanjian ini berlaku terhitung sejak tanggal 1 Desember 2021 sampai dengan para pihak sepakat untuk mengakhiri perjanjian ini dengan ketentuan para pihak tidak akan mengakhiri perjanjian ini dalam waktu kurang dari 3 (tiga) tahun sejak ditandatanganinya perjanjian ini.

10. Berdasarkan Perjanjian Kerjasama No.Jan-3/C.5.7/2024 dan No.SPJ/0120/15/50/2024 tanggal 14 Juni 2024, NTBS telah menandatangani kesepakatan kerjasama dengan PT Taspen (Persero) tentang Pembayaran Tabungan Hari Tua, Pensiun, Jaminan Kecelakaan Kerja, dan Jaminan Kematian Melalui Rekening NTBS. Jangka waktu perjanjian ini 2 (dua) tahun terhitung sejak tanggal 14 Juni 2024 sampai dengan 13 Juni 2026.

63. SIGNIFICANT AGREEMENTS (continued)

6. Based on the cooperation agreement No.SPJ/445/15/50/2021 and No.067/PKS/LB/DJIBANKNTBS/VII/2021 dated July 5, 2021, regarding the implementation of the Aggregator service for the Receipt of Payments for Regional Drinking Water Companies (PDAM), NTBS entered into a cooperation agreement with PT Design Jaya Indonesia. PT Design Jaya Indonesia offers cooperation NTBS as follows: PT Design Jaya Indonesia becomes a technical partner for NTBS in the implementation of online receipts of PDAM bill payments; PT Design Jaya Indonesia accepts PDAM bill payments at NTBS kios payment point managed by PT Design Jaya Indonesia; NTBS and PT Design Jaya Indonesia have entitled to the distribution of service fees/fees whose material sources come from administrative fees charged per customer per transaction at all kios NTBS counters for bill payment services for several PDAM products.

   The term of this agreement shall expire if either party declares in writing its intention to terminate the agreement. In the absence of a declaration of termination by either party, the parties agree that this agreement shall be automatically extended for one further year, and so on for subsequent years without the need for confirmation or re-approval.

7. Based on the Cooperation Agreement No.030/PKS.BPDNTB/AJ/300/2021 and No.SPJ/430/13/50/2021 concerning National Digital Samsat Bill Settlement signed on July 28, 2021. The purpose and scope of this cooperation is that Artajasa will receive customer bill payments through the Collecting Agent and Artajasa will then forward the part of the bill whose rights or management authority are under the regional financial management work unit and raharja services (Fund) to NTBS to be forwarded back to the parties entitled and authorized to manage the part of the bill (Bill Settlement). This agreement can be terminated early in accordance with the provisions of this agreement.

8. Based on the Co-Branding TAPCASH cooperation agreement between PT Bank Negara Indonesia (Persero) Tbk and NTBS No.SPJ/289/15/50/2022 dated December 6, 2022, covering the issuance of Co-Branding TapCash Cards and API services for TapCash balance top-up and update. The agreement is valid for a period of three (3) years and may be extended upon mutual agreement of the parties.

9. Pursuant to Cooperation Agreements No.SPJ/680/06/50/2021 and No.PERJ-061/TL/122021 dated December 29, 2021, regarding the Management of Funding for End-of-Service Benefits for Employees of NTBS through the Taspen Save Insurance Program. The scope of this Agreement is the implementation and management of funding for the end-of-service benefits of permanent employees of the NTBS in accordance with the terms, conditions, and benefits set forth in this Agreement and/or the policy, as well as applicable laws and regulations. This Agreement is effective as of December 1, 2021, until the parties agree to terminate this Agreement, provided that the parties shall not terminate this Agreement within a period of less than 3 (three) years from the date of its signing.

10. Based on Cooperation Agreement No.Jan-3/C.5.7/2024 and No.SPJ/0120/15/50/2024 dated June 14, 2024, NTBS has signed a cooperation agreement with PT Taspen (Persero) regarding the Payment of Old Age Savings, Pension, Work Accident Insurance, and Death Insurance Through NTBS Accounts. The term of this agreement is 2 (two) years starting from June 14, 2024 to June 13, 2026.

63. PERIKATAN-PERIKATAN SIGNIFIKAN (lanjutan)

11. Berdasarkan Perjanjian Kerjasama No.TIB.IBF/DFI.311/2022 dan No.SPJ/273/07/40/2022 tanggal 15 November 2022, NTBS telah menandatangani kesepakatan kerjasama dengan PT Bank Mandiri (Persero) Tbk tentang Penunjukan Bank Sponsor dalam penyelenggaraan BI-FAST. Maksud dan tujuan perjanjian ini adalah NTBS memenuhi kewajiban sebagai Peserta Tidak Langsung (PTL) dalam Bank Indonesia *Fast Payment* (BI-Fast) untuk memiliki Bank Sponsor guna melakukan pengelolaan likuiditas PTL. Perjanjian ini berlaku selama 2 (dua) tahun sejak tanggal ditandatanganinya perjanjian dan dapat diperpanjang secara otomatis untuk jangka waktu yang sama, sepanjang tidak ada permintaan dari salah satu Pihak untuk mengakhiri perjanjian.

12. Pada tanggal 25 Juni 2025, BNTT telah menandatangani Perjanjian Kerjasama dengan PT Mitra Edukasi Nusantara tentang Layanan *Virtual Account Online* atas Pengadaan Barang/Jasa di Sekolah melalui *Marketplace*. Perjanjian ini berlaku sejak ditandatangani sampai dengan 2 (dua) tahun dan diperpanjang otomatis selama belum ada konfirmasi penghentian.

13. Pada tanggal 23 Januari 2025, BNTT telah menandatangani Perjanjian Kerjasama dengan Direktorat Jenderal Perbendaharaan Kementerian Keuangan Republik Indonesia tentang Pengelolaan Kas Negara. Perjanjian ini berlaku sejak ditandatangani sampai dengan 31 Januari 2027.

14. Pada tanggal 23 Desember 2024, BNTT telah menandatangani Perjanjian Kerjasama dengan Badan Pengelola Tabungan Perumahan Rakyat tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan Melalui Kredit Pemilikan Rumah Sejahtera Bagi Masyarakat Berpenghasilan Rendah. Perjanjian ini berlaku sejak 1 Januari 2025 sampai dengan 31 Desember 2025.

15. Pada tanggal 24 Juni 2024, BNTT telah menandatangani Perjanjian Kerjasama dengan PT Taspen (Persero) tentang penyelenggaraan produk asuransi kumpulan Taspen Save, untuk jaminan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening Bank. Perjanjian ini berlaku sejak ditandatangani sampai dengan 24 Juni 2026.

16. Pada tanggal 30 Agustus 2023 BNTT telah menandatangani Perjanjian Kerjasama dengan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan tentang Penerimaan Iuran Peserta BPJS Ketenagakerjaan melalui Jasa Perbankan. Perjanjian ini berlaku untuk jangka waktu 2 (dua) tahun dan dapat diperpanjang kembali atas kesepakatan para pihak dengan menyampaikan pemberitahuan secara tertulis paling lambat 30 (tiga puluh) hari kalender sebelum tanggal berakhirnya Perjanjian.

17. Pada tanggal 18 Januari 2021 BNTT telah menandatangani Perjanjian Kerjasama dengan PT Sarana Pactindo tentang sewa menyewa mesin EDC beserta Aplikasi yang terinstal untuk kemudian ditempatkan diseluruh Kantor Cabang dan Capem. Perjanjian ini berlaku untuk jangka waktu 5 (lima) tahun dan dapat diperpanjang kembali atas kesepakatan para pihak.

18. Pada tanggal 18 Januari 2021 BNTT telah menandatangani Perjanjian Kerjasama dengan PT Insan Teknologi Semesta tentang sewa menyewa 78 (tujuh puluh delapan) unit mesin ATM beserta Aplikasi yang terinstal untuk kemudian ditempatkan diseluruh Kantor Cabang dan Capem. Perjanjian ini berlaku untuk jangka waktu 5 (lima) tahun dan dapat diperpanjang kembali atas kesepakatan para pihak.

19. Pada tanggal 17 Mei 2017, BNTT telah menandatangani Addendum II Perjanjian Kerjasama dengan PT Asuransi Kredit Indonesia tentang Penjaminan Kredit Usaha Rakyat (KUR). Addendum II perjanjian tersebut berlaku mulai 1 Januari 2017 hingga saat ini.

63. SIGNIFICANT AGREEMENTS (continued)

11. Based on Cooperation Agreement No.TIB.IBF/DFI.311/2022 and No.SPJ/273/07/40/2022 dated November 15, 2022, NTBS has signed a cooperation agreement with PT Bank Mandiri (Persero) Tbk concerning the Appointment of Sponsor Banks in the implementation of BI-FAST. The purpose and objective of this agreement is that NTBS fulfills its obligations as an Indirect Participant (PTL) in Bank Indonesia Fast Payment (BI-Fast) to have a Sponsor Banks to manage PTL liquidity. This agreement is valid for 2 (two) years from the date the agreement was signed. This agreement is valid for 2 (two) years from the date of signing the agreement and can be automatically renewed for the same period, as long as there is no request from either Party to terminate the agreement.

12. On June 25, 2025, BNTT signed a Cooperation Agreement with PT Mitra Edukasi Nusantara regarding Online Virtual Account Services for the Procurement of Goods/Services in Schools through Marketplace. This agreement is valid from the date of signing for a period of 2 (two) years and is automatically extended as long as there is no confirmation of termination.

13. On January 23, 2025, BNTT signed a Cooperation Agreement with the Directorate General of Treasury of the Ministry of Finance of the Republic of Indonesia regarding State Cash Management. This agreement is valid from the date of signing until January 31, 2027.

14. On December 23, 2024, BNTT signed a Cooperation Agreement with the People's Housing Savings Management Agency regarding the Distribution of Housing Financing Liquidity Facility Funds through Credit for Low-Income Communities. This agreement is valid from January 1, 2025 to December 31, 2025.

15. On June 24, 2024, BNTT has signed a Cooperation Agreement with PT Taspen (Persero) regarding the implementation of the Taspen Save collection of insurance products, for old age insurance, pensions, work accident insurance and death insurance through bank accounts. This Agreement is valid from the time it is signed until June 24, 2026.

16. On August 30, 2023, BNTT signed a Cooperation Agreement with the Employment Social Security Agency regarding the Collection of BPJS Employment Contributions through Banking Services. This agreement is valid for a period of 2 (two) years and may be renewed by mutual agreement of the parties by giving written notice no later than 30 (thirty) calendar days before the expiration date of the Agreement.

17. On January 18, 2021, BNTT has signed a Cooperation Agreement with PT Sarana Pactindo regarding the rental of EDC machines along with Installed Applications, to be placed in all Sub-branch and Branch Offices. This agreement is valid for a period of 5 (five) years and can be extended again upon the agreement of the parties.

18. On January 18, 2021, BNTT has signed a Cooperation Agreement with PT Insan Teknologi Semesta regarding the rental of 78 (seventy eight) ATM machines along with installed applications that will be placed in all Sub-branch and Branch Offices. This agreement is valid for a period of 5 (five) years and can be extended again upon the agreement of the parties.

19. On May 17, 2017, BNTT signed Addendum II to the Cooperation Agreement with PT Asuransi Kredit Indonesia regarding Credit Guarantees for Small Business Loans (KUR). Addendum II to the agreement is effective from January 1, 2017, to the present.

63. PERIKATAN-PERIKATAN SIGNIFIKAN (lanjutan)

20. Pada tanggal 17 Mei 2017, Bank telah menandatangani Perjanjian Kerjasama dengan Pemerintah Provinsi Jawa Timur tentang Penyaluran Kredit Program Dagulir Provinsi Jawa Timur. Modal pendanaan tersebut berasal dari APBD Provinsi Jawa Timur serta sumber lain yang sah dan tidak mengikat dengan pola *channeling* Jangka waktu perjanjian ini berlaku selama dua tahun sejak 22 Maret 2024 hingga 22 Maret 2026 dan dapat diperpanjang sesuai kesepakatan.

21. Pada tanggal 17 Juli 2023, Bank menandatangani perjanjian kerjasama dengan PT Asuransi Perisai Listrik Nasional No.062/084/DIR/OPS/PKS dan No.206/PKS/DIR-APLN/VII/2023 tentang Kontra Bank Garansi. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 17 Juli 2023 sampai dengan 16 Juli 2026.

22. Pada tanggal 29 Desember 2023, Bank menandatangani perjanjian kerjasama dengan PT Asuransi Eka Llyod Jaya No.062/160/DIR/ADK/PKS dan No.075/DIR-ELJ/PKS/XII/23 tentang Penutupan Asuransi Kredit Pemilikan Rumah Program Pemerintah. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 29 Desember 2023 sampai dengan 29 Desember 2026.

23. Pada tanggal 29 Desember 2023, Bank menandatangani perjanjian kerjasama dengan PT Asuransi Eka Llyod Jaya No.062/159/DIR/ADK/PKS dan No.074/DIR-ELJ/PKS/XII/23 tentang Penutupan Asuransi Kredit Konsumer. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 29 Desember 2023 sampai dengan 29 Desember 2026.

24. Pada tanggal 10 Desember 2024, Bank menandatangani perjanjian kerjasama dengan PT Asuransi Kredit Indonesia No.34/PKS/BBI/DIR/XII/2024 dan No.063/136/DIR/ADK/APJK/PKS tentang Asuransi Kredit. Perjanjian ini berlaku selama 5 tahun terhitung sejak tanggal 10 Desember 2024 sampai dengan 9 Desember 2029.

25. Pada tanggal 20 Januari 2025, Bank menandatangani perjanjian kerjasama dengan PT Asuransi Kredit Indonesia No.01/PKS/KUR/DIR/I/2025 dan No.064/007/DIR/ADK/APJK/PKS tentang Penjaminan Kredit Usaha Rakyat. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 20 Januari 2025 sampai dengan 20 Januari 2028.

26. Pada tanggal 10 November 2025, Bank menandatangani perjanjian kerjasama dengan PT Jamkrida Jatim (Perseroda) No.085/JamkridaJatim/XI/2025 dan No.064/121/DIR/ADK/PKS tentang Penjaminan Kredit. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 10 November 2025 sampai dengan 10 November 2028.

27. Pada tanggal 31 Desember 2025, Bank menandatangani perjanjian kerjasama dengan PT Penjaminan Jamkrindo Syariah No.141/PKS/JAMSYAR/XII/2025 dan No.064/141/DIR/ADK/PKS tentang Penjaminan (Kafalah) Pembiayaan Syariah. Perjanjian ini berlaku selama 3 tahun terhitung sejak tanggal 6 November 2025 sampai dengan 6 November 2028.

28. Pada tanggal 24 Januari 2020, Bank menandatangani perjanjian kerjasama dengan PT Datindo Infonet Prima No.059/005.1/DIR/PGP/PKS dan No.001/DIP/PKS-CRM/I/2020 tentang Pekerjaan Pengadaan Jasa Sewa Mesin Cash Recycling Machine (CRM) tahun 2019. Pada tanggal 12 November 2025, Bank menandatangani addendum III perjanjian kerjasama No.064/014/OPR/OREC/PKS dan No.027/DIP/PKS-CRM/XI/2025, dengan jangka waktu 12 bulan sejak tanggal 31 Desember 2025 sampai 31 Desember 2026.

63. SIGNIFICANT AGREEMENTS (continued)

20. On May 17, 2017, the Bank signed a Cooperation Agreement with the Province Government of East Java regarding the Distribution of Credit for the East Java Province Dagulir Program. The funding for this program comes from the East Java Province Government's Regional Revenue and Expenditure Budget (APBD) as well as other legitimate and non-binding sources through a channeling mechanism. The agreement is valid for two years, from March 22, 2024, to March 22, 2026, and may be extended by mutual agreement.

21. On July 17, 2023, the Bank signed a cooperation agreement with PT Asuransi Perisai Listrik Nasional No.062/084/DIR/OPS/PKS and No.206/PKS/DIR-APLN/VII/2023 regarding Bank Guarantees. This agreement is valid for 3 years from July 17, 2023 to July 16, 2026.

22. On December 29, 2023, the Bank signed a cooperation agreement with PT Asuransi Eka Llyod Jaya No.062/160/DIR/ADK/PKS and No.075/DIR-ELJ/PKS/XII/23 concerning the Closure of Government Program Home Ownership Credit Insurance. This agreement is valid for 3 years from December 29, 2023 to December 29, 2026.

23. On December 29, 2023, the Bank signed a cooperation agreement with PT Asuransi Eka Llyod Jaya No.062/159/DIR/ADK/PKS and No.074/DIR-ELJ/PKS/XII/23 regarding Consumer Credit Insurance Coverage. This agreement is valid for 3 years from December 29, 2023 to December 29, 2026.

24. On December 10, 2024, the Bank signed a cooperation agreement with PT Asuransi Kredit Indonesia No.34/PKS/BBI/DIR/XII/2024 and No.063/136/DIR/ADK/APJK/PKS regarding Credit Insurance. This agreement is valid for 5 years from December 10, 2024 to December 9, 2029.

25. On January 20, 2025, the Bank signed a cooperation agreement with PT Asuransi Kredit Indonesia No.01/PKS/KUR/DIR/I/2025 and No.064/007/DIR/ADK/APJK/PKS regarding Credit Guarantees for Small Businesses. This agreement is valid for 3 years from January 20, 2025 to January 20, 2028.

26. On November 10, 2025, the Bank signed a cooperation agreement with PT Jamkrida Jatim (Perseroda) No.085/JamkridaJatim/XI/2025 and No.064/121/DIR/ADK/PKS regarding Credit Guarantees. This agreement is valid for 3 years from November 10, 2025 to November 10, 2028.

27. On December 31, 2025, the Bank signed a cooperation agreement with PT Penjaminan Jamkrindo Syariah No.141/PKS/JAMSYAR/XII/2025 and No.064/141/DIR/ADK/PKS regarding Sharia Financing Guarantees (Kafalah). This agreement is valid for 3 years from November 6, 2025 to November 6, 2028.

28. On January 24, 2020, the Bank signed a cooperation agreement with PT Datindo Infonet Prima No.059/005.1/DIR/PGP/PKS and No.001/DIP/PKS-CRM/I/2020 regarding the Procurement of Cash Recycling Machine (CRM) Rental Services for 2019. On November 12, 2025, the Bank signed addendum III to cooperation agreement No.064/014/OPR/OREC/PKS and No.027/DIP/PKS-CRM/XI/2025, with a term of 12 months from December 31, 2025 to December 31, 2026.

63. PERIKATAN-PERIKATAN SIGNIFIKAN (lanjutan)

29. Pada tanggal 16 Oktober 2020, Bank menandatangani perjanjian kerjasama dengan PT Datindo Infonet Prima No.059/189/DIR/DJE/PKS dan No.013/DIP/PKS-ATM/X/2020 tentang Pekerjaan Pengadaan Jasa Sewa Mesin *Automatic Teller Machine* (ATM) tahun 2020. Pada tanggal 12 November 2025, Bank menandatangani adendum IV perjanjian kerjasama No.064/015/OPR/OREC/PKS dan No.028/DIP/PKS-CRM/XI/2025, dengan jangka waktu 12 bulan sejak tanggal 31 Desember 2025 sampai 31 Desember 2026.

30. Pada tanggal 2 Juni 2021, Bank menandatangani perjanjian kerjasama dengan PT Datindo Infonet Prima No.060/087.2/DIR/OPR/PKS dan No.006/DIP/PKS-CRM/VI/2021 tentang Pekerjaan Pengadaan *Repeat Order* (RO) ke I sewa mesin CRM tahun 2021. Pada tanggal 24 September 2025, Bank menandatangani adendum III perjanjian kerjasama dengan jangka waktu 1 tahun dan efektif sejak Berita Acara Operasional sampai dengan 30 September 2026.

31. Pada tanggal 5 Januari 2024, Bank melakukan perjanjian kerjasama dengan PT Bumiputera Wisata sesuai Akta Notaris Yatiningsih, S.H., M.H. No.2 tentang sewa menyewa gedung perkantoran Graha Bumi Surabaya. Jangka waktu sewa berlaku selama 2 tahun terhitung mulai dari tanggal 5 Maret 2024 sampai dengan tanggal 4 Maret 2026.

63. SIGNIFICANT AGREEMENTS (continued)

29. On October 16, 2020, the Bank signed a cooperation agreement with PT Datindo Infonet Prima No.059/189/DIR/DJE/PKS and No.013/DIP/PKS-ATM/X/2020 regarding the Procurement of Automatic Teller Machine (ATM) Rental Services for 2020. On November 12, 2025, the Bank signed addendum IV to cooperation agreement No.064/015/OPR/OREC/PKS and No.028/DIP/PKS-CRM/XI/2025, with a term of 12 months from December 31, 2025 to December 31, 2026.

30. On June 2, 2021, the Bank signed a cooperation agreement with PT Datindo Infonet Prima No.060/087.2/DIR/OPR/PKS and No.006/DIP/PKS-CRM/VI/2021 regarding the 2021 Repeat Order (RO) Procurement for CRM machine rental. On September 24, 2025, the Bank signed addendum III to the cooperation agreement with a term of 1 year, effective from the date of the Operational Minutes until September 30, 2026.

31. On January 5, 2024, the Bank entered into a cooperation agreement with PT Bumiputera Wisata in accordance with Notarial Deed Yatiningsih, S.H., M.H. No.2 concerning the lease of the Graha Bumi Surabaya office building. The lease term is valid for 2 years, starting from March 5, 2024, until March 4, 2026.

64. BANK KUSTODIAN

Jasa Kustodian Bank mendapatkan ijin operasi oleh OJK berdasarkan surat OJK No.S-4/PM.2/2019 tanggal 29 Januari 2019. Bank Kustodian merupakan bagian dari Divisi Dana Jasa, Sub Divisi *Priority Banking* & Kustodian, adapun jasa-jasa yang diberikan diantaranya:

1. Penyimpanan *(safekeeping)* dan administrasi atas Efek-efek maupun dokumen berharga lainnya;
2. Penyelesaian transaksi jual dan beli Efek berbentuk warkat *(script)* maupun tanpa warkat *(scriptless);*
3. Pengurusan hak-hak nasabah atas kepemilikan efek-efek yang disimpan sehingga hak tersebut efektif di rekening nasabah *(corporate action);*
4. Perwakilan *(proxy)* pada Rapat Umum Pemegang Saham dan Rapat Umum Pemegang Obligasi;
5. Sub-Registry untuk melayani investor yang melakukan transaksi dan investasi Efek; dan
6. Penyampaian laporan *(reporting)* dan informasi *(information)* yang terkait dengan Efek-efek dan/atau dokumen berharga milik nasabah yang disimpan dan diadministrasikan oleh Bank.

Pada tanggal – tanggal 31 Desember 2025 dan 2024, Kustodian Bank Jatim memiliki 6 nasabah dan 3 nasabah. Nasabah utama terdiri dari Divisi Treasuri dan Dana Pensiun. Nilai portofolio yang disimpan pada tanggal 31 Desember 2025 dan 2024 adalah Rp1.945.024 dan Rp2.306.873.

64. BANK CUSTODY

The Bank Custodian Services has obtained an operating license based on the letter of OJK No.S-4/PM.2/2019 date Januari 29, 2019. Bank's Custodian, which is part of the Service and Fund Divisions, Priority Banking & Custodian Sub-Divisions, provides a full range of custodian services such as:

1. *Safekeeping and administration of marketable securities and other valuable assets;*
2. *Settlement and handling services for script and scriptless trading transactions;*
3. *Corporate action services related to the rights of the marketable securities;*
4. *Proxy services for its customers' shareholder meetings and bond holder meetings;*
5. *Sub-Registry service provider for securities settlement and investment; and*
6. *Generate reports and information regarding customers' marketable securities which are kept and administered by Bank.*

As of December 31, 2025 and 2024, Bank Jatim's custodians operations has 6 customers and 3 customers. The customer are primarily Treasury Division and Pension Funds. Total portfolio value as of December 31, 2025 and 2024 amounted to Rp1,945,024 and Rp2,306,873

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN

a. Giro Wajib Minimum ("GWM") dan Rasio Penyangga Likuiditas Makroprudensial ("PLM")

Saldo giro pada Bank Indonesia disediakan untuk memenuhi persyaratan Giro Wajib Minimum (“GWM”) dari Bank Indonesia. Pada tanggal 31 Desember 2025 dan 2024, Rasio GWM Rupiah dan Valuta asing serta Rasio Penyangga Likuiditas Makroprudensial (“PLM”) yang harus dipenuhi Bank adalah sebagai berikut:

Rasio (GWM) Bank adalah sebagai berikut:

	2025	2024
Konvensional		
Rupiah		
GWM Primer		
Harian	0,16%	1,66%
Rata-rata	7,44%	5,15%
Penyangga Likuiditas Makroprudensial (PLM)	10,86%	22,46%
Mata uang asing	93,26%	9,03%
Syariah		
Rupiah	6,41%	5,60%
NTBS	4,29%	5,08%

Rasio GWM pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/3/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/4/PBI/2022 tanggal 25 Februari 2022 dengan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No.31 tahun 2025 tanggal 23 Desember 2025 tentang tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

Berdasarkan surat dari Bank Indonesia No.27/250/DKMP/Srt/B tanggal 12 Desember 2025 dan merujuk pada Peraturan Bank Indonesia No. 11 Tahun 2023 dan PADG No.27 Tahun 2025, untuk periode tanggal 16 Desember 2025 s/d 31 Desember 2025, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM masing-masing sebesar 4,5% untuk konvensional dan 4,5% untuk syariah.

Berdasarkan surat dari Bank Indonesia No.26/201/DKMP/Srt/B tanggal 2 Desember 2024 dan merujuk pada Peraturan Bank Indonesia No.11 Tahun 2023 dan PADG No.4 Tahun 2024, untuk periode tanggal 1 Desember 2024 s/d 31 Desember 2024, Bank telah memperoleh insentif atas penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pemotongan pemenuhan GWM masing-masing sebesar 4,0% untuk konvensional dan 4,0% untuk syariah.

Rasio PLM pada tanggal 31 Desember 2025 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No.20/4/PBI/2018 sebagaimana diubah terakhir dengan PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022 dan Peraturan Anggota Dewan Gubernur (PADG) terakhir yaitu PADG No. 23 tahun 2025 tanggal 20 Oktober 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah.

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD

a. Reserve Requirements ("RR") and Macroprudential Liquidity Buffer ("MPLB")

The demand deposit balance at Bank Indonesia is provided to meet the Minimum Reserve Requirement ("GWM") set by Bank Indonesia. As of December 31, 2025 and 2023, the Required Reserve Ratio for Rupiah and foreign currencies, as well as the Macroprudential Liquidity Buffer Ratio ("PLM") that the Bank must comply with, are as follows:

The statutory reserve of the Bank was as follows:

	2025	2024
Conventional		
Rupiah		
Primary Statutory Reserve		
Daily	0,16%	1,66%
Average	7,44%	5,15%
Macroprudential Liquidity Buffer	10,86%	22,46%
Foreign currencies	93,26%	9,03%
Syariah		
Rupiah	6,41%	5,60%
NTBS	4,29%	5,08%

The statutory reserves ratio as of December 31, 2025 and 2024 is calculated based on Bank Indonesia Regulation (PBI) No.20/3/PBI/2018 which have been amanded with PBI No.24/4/PBI/2022 dated February 25, 2022 with PADG No.31 year 2025 dated Desember 23, 2025 regarding Statutory Reserves in Rupiah and Foreign Currency, for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

Based on a letter from Bank Indonesia No.27/250/DKPM/Srt/B dated December 12, 2025 and referring to Bank Indonesia Regulation No.11 Year 2023 and PADG No.21 Year 2024, from December 16, 2025 to December 31, 2025 Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 4.5% for conventional and 4.5% for sharia respectively.

Based on a letter from Bank Indonesia No.26/201/DKPM/Srt/B dated December 2, 2024 and referring to Bank Indonesia Regulation No.11 Year 2023 and PADG No.4 Year 2024, from December 1, 2024 to December 31, 2024 Bank has obtained incentives for providing funds for activities a certain and inclusive economy that reduction in the fulfillment of the statutory reserve requirement by 4.0% for conventional and 4.0% for sharia respectively.

The PLM ratio as of December 31, 2025 is calculated based on Bank Indonesia Regulation (PBI) No.20/4/PBI/2018 which have been amended with PBI No.24/16/PBI/2022 dated October 31, 2022 and PADG No.23 year 2025 dated October 20, 2025 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units.

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

a. Giro Wajib Minimum ("GWM") dan Rasio Penyangga Likuiditas Makroprudensial ("PLM") (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, sesuai dengan ketentuan Bank Indonesia tersebut di atas, Grup harus memenuhi persyaratan GWM dalam Rupiah sebesar 9%, sedangkan untuk mata uang asing sebesar 4%. Untuk Penyangga Likuiditas Makroprudensial (PLM) sebesar 5% dalam Rupiah pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025 dan 2024, sesuai dengan ketentuan Bank Indonesia tersebut berdasarkan prinsip syariah, Bank harus memenuhi persyaratan GWM dalam Rupiah sebesar 7,5%.

Grup telah memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum pada tanggal 31 Desember 2025 dan 2024.

Sisa umur jatuh tempo atas giro pada Bank Indonesia dikategorikan sebagai kurang dari 1 (satu) bulan (Catatan 51).

Pengungkapan lebih lanjut pada giro pada Bank Indonesia diungkapkan pada Catatan 4.

b. Giro pada bank lain

Giro pada bank lain pada tanggal 31 Desember 2025 dan 2024, digolongkan sebagai lancar. Tidak terdapat saldo giro pada bank lain yang diblokir atau digunakan sebagai agunan.

Pengungkapan lebih lanjut pada giro pada bank lain diungkapkan pada Catatan 5.

c. Penempatan pada Bank Indonesia dan bank lain

Semua penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan lancar.

Pengungkapan lebih lanjut pada penempatan pada Bank Indonesia dan bank lain diungkapkan pada Catatan 6.

d. Surat-surat berharga

Pada tanggal 31 Desember 2025 dan 2024, kolektibilitas surat-surat berharga adalah dalam kategori lancar.

Pengungkapan lebih lanjut pada surat-surat berharga diungkapkan pada Catatan 8.

e. Penyertaan saham

Pada tanggal 31 Desember 2024, kolektibilitas penyertaan saham adalah dalam kategori lancar.

Pengungkapan lebih lanjut pada penyertaan saham diungkapkan pada Catatan 15.

f. Tagihan lainnya

Pada tanggal 31 Desember 2025 dan 2024, kolektibilitas tagihan lainnya adalah dalam kategori lancar.

Pengungkapan lebih lanjut pada tagihan lainnya diungkapkan pada Catatan 10.

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

a. Reserve Requirements ("RR") and Macroprudential Liquidity Buffer ("MPLB") (continued)

As of December 31, 2025 and 2024, based on the above Bank Indonesia regulations, the Group is required to maintain primary statutory reserve in Rupiah amounting to 9%, while statutory reserve for foreign currency amounting to 4%. Macroprudential Liquidity Buffer (PLM) amounting to 5% in Rupiah as of December 31, 2025 and 2024.

As of December 31, 2025 and 2024, based on the Bank Indonesia regulations, for sharia principle, the Bank is required to maintain statutory reserve in Rupiah amounting 7.5%.

The Group has complied with Bank Indonesia regulations concerning the minimum reserve requirments as of December 31, 2025 and 2024.

The remaining period of current amount with Bank Indonesia is catagorized as less than 1 (one) month (Note 51).

The further disclosures on current accounts with Bank Indonesia are presented in Note 4.

b. Current accounts with other bank

Current accounts with other banks as of December 31, 2025 and 2024 were classified as current. None were blocked or under liens as collateral.

The further disclosures on current accounts with other banks are presented in Note 5.

c. Placements with Bank Indonesia and other banks

All placements with Bank Indonesia and other banks as of December 31, 2025 and 2024 were classified as current.

The further disclosures on placements with Bank Indonesia and other banks are presented in Note 6.

d. Marketable securities

As of December 31, 2025 and 2024, the collectibility of securities are classified as current.

The further disclosures on marketable securities are presented in Note 8.

e. Investment in shares

As of December 31, 2024, the collectibility of investment in shares are classified as current.

The further disclosures investment in shares are presented in Note 15.

f. Other receivables

As of December 31, 2025 and 2024, the collectibility of other receivables are classified as current.

The further disclosures other receivables are presented in Note 10.

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

g. Kredit yang diberikan dan piutang/pembiayaan syariah

g. Loans and sharia receivables/financing

Berdasarkan kolektibilitas sesuai Peraturan OJK
Berdasarkan jenis, mata uang dan kolektibilitas

By Financial Service Authority Rule collectibility
By type, currency and collectibility

	2025					
	Lancar / *Current*	Dalam perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Jumlah / *Total*
Rupiah/*Rupiah*:						
Pihak berelasi/*Related parties*:						
Modal kerja/*Working capital*	58.277	829	-	-	-	59.106
Investasi/*Investment*	462.865	-	-	-	-	462.865
Karyawan/*Employee*	133.090	417	-	-	-	133.507
Konsumsi/*Consumer*	48.111	-	-	-	164	48.275
	702.343	1.246	-	-	164	703.753
Pihak ketiga/*Third parties*:						
Konsumsi/*Consumer*	69.359.232	839.258	68.606	102.233	894.886	71.264.215
Modal kerja/*Working capital*	20.360.437	1.747.384	120.016	141.206	2.003.113	24.372.156
Investasi/*Investment*	6.432.899	1.252.682	14.924	39.421	370.886	8.110.812
Sindikasi/*Syndicated*	3.065.587	170.382	-	-	-	3.235.969
Karyawan/*Employee*	2.686.913	12.697	2.039	1.398	18.550	2.721.597
	101.905.068	4.022.403	205.585	284.258	3.287.435	109.704.749
Jumlah Rupiah/ *Total Rupiah*:	**102.607.411**	**4.023.649**	**205.585**	**284.258**	**3.287.599**	**110.408.502**
Valuta asing/*Foreign currencies*:						
Pihak ketiga/*Third parties*:						
Modal kerja/*Working capital*	94.118	-	-	-	-	94.118
	94.118	-	-	-	-	94.118
Jumlah valuta asing/*Total foreign currencies*:	**94.118**	**-**	**-**	**-**	**-**	**94.118**
Jumlah/*Total*	**102.701.529**	**4.023.649**	**205.585**	**284.258**	**3.287.599**	**110.502.620**
Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses*	(695.614)	(861.355)	(74.286)	(101.871)	(1.980.511)	(3.713.637)
Jumlah - bersih/*Total - net*	**102.005.915**	**3.162.294**	**131.299**	**182.387**	**1.307.088**	**106.788.983**

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

g. Kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

g. Loans and sharia receivables/financing (continued)

Berdasarkan kolektibilitas sesuai Peraturan OJK (lanjutan)

By Financial Service Authority Rule collectibility (continued)

Berdasarkan jenis, mata uang dan kolektibilitas (lanjutan)

By type, currency and collectibility (continued)

	2024					
	Lancar / *Current*	Dalam perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan / *Doubtful*	Macet / *Loss*	Jumlah / *Total*
Rupiah/*Rupiah*:						
Pihak berelasi/*Related parties*:						
Karyawan/*Employee*	98.392	-	-	-	233	98.625
Modal kerja/*Working capital*	7.820	-	-	-	-	7.820
Konsumsi/*Consumer*	5.999	-	-	-	-	5.999
	112.211	-	-	-	233	112.444
Pihak ketiga/*Third parties*:						
Konsumsi/*Consumer*	41.245.912	531.331	49.901	62.843	531.672	42.421.659
Modal kerja/*Working capital*	13.274.374	1.028.293	99.547	124.032	1.192.979	15.719.225
Sindikasi/*Syndicated*	4.294.071	84.151	-	-	-	4.378.222
Karyawan/*Employee*	1.972.424	9.045	436	557	11.541	1.994.003
Investasi/*Investment*	394.793	1.397	31	-	14.577	410.798
	61.181.574	1.654.217	149.915	187.432	1.750.769	64.923.907
Jumlah Rupiah/ *Total Rupiah*:	**61.293.785**	**1.654.217**	**149.915**	**187.432**	**1.751.002**	**65.036.351**
Valuta asing/*Foreign currencies*:						
Pihak ketiga/*Third parties*:						
Modal kerja/*Working capital*	8.895.748	1.181.731	27.952	23.363	187.595	10.316.389
	8.895.748	1.181.731	27.952	23.363	187.595	10.316.389
Jumlah valuta asing/*Total foreign currencies*:	**8.895.748**	**1.181.731**	**27.952**	**23.363**	**187.595**	**10.316.389**
Jumlah/*Total*	**70.189.533**	**2.835.948**	**177.867**	**210.795**	**1.938.597**	**75.352.740**
Penyisihan kerugian penurunan nilai/ *Allowance for impairment losses*	(431.246)	(356.037)	(62.386)	(72.734)	(1.190.821)	(2.113.224)
Jumlah - bersih/*Total - net*	**69.758.287**	**2.479.911**	**115.481**	**138.061**	**747.776**	**73.239.516**

Batas Maksimum Pemberian Kredit (BMPK)

Pada tanggal 31 Desember 2025 dan 2024, Grup telah memenuhi ketentuan BMPK.

Legal Lending Limits (BMPK)

As of December 31, 2025 and 2024, the Group was in compliance with Bank Indonesia's legal lending limits.

Rasio Kredit Usaha Kecil Terhadap Jumlah Kredit

Rasio kredit usaha mikro, kecil dan menengah (UMKM) terhadap jumlah kredit yang diberikan pada tanggal-tanggal 31 Desember 2025 dan 2024, masing-masing adalah sebesar 22,26% dan 26,14%.

Ratio of Small Enterprises Loans to Loans Receivable

Ratio of micro, small and medium scale enterprises (UMKM) credit to total loans as at December 31, 2025 and 2024 were 22.26% and 26.14% and respectively.

Ikhtisar Kredit Bermasalah

Non-performing loans

	2025	2024	
Jumlah NPL	3.777.442	2.327.259	*Total NPL*
Rasio NPL bruto	3,42%	3,09%	*Ratio of gross NPL*
Rasio NPL neto	1,47%	1,33%	*Ratio of net NPL*

Pengungkapan lebih lanjut pada kredit yang diberikan dan piutang/pembiayaan syariah diungkapkan pada Catatan 11.

The further disclosures loans and sharia receivebles/financing are presented in Note 11.

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

h. Posisi Devisa Neto

Perhitungan Posisi Devisa Neto (PDN) didasarkan pada Peraturan Bank Indonesia No.5/13/PBI/2003 tanggal 17 Juli 2003 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015. Berdasarkan peraturan tersebut, Bank diwajibkan untuk menjaga rasio PDN laporan posisi keuangan dan secara keseluruhan maksimum 20% dari jumlah modal. PDN adalah penjumlahan nilai absolut yang dinyatakan dalam rupiah dari selisih bersih antara aset dan liabilitas dalam mata uang asing dan selisih bersih tagihan dan liabilitas komitmen dan kontinjensi yang dicatat dalam rekening administratif yang didenominasi dalam setiap mata uang.

PDN Bank pada tanggal-tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

h. Net Open Position

The calculation of Net Open Position (NOP) is based on Bank Indonesia Regulation No.5/13/PBI/2003 dated July 17, 2003 as last amended by Bank Indonesia Regulation No. 17/5/PBI/2015 dated May 29, 2015. Based on the regulation, the Bank is required to maintain the NPL ratio in the statement of financial position and overall at a maximum of 20% of total capital. NPL is the sum of the absolute value expressed in rupiah of the net difference between assets and liabilities denominated in foreign currencies and the net difference of receivables and liabilities for commitments and contingencies recorded in administrative accounts denominated in each currency.
The Bank NOP as of December 31, 2025 and 2024 are as follows:

	2025						
	Aset/ *Assets*	**Liabilitas/ *Liabilities***	**Nilai bersih/ *Net value***	**Rekening Administratif/ *Administrative Accounts***	**Posisi Devisa Neto Per Mata Uang/ *Net Open Position per currency***	**Posisi Devisa Neto Nilai Absolut/ *Net Open Position Absolute Value***	
Mata uang							***Currencies***
POSISI KEUANGAN							***FINANCIAL POSITION***
Dolar Amerika Serikat	624.484	474.922	149.562	(385.734)	(236.172)	236.172	*United States Dollar*
Riyal Saudi Arabia	25.144	-	25.144	-	25.144	25.144	*Saudi Arabian Riyal*
Dolar Singapura	14.042	11.116	2.926	-	2.926	2.926	*Singapore Dollar*
Euro Eropa	20.888	702	20.186	-	20.186	20.186	*European Euro*
Ringgit Malaysia	3.516	-	3.516	-	3.516	3.516	*Malaysian Ringgit*
Poundsterling Inggris Raya	4.787	-	4.787	-	4.787	4.787	*Great Britain Poundsterling*
Dolar Australia	11.006	268	10.738	-	10.738	10.738	*Australian Dollar*
Yuan China Renminbi	9.041	31	9.010	-	9.010	9.010	*Chinese Yuan Renminbi*
Yen Jepang	1.948	188	1.760	-	1.760	1.760	*Japanese Yen*
Dolar Hong Kong	1.726	311	1.415	-	1.415	1.415	*Hong Kong Dollar*
Jumlah	**716.582**	**487.538**	**229.044**	**(385.734)**	**(156.690)**	**315.654**	***Total***
Total Modal						12.369.281	*Total capital*
Rasio Posisi Devisa Neto (Posisi keuangan)						**2,55%**	***Net Open Position as a percentage (Financial position)***

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

h. Posisi Devisa Neto (lanjutan)

h. Net Open Position (continued)

	2024						
	Aset/ ***Assets***	**Liabilitas/** ***Liabilities***	**Nilai bersih/** ***Net value***	**Rekening Administratif/** ***Administrative Accounts***	**Posisi Devisa Neto Per Mata Uang/** ***Net Open Position per currency***	**Posisi Devisa Neto Nilai Absolut/** ***Net Open Position Absolute Value***	
Mata uang							***Currencies***
POSISI KEUANGAN							***FINANCIAL POSITION***
Dolar Amerika Serikat	631.839	(444.022)	187.817	(220.035)	(32.217)	32.217	*United States Dollar*
Riyal Saudi Arabia	14.699	-	14.699	-	14.699	14.699	*Saudi Arabian Riyal*
Dolar Singapura	18.586	(20.460)	(1.874)	-	(1.874)	1.874	*Singapore Dollar*
Euro Eropa	7.272	(1.190)	6.082	-	6.082	6.082	*European Euro*
Ringgit Malaysia	2.909	-	2.909	-	2.909	2.909	*Malaysian Ringgit*
Poundsterling Inggris Raya	2.622	-	2.622	-	2.622	2.622	*Great Britain Poundsterling*
Dolar Australia	6.580	(240)	6.340	-	6.340	6.340	*Australian Dollar*
Yuan China Renminbi	4.561	-	4.561	-	4.561	4.561	*Chinese Yuan Renminbi*
Yen Jepang	1.418	(217)	1.201	-	1.201	1.201	*Japanese Yen*
Dolar Hong Kong	906	(21)	886	-	886	886	*Hong Kong Dollar*
Jumlah	**691.392**	**(466.149)**	**225.242**	**(220.035)**	**5.208**	**73.390**	***Total***
Total Modal						11.433.492	*Total capital*
Rasio Posisi Devisa Neto (Posisi keuangan)						**0,64%**	***Net Open Position as a percentage (Financial position)***

65. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN (lanjutan)

65. ADDITIONAL INFORMATION NOT REQUIRED BY THE FINANCIAL ACCOUNTING STANDARD (continued)

i. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM")

i. Capital Adequacy Ratio

	2025		2024		
	Bank	**Konsolidasian**	**Bank**	**Konsolidasian**	
Modal inti (*Tier* 1)					*Core capital (Tier 1)*
Modal inti utama (CET 1)	12.363.452	21.451.803	11.132.593	13.205.219	*Common equity tier (CET 1)*
Modal inti tambahan (AT 1)	-	-	-	-	*Additional equity tier (AT 1)*
	12.363.452	21.451.803	11.132.593	13.205.219	
Modal pelengkap (*Tier* 2)	582.284	902.151	574.469	661.475	*Supplementary capital (Tier 2)*
Jumlah modal	12.945.736	22.353.954	11.707.062	13.866.694	*Total capital*
Aset Tertimbang Menurut Risiko					*Risk Weighted Asset*
Risiko kredit	46.000.400	71.269.932	45.383.026	52.256.577	*Credit risk*
Risiko operasional	4.610.704	5.218.478	4.398.974	4.597.938	*Operational risk*
Risiko pasar	391.597	358.772	54.460	54.460	*Market risk*
Jumlah Aset Tertimbang Menurut Risiko	51.002.701	76.847.182	49.836.460	56.908.975	*Total Risk Weighted Asset*
Rasio kecukupan modal					*Capital Adequacy Ratio*
Rasio CET 1	24,24%	27,91%	22,34%	23,20%	*CET 1 ratio*
Rasio *tier* 1	24,24%	27,91%	22,34%	23,20%	*Tier 1 ratio*
Rasio *tier* 2	1,14%	1,17%	1,15%	1,16%	*Tier 2 ratio*
Rasio modal terhadap ATMR	25,38%	29,09%	23,49%	24,36%	*Ratio of capital to ATMR*
Rasio kewajiban penyediaan modal minimum untuk risiko kredit dan risiko operasional	25,58%	29,23%	23,52%	24,39%	*Capital adequacy rasio with credit and operational risk*
Rasio kewajiban penyediaan modal minimum untuk risiko kredit, risiko pasar dan risiko operasional	25,38%	29,09%	23,49%	24,36%	*Capital adequcy rasio with kredit, market and operational risk*
Rasio kewajiban penyediaan modal minimum yang diwajibkan	9% - <10%	9% - <10%	9% - <10%	9% - <10%	*Minimum capital adequacy rasio required*

OJK berwenang menetapkan modal minimum lebih besar dari modal minimum dalam hal OJK menilai suatu bank menghadapi potensi kerugian yang membutuhkan modal lebih besar.

OJK is authorised to stipulate minimum capital greater than minimum capital in terms of OJK assesses a bank as facing potential losses which requires a larger capital.

Berdasarkan *self-assessment* Grup pada tanggal 31 Desember 2025 profil risiko Grup dinilai berada pada peringkat *Low to Moderat* (PK-2). Oleh karena itu, Grup berkewajiban untuk memenuhi modal minimum sebesar 9% sampai dengan kurang dari 10%. Kewajiban Penyediaan Modal Minimum Grup berada pada level di atas modal minimum yang diwajibkan tersebut, yaitu sebesar 29,18%.

Based on its self-assessment, as of December 31, 2025 the Group risk profile is assessed to be in rating Low to Moderat (PK-2). Therefore, the Group is required to provide a minimum capital of 9% to less than 10%. The Group Capital Adequate Ratio was 29.18%, which was higher than the required minimum provision of capital.

66. REKLASIFIKASI AKUN / *RECLASSIFICATION OF ACCOUNTS*

Beberapa akun dalam laporan keuangan yang berakhir pada tahun 31 Desember 2024 dan 2023 telah direklasifikasi agar sesuai dengan penyajian laporan keuangan per 31 Desember 2025 untuk tujuan perbandingan.

Certain accounts in the financial statements for the year ended December 31, 2024 and 2023 have been reclassified to the preparation of financial statements as December 31, 2025 for comparative purposes.

	Sebelum Reklasifikasi/ *Before Reclassification*	Reklasifikasi/ *Reclassification*	Sesudah Reklasifikasi/ *After Reclassification*	
31 Desember 2024				***December 31, 2024***
Laporan Posisi Keuangan Konsolidasian				***Consolidated Statement of Financial Position***
Surat berharga	20.364.492	9.149.544	29.514.036	*Marketable securities*
Surat berharga yang dijual dengan janji dibeli kembali	9.149.544	(9.149.544)	-	*Marketable securities sold under repurchased agreement*
Laporan Arus Kas Konsolidasian				***Consolidated Statement of Cash Flows***
Arus kas dari aktivitas operasi	(4.220.336)	684.951	(3.535.385)	*Cash flow in operating assets*
Arus kas dari aktivitas investasi	(525.628)	(784.951)	(1.310.579)	*Cash flow in investment assets*
Kas dan setara kas	10.690.180	(100.000)	10.590.180	*Cash and cash equivalents*

67. STANDAR AKUNTANSI BARU / *NEW ACCOUNTING STANDARDS*

Berikut adalah ikhtisar PSAK dan ISAK yang telah diterbitkan oleh Dewan Standard Akuntansi Keuangan (DSAK) dan Dewan Standard Akuntansi Syariah (DSAS) - IAI yang relevan untuk Bank dan Entitas Anak, namun belum berlaku efektif untuk pelaporan keuangan konsolidasian pada tanggal 31 Desember 2025:

The following is a summary of PSAK and ISAK issued by the Financial Accounting Standards Board (DSAK) and Sharia Accounting Standards Board (DSAS) - IAI that are relevant to the Bank and its Subsidiaries, but not yet effective for consolidated financial reporting as of December 31, 2025:

Efektif berlaku pada atau setelah tanggal 1 Januari 2026
PSAK 109, "Instrumen Keuangan" dan PSAK 107 "Instrumen Keuangan Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan".

Effective on or after January 1, 2026
PSAK 109, "Financial Instrumens" and PSAK 107 "Financial Instruments" Disclosures about the Classification and Measurement of Financial Instrument".

Amandemen ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *non-recource* dan instrumen yang terikat secara kontraktual seperti *tranche* . Amandemen ini juga mengubah ketentuan dalam PSAK 107 terkait persyaratan pengungkapan investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan menambah ketentuan terkait instrumen keuangan dengan persyaratan kontraktual yang mengubah waktu dan jumlah arus kas kontraktual.

The amendment adds and clarifies provisions in PSAK 109 related to derecognition of financial liabilities, and clarifies the assessment of cash flow characteristics for financial assets with non-recourse features and contractually binding instruments such as tranches. The amendment also amends the provisions of PSAK 107 related to the disclosure requirements for investments in equity instruments at fair value through other comprehensive income and adds provisions related to financial instruments with contractual terms that change the timing and amount of contractual cash flows.

Saat ini Grup sedang mengevaluasi dan belum menetapkan dampak dari penerapan standar tersebut serta pengaruhnya pada laporan keuangan konsolidasian.

The Group is currently evaluating the above standards and has not yet determined the impact of these standard on the consolidated financial statement.

68. PENYELESAIAN LAPORAN KEUANGAN / *COMPLETION OF THE FINANCIAL STATEMENTS*

Laporan keuangan konsolidasian telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 27 Maret 2026.

The consolidated financial statements were completed and authorized for issuance by the Bank's Directors on March 27, 2026.

69. INFORMASI TAMBAHAN / *SUPPLEMENTARY INFORMATION*

Informasi keuangan tambahan
Informasi yang disajikan pada lampiran 1 - 5 merupakan informasi keuangan tambahan PT Bank Pembangunan Daerah Jawa Timur Tbk, Entitas Induk.

Supplementary financial information
The additional information presented in appendix 1 - 5 is a supplementary financial information of PT Bank Pembangunan Daerah Jawa Timur Tbk, the Parent Entity.

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SUPPLEMENTARY FINANCIAL INFORMATION OF PARENT ENTTITY

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
LAPORAN POSISI KEUANGAN - ENTITAS INDUK
31 Desember 2025 dan 2024
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PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
STATEMENTS OF FINANCIAL POSITION - PARENT ENTITY
December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	
ASET			***ASSETS***
Kas	2.336.318	2.363.023	*Cash*
Giro pada Bank Indonesia	3.921.132	4.907.639	*Current accounts with Bank Indonesia*
Giro pada bank lain	654.615	504.712	*Current account with other banks*
Cadangan kerugian penurunan nilai	(167)	(276)	*Allowance for impairment losses*
	654.448	504.436	
Penempatan pada Bank Indonesia dan bank lain	1.507.749	1.333.470	*Placements with Bank Indonesia and other Banks*
Cadangan kerugian penurunan nilai	(380)	(1.278)	*Allowance for impairment losses*
	1.507.369	1.332.192	
Tagihan *spot* dan derivatif	2.165	1.144	*Receivables of spot and derivative*
Surat berharga	21.799.814	26.937.405	*Marketable securities*
Cadangan kerugian penurunan nilai	(235)	(342)	*Allowance for impairment losses*
	21.799.579	26.937.063	
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	7.335.786	617.860	*Receivable from marketable securities purchased under resale agreement*
Tagihan lainnya	352.225	243.005	*Other receivables*
Cadangan kerugian penurunan nilai	(79.003)	-	*Allowance for impairment losses*
	273.222	243.005	
Kredit yang diberikan dan			*Loans and sharia receivables/financing*
- Pihak berelasi	632.022	104.624	*Related parties -*
- Pihak ketiga	66.612.115	63.952.009	*Third parties -*
Jumlah	67.244.137	64.056.633	*Total*
Cadangan kerugian penurunan nilai	(2.667.728)	(1.988.445)	*Allowance for impairment losses*
	64.576.409	62.068.188	
Pendapatan bunga yang masih akan diterima	795.555	747.031	*Accrued interest income*
Biaya dibayar dimuka	172.851	186.286	*Prepaid expenses*
Investasi pada entitas asosiasi	745	-	*Investments in associates*
Penyertaan saham	400.000	100.000	*Investment in shares*
Aset tetap dan aset hak guna			*Fixed assets and right-of-use assets*
Biaya perolehan	2.230.782	2.178.974	*Cost*
Akumulasi penyusutan	(927.085)	(923.771)	*Accumulated depreciation*
	1.303.697	1.255.203	
Aset takberwujud			*Intangible assets*
Biaya perolehan	122.167	121.149	*Cost*
Akumulasi penyusutan	(117.006)	(109.990)	*Accumulated depreciation*
	5.161	11.159	
Aset pajak tangguhan - bersih	296.823	405.628	*Deferred tax assets - net*
Piutang pajak	66.213	67.274	*Tax receivables*
Aset lain-lain - bersih	405.271	326.447	*Other assets - net*
JUMLAH ASET	**105.852.744**	**102.073.578**	***TOTAL ASSETS***

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	2025	2024	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS			***LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY***
LIABILITAS			***LIABILITIES***
Liabilitas segera	822.980	779.547	*Obligation due immediately*
Simpanan dari nasabah			*Deposits from customers*
- Pihak berelasi	13.744.510	12.265.304	*Related parties -*
- Pihak ketiga	61.348.712	62.563.990	*Third parties -*
	75.093.222	74.829.294	
Simpanan dari bank lain			*Deposits from other banks*
- Pihak berelasi	49.848	44.323	*Related parties -*
- Pihak ketiga	2.142.590	689.529	*Third parties -*
	2.192.438	733.852	
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	3.518.805	8.780.366	*Liabilities of marketable securities sold under repurchase agreement*
Surat berharga yang diterbitkan	1.994.728	-	*Securities issued*
Pinjaman yang diterima	3.624.327	572.096	*Borrowings*
Utang pajak	116.395	65.485	*Taxes payable*
Beban yang masih harus dibayar	471.401	410.948	*Accrued expenses*
Liabilitas lain-lain	824.946	693.855	*Other liabilities*
JUMLAH LIABILITAS	**88.659.242**	**86.865.443**	***TOTAL LIABILITIES***
DANA SYIRKAH TEMPORER			***TEMPORARY SYIRKAH FUNDS***
Simpanan dari nasabah			*Deposits from customers*
- Pihak berelasi	5.016	5.284	*Related parties -*
- Pihak ketiga	3.507.134	2.660.950	*Third parties -*
	3.512.150	2.666.234	
Simpanan dari bank lain			*Deposits from other banks*
- Pihak ketiga	23.902	29.200	*Third parties -*
	23.902	29.200	
TOTAL DANA *SYIRKAH* TEMPORER	**3.536.052**	**2.695.434**	***TEMPORARY SYIRKAH FUNDS***
TOTAL LIABILITAS DAN DANA SYIRKAH TEMPORER	**92.195.294**	**89.560.877**	***TOTAL LIABILITIES AND TEMPORARY SYIRKAH FUNDS***

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(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	
EKUITAS			***EQUITY***
Modal saham			*Share capital*
Seri A : nilai nominal Rp250 (Rupiah penuh) per saham			*Series A : Rp250 (full Rupiah per value per share*
Seri B : nilai nominal Rp250 (Rupiah penuh) per saham			*Series B: Rp250 (full Rupiah per value per share*
Modal dasar			*Authorized*
Seri A : 24.000.000.000 saham			*Series A : 24,000,000,000 shares*
Seri B : 12.000.000.000 saham			*Series B : 12,000,000,000 shares*
Modal ditempatkan dan disetor penuh			*Issued and fully paid*
Seri A : 11.934.147.982 saham			*Series A : 11,934,147,982 shares*
Seri B : 3.081.350.100 saham	3.753.875	3.753.875	*Series B : 3,081,350,100 shares*
Tambahan modal disetor	532.734	532.734	*Paid-in capital*
Surplus revaluasi aset tetap	819.062	789.019	*Revalution surplus of fixed assets*
Pengukuran kembali liabilitas imbalan kerja pasti - setelah pajak tangguhan	(142.816)	(135.396)	*Remeasurement of defined employee benefit - net of deferred tax*
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	247.836	(150.100)	*Unrealized gain (loss) financial assets measured at fair value through other comprehensive income - net of deferred tax*
Saldo laba			*Retained earnings*
Cadangan umum	6.901.072	6.441.453	*General reserve*
Belum ditentukan penggunaannya	1.545.687	1.281.116	*Unappropriated*
JUMLAH EKUITAS	**13.657.450**	**12.512.701**	***TOTAL EQUITY***
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	**105.852.744**	**102.073.578**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY***

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN - ENTITAS INDUK
Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - PARENT ENTITY
For the years ended December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL			***OPERATING INCOME AND EXPENSES***
Pendapatan bunga	8.666.914	8.122.406	*Interest income*
Beban bunga	(2.425.068)	(2.548.460)	*Interest expense*
Pendapatan bunga bersih	**6.241.846**	**5.573.946**	***Net interest income***
Pendapatan operasional lainnya	**971.331**	**809.065**	***Other operating income***
Beban operasional lainnya			***Other operating expenses***
Tenaga kerja	(1.947.370)	(1.698.622)	*Personnel*
Umum dan administrasi	(1.371.203)	(1.424.888)	*General and administrative*
Penyisihan atas penurunan nilai aset keuangan	(1.717.040)	(1.269.525)	*Allowance for impairment losses on financial assets*
Beban lainnya	(235.370)	(360.799)	*Others*
Jumlah beban operasional lainnya	**(5.270.983)**	**(4.753.834)**	*Total other operating expenses*
LABA OPERASIONAL	**1.942.194**	**1.629.177**	***INCOME FROM OPERATIONS***
PENDAPATAN (BEBAN) NON-OPERASIONAL			***NON-OPERATING INCOME (EXPENSES)***
Pendapatan non-operasional	98.974	66.190	*Non-operating income*
Beban non-operasional	(50.774)	(44.042)	*Non-operating expenses*
PENDAPATAN NON-OPERASIONAL - BERSIH	**48.200**	**22.148**	***NON-OPERATING INCOME - NET***
LABA SEBELUM PAJAK PENGHASILAN	**1.990.394**	**1.651.325**	***INCOME BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN			***INCOME TAX EXPENSE***
Kini	(427.504)	(274.748)	*Current*
Tangguhan	(17.203)	(95.461)	*Deferred*
BEBAN PAJAK PENGHASILAN	(444.707)	(370.209)	***INCOME TAX EXPENSE***
LABA BERSIH	**1.545.687**	**1.281.116**	***NET INCOME***
PENGHASILAN KOMPREHENSIF LAIN:			***OTHER COMPREHENSIVE INCOME:***
Pos-pos yang akan direklasifikasi ke laba rugi:			***Items that will be reclassified subsequently to profit or loss:***
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	491.279	(106.348)	*Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income*
Pajak penghasilan terkait	(93.343)	20.206	*Related income taxes*
	397.936	(86.142)	
Pos-pos yang tidak akan direklasifikasi ke laba rugi:			***Items that will not be reclassified subsequently to profit or loss:***
Surplus revaluasi aset tetap	30.042	970	*Revaluation surplus of fixed assets*
Pengukuran kembali liabilitas imbalan kerja	(9.160)	(21.466)	*Remeasurement of employee benefit liabilities*
Pajak penghasilan terkait	1.740	3.847	*Related income taxes*
	22.622	(16.649)	
Penghasilan komprehensif lain - setelah pajak	**420.558**	**(102.791)**	***Other comprehensive income - net of tax***
JUMLAH LABA KOMPREHENSIF	**1.966.245**	**1.178.325**	***TOTAL COMPREHENSIVE INCOME***
LABA PER SAHAM DASAR	**102,94**	**85,32**	***BASIC EARNINGS PER SHARE***

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31 Desember 2025 and 2024
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PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
STATEMENTS OF CHANGES IN EQUITY - PARENT ENTITY
For the years ended
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	Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital*	Tambahan modal disetor/ *Additional paid-in capital*	Selisih penilaian kembali aset tetap/ *Revalution surplus of fixed assets*	Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada Nilai wajar melalui penghasilan komprehensif lain/ *Unrealized gain (loss) on marketable securities at Fair value through other comprehensive income - net of deferred tax*	Rugi pengukuran kembali program manfaat pasti - setelah pajak tangguhan/ *Loss remeasurement of defined benefit pension plans -net of deferred tax*	Saldo laba/*Retained earnings*		Jumlah ekuitas/ *Total equity*	
						Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*		
Saldo 31 Desember 2023	**3.753.875**	**532.734**	**788.049**	**(63.958)**	**(117.777)**	**5.788.041**	**1.470.105**	**12.151.069**	***Balance as of December 31, 2023***
Pembentukan cadangan umum	-	-	-	-	-	653.412	(653.412)	-	*Appropriation for general reserve*
Pembagian dividen tunai	-	-	-	-	-	-	(816.693)	(816.693)	*Distribution of cash dividends*
Jumlah laba komprehensif tahun berjalan	-	-	970	(86.142)	(17.619)	-	1.281.116	1.178.325	*Total comprehensive income for the year*
Saldo 31 Desember 2024	**3.753.875**	**532.734**	**789.019**	**(150.100)**	**(135.396)**	**6.441.453**	**1.281.116**	**12.512.701**	***Balance as of December 31, 2024***
Pembentukan cadangan umum	-	-	-	-	-	459.619	(459.619)	-	*Appropriation for general reserve*
Pembagian dividen tunai	-	-	-	-	-	-	(821.497)	(821.497)	*Distribution of cash dividends*
Jumlah laba komprehensif tahun berjalan	-	-	30.043	397.936	(7.420)	-	1.545.687	1.966.246	*Total comprehensive income for the year*
Saldo 31 Desember 2025	**3.753.875**	**532.734**	**819.062**	**247.836**	**(142.816)**	**6.901.072**	**1.545.687**	**13.657.450**	***Balance as of December 31, 2025***

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LAPORAN ARUS KAS - ENTITAS INDUK
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STATEMENTS OF CASH FLOWS - PARENT ENTITY
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	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI			***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan bunga dan syariah, provisi dan komisi	8.618.390	8.060.963	*Interest and sharia, provision and commissions received*
Pembayaran bunga dan syariah	(2.429.625)	(2.595.451)	*Interest and sharia paid*
Penerimaan dari pendapatan operasional lainnya	792.524	652.779	*Other operating income received*
Penerimaan kembali dari kredit dan piutang/pembiayaan hapus buku	175.043	156.285	*Collection of loans and receivable/financing written-off*
Pembayaran beban umum dan administrasi	(1.462.500)	(1.528.169)	*General and administrative expenses paid*
Pembayaran beban tenaga kerja	(1.882.510)	(1.792.328)	*Personnel expenses paid*
Penerimaan pendapatan non-operasional	98.994	64.765	*Non-operating income received*
Pembayaran beban non-operasional	(50.776)	(44.042)	*Non-operating expenses paid*
Pembayaran pajak penghasilan	(375.970)	(306.667)	*Income tax paid*
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	**3.483.570**	**2.668.135**	***Cash received before changes in operating assets and liabilities***
Penurunan (kenaikan) dalam aset operasi			***Decrease (increase) in operating assets***
Penempatan pada Bank Indonesia dan bank lain	-	1.500	*Placements with Bank Indonesia and other Banks*
Kredit yang diberikan	(4.222.016)	(9.928.334)	*Loans*
Tagihan *spot* dan derivatif	(1.021)	(1.144)	*Receivables of spot and derivative*
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	(6.717.926)	5.629.458	*Receivable from marketable securities purchased under resale agreement*
Aset hak guna	(62.078)	(60.859)	*Right of use assets*
Aset lain-lain	(115.759)	(161.904)	*Other assets*
Kenaikan (penurunan) liabilitas operasi			***Increase (decrease) in operating liabilities***
Liabilitas segera	43.434	(208.058)	*Liabilities immediately payable*
Simpanan nasabah	1.109.844	(701.382)	*Deposits from customers*
Simpanan dari bank lain	1.453.288	(1.816.691)	*Deposits from other banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	(5.261.561)	865.203	*Liabilities of marketable securities sold under repurchase agreement*
Liabilitas lain-lain	129.590	(92.132)	*Other liabilities*
Kas bersih digunakan untuk aktivitas operasi	**(10.160.635)**	**(3.806.208)**	***Net cash used in operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI			***CASH FLOWS FROM INVESTING ACTIVITIES***
Efek-efek	5.628.871	(2.416.259)	*Marketable securities*
Pembelian aset tetap	(67.111)	(61.059)	*Acquisitions of fixed assets*
Pembelian aset takberwujud	(1.018)	(758)	*Acquisitions of intangible assets*
Hasil penjualan aset tetap	-	1.543	*Proceeds from sale of fixed assets*
Penerimaan dividen kas	3.003	-	*Proceeds of cash dividend*
Penyertaan pada entitas asosiasi	(745)	-	*Investment in associate entity*
Akuisisi Entitas Anak	(300.000)	(100.000)	*Acquisition of Subsidiaries*
Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi	**5.263.000**	**(2.576.533)**	***Net cash provided by (used in) investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN			***CASH FLOWS FROM FINANCING ACTIVITIES***
Penerimaan (pembayaran) dari pinjaman yang diterima	3.052.230	(24.881)	*Proceeds (payments of) from borrowings*
Penerimaan dari surat berharga yang diterbitkan	2.000.000	-	*Proceeds from marketable securities issued*
Pembayaran liabilitas sewa	(22.128)	(15.724)	*Payments of lease liability*
Pembayaran dividen kas	(821.498)	(816.693)	*Payments of cash dividend*
Kas bersih diperoleh dari (digunakan untuk) aktivitas pendanaan	**4.208.604**	**(857.298)**	***Net cash provided by (used in) financing activities***

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
LAPORAN ARUS KAS - ENTITAS INDUK
Untuk tahun yang berakhir pada tanggal
31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
STATEMENTS OF CASH FLOWS - PARENT ENTITY
and for the years ended
December 31, 2025 and 2024
(Expressed in millions of Rupiah, unless otherwise stated)

	2025	2024	
PENURUNAN BERSIH KAS DAN SETARA KAS	(689.031)	(7.240.039)	***NET DECREASE IN CASH AND CASH EQUIVALENTS***
Kas dan setara kas awal tahun	9.108.845	16.348.884	*Cash and cash equivalents at beginning of year*
Kas dan setara kas akhir tahun	**8.419.814**	**9.108.845**	***Cash and cash equivalents at end of year***
Kas dan setara kas terdiri dari:			***Cash and cash equivalents consist of:***
Kas	2.336.318	2.363.023	*Cash*
Giro pada Bank Indonesia	3.921.132	4.907.639	*Current accounts with Bank Indonesia*
Giro pada bank lain	654.615	504.713	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 bulan atau kurang sejak tanggal perolehan	1.507.749	1.333.470	*Placements with Bank Indonesia and other banks with original maturities of 3 months or less from acquisition date*
Jumlah kas dan setara kas	**8.419.814**	**9.108.845**	***Total cash and cash equivalents***

1. IKHTISAR KEBIJAKAN AKUNTANSI YANG PENTING

Dasar penyusunan laporan keuangan tersendiri entitas induk

Laporan keuangan tersendiri entitas induk disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") 227, "Laporan Keuangan Tersendiri".

PSAK 227 mengatur dalam hal entitas menyajikan laporan keuangan tersendiri maka laporan tersebut hanya dapat disajikan sebagai informasi tambahan dalam laporan keuangan konsolidasian. Laporan keuangan tersendiri adalah laporan yang disajikan oleh entitas induk yang mencatat investasi pada entitas anak dan entitas asosiasi berdasarkan kepemilikan ekuitas langsung bukan berdasarkan pelaporan hasil dan aset bersih *investee*.

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan tersendiri entitas induk adalah sama dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan konsolidasian sebagaimana diungkapkan pada Catatan 2 atas laporan keuangan konsolidasian, kecuali untuk penyertaan pada Entitas Anak yang disajikan pada biaya perolehan.

2. PENYERTAAN SAHAM

Informasi mengenai Entitas Anak yang dimiliki Bank diungkapkan pada Catatan 1c atas laporan keuangan konsolidasian.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation of the separate financial statements of the parent entity

The separate financial statements of the parent entity are prepared in accordance with the Statement of Financial Accounting Standards ("PSAK") 227, "Separate Financial Statements".

PSAK 227 regulates that when an entity presents the separate financial statements, such financial statements should be presented as supplementary information to the consolidated financial statements. Separate financial statements are those presented by a parent entity, in which the investments of subsidiaries and associated entities are accounted for on the basis of the direct equity interest rather than on the basis of the reported results and net assets of the investees.

Accounting policies adopted in the preparation of the parent entity separate financial statements are the same as the accounting policies adopted in the preparation of the consolidated financial statements as disclosed in Note 2 to the consolidated financial statements, except for investments in Subsidiaries which are stated at cost.

2. INVESTMENTS IN SHARES

Information pertaining to Subsidiaries of the Bank is disclosed in Note 1c to the consolidated financial statements.

2025
Annual Report

PT Bank Pembangunan Daerah Jawa Timur Tbk

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