Go To English Page

Nomor Surat	XXXVII/175/AA/SBY/03/2026
Nama Perusahaan	PT Bank Maspion Indonesia Tbk.
Kode Emiten	BMAS
Lampiran	2
Perihal	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG

Perseroan Menyampaikan Laporan Tahunan & Keberlanjutan dan ESG tahun 2025 dengan periode tahun buku dari 01 Januari 2025 sampai dengan 31 Desember 2025 dalam bahasa Indonesia dan Inggris

Apakah Perseroan akan/telah melakukan panggilan Rapat Umum Pemegang Saham Tahunan? (Tidak)

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link https://www.bankmaspion.co.id/laporan-tata-kelola pada tanggal 01 April 2026

Apakah Perseroan tercatat di Bursa lain? (Tidak)

A. Kinerja Lingkungan (Environmental Performance)

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

E-01 Laporan Emisi Gas Rumah Kaca (GRK)	
Laporan Emisi GRK Konsolidasi?	Ya
Batasan Organisasi	Operasional/Finansial
Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini?	Tidak

Name	Total Emisi (tCO2e)
Kategori 1: Emisi GRK langsung dan pembuangan	
Emisi langsung dari pembakaran stasioner	0
Emisi langsung dari pembakaran bergerak	43,23
Emisi langsung dari proses pengolahan	0
Emisi fugitive langsung	0
Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF)	0
Total Emisi Langsung (Scope 1)	43,23

Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli	
Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli	3.154,54
Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik)	0
Total Emisi Tidak Langsung (Scope 2)	3.154,54
Kategori 3: Emisi GRK tidak langsung dari transportasi	
Transportasi dan distribusi hulu	0
Perjalanan dinas	43,23
Transportasi dari klien dan pengunjung	0
Transportasi dan distribusi hilir	0
Perjalanan Karyawan	43,23
Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan	
Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung	0
Pembelian Barang dan Jasa	0
Capital equipment/goods	0
Limbah yang dihasilkan dalam kegiatan operasional	0
Aset Sewaan hulu	0
Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan	
Investasi	0
Penggunaan produk yang dijual	0
Perawatan akhir masa pakai produk yang dijual	0
Waralaba hilir	0
Aset Sewaan Hilir	0
Pengolahan produk yang dijual	0

Kategori 6: Emisi GRK tidak langsung dari sumber lainnya	
Emisi atau pembuangan tidak langsung lainnya	0
Total Emisi Tidak Langsung (Scope 3)	0
Total Emisi GRK (Scope 1 and 2)	3.197,77
Total Emisi GRK (Scope 1, 2 and 3)	3.197,77
Offsets/Credits	0
Pembelian Renewable Energy Certificate (REC) (kWh)	0

E-02	**Intensitas Emisi GRK**	Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat	0
E-03	**Konsumsi Energi listrik**	Jumlah total energi yang dikonsumsi secara langsung (kWh or J)	3.320.574
		Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J))	0
		Total konsumsi energi (kWh or J)	3.320.574
E-04	**Konsumsi Air**	Total konsumsi air (m3)	147.210
E-05	**Limbah yang dihasilkan**	Total limbah yang dihasilkan (ton)	2,49

E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission	
Apakah Perusahaan memiliki komitmen pencapaian target net zero?	Ya
Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi?	2060
Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan.	
Komitmen ini diimplementasikan melalui integrasi prinsip keberlanjutan ke dalam strategi bisnis, pengembangan pembiayaan bagi proyek-proyek berwawasan lingkungan, serta penerapan inisiatif operasional yang lebih efisien dan rendah emisi. Bagi Bank Maspion, komitmen terhadap pencegahan perubahan iklim dan dukungan terhadap pencapaian net zero emissions diwujudkan melalui pendekatan yang terintegrasi, mencakup kebijakan, operasional, serta penguatan kesadaran insan Bank. Pendekatan ini mencerminkan upaya Bank dalam mengelola dampak lingkungan secara bertanggung jawab dan berkelanjutan.	

E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction)	
Apakah Perusahaan memiliki komitmen mengurangi emisi?	Ya
Target pengurangan emisi GRK	80 %
	12.834,2 (tCO2e)
Tahun target untuk penurunan emisi GRK?	2060

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Tidak

Langkah-langkah yang sudah dilakukan dan penurunan emisi yang telah dicapai dibandingkan tahun sebelumnya.

Penjelasan:

Komitmen ini diimplementasikan melalui integrasi prinsip keberlanjutan ke dalam strategi bisnis, pengembangan pembiayaan bagi proyek-proyek berwawasan lingkungan, serta penerapan inisiatif operasional yang lebih efisien dan rendah emisi.

Bagi Bank Maspion, komitmen terhadap pencegahan perubahan iklim dan dukungan terhadap pencapaian net zero emissions diwujudkan melalui pendekatan yang terintegrasi, mencakup kebijakan, operasional, serta penguatan kesadaran insan Bank. Pendekatan ini mencerminkan upaya Bank dalam mengelola dampak lingkungan secara bertanggung jawab dan berkelanjutan.

B. Kinerja Sosial (Social Performance)

S-01 Kesetaraan Gender

Level Jabatan	Laki-Laki		Perempuan	
	Jumlah pegawai	Persentasi pegawai	Jumlah pegawai	Persentasi pegawai
Entry-level	263	31.3 %	301	35.9 %
Mid-level	132	15.8 %	78	9.3 %
Senior-level	42	5 %	18	2.13 %
Executive-level	7	0.83 %	3	0.4 %
Total Pegawai	444	52.61 %	400	47.4 %

S-02 Jumlah level pegawai yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur

Rentang Usia (tahun)	Level Jabatan								Jumlah Pegawai
	Entry-level		Mid-level		Senior-level		Executive-level		
	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	
18-25	13	13	0	0	0	0	0	0	26
25-35	139	160	28	18	1	0	0	0	346
35-45	86	72	60	33	30	7	0	1	289
45-55	21	44	28	23	10	9	4	1	140
>55	4	12	6	4	2	1	3	1	33

S-03 Tingkat Pergantian Pegawai

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai resign/Pemutusan Hubungan Kerja	201 Pegawai	23,8 %

Jumlah Pegawai Baru/pengganti	99 Pegawai	11,7 %

S-04 Jumlah Pegawai Sementara

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan	32 Pegawai	3,8 %

S-05 Pelatihan dan Pengembangan Pegawai

Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan	Jumlah pegawai yang ikut serta dalam program pelatihan	Persentase jumlah pegawai yang ikut serta dalam pelatihan (%)
63,2 jam/pegawai	844	100 %

S-06 Jumlah Kecelakaan Kerja

Frekuensi kecelakaan kerja dari total pegawai	Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%)
1	0 %

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia

Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan	0

Kebijakan Perusahaan terkait Pekerja	
S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?	Ya
Bank Maspion berkomitmen menghormati Hak Asasi Manusia dengan menerapkan kebijakan untuk mencegah pelecehan seksual dan diskriminasi, guna menciptakan lingkungan kerja yang aman, inklusif, dan saling menghormati. Upaya ini didukung melalui pengaturan perilaku, sosialisasi etika, dan pengawasan berkelanjutan, dengan tidak adanya laporan insiden terkait sepanjang tahun 2025.	
S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?	Ya
Bank Maspion berkomitmen menjunjung tinggi Hak Asasi Manusia melalui penerapan kebijakan yang adil, bermartabat, dan tanpa diskriminasi terhadap seluruh pemangku kepentingan. Sepanjang tahun 2025, tidak terdapat kasus pelanggaran HAM, mencerminkan tata kelola yang berintegritas dan komitmen terhadap praktik bisnis yang bertanggung jawab.	
S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?	Ya
Bank Maspion menjalankan proses ketenagakerjaan secara bertanggung jawab sesuai peraturan yang berlaku, termasuk memastikan tidak adanya pekerja anak dan melarang segala bentuk kerja paksa. Hubungan kerja didasarkan pada kesepakatan yang sah tanpa paksaan, serta mengacu pada regulasi nasional dan standar internasional (ILO). Sepanjang periode pelaporan, tidak terdapat kasus pekerja anak maupun kerja paksa, mencerminkan komitmen Bank terhadap etika kerja dan perlindungan hak pekerja.	

S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?	Ya
Bank Maspion menjadikan Kesehatan dan Keselamatan Kerja (K3) sebagai bagian penting dalam perlindungan pegawai dengan memastikan lingkungan kerja yang aman melalui kebijakan, prosedur, dan pelatihan berkala. Dengan penerapan prinsip zero accident dan evaluasi berkelanjutan, sepanjang tahun 2025 tidak terdapat kejadian kecelakaan kerja, mencerminkan efektivitas sistem K3 yang didukung akses kebijakan melalui kanal internal.	

Corporate Social Responsibility (CSR)

S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?	Ya
1. Guest Lecture Session untuk Universitas Kristen Petra 2. BMAS bagi-bagi Takjil 3. Earth Hour: World Environment Day, pelestarian lingkungan melalui penanaman mangrove 4. Program donasi untuk korban bencana di Sumatra Utara dan Aceh 5. Petra Business School: Entrepreneurial Finance Program 6. Kegiatan literasi dan inklusi keuangan bagi anak-anak melalui pendekatan edukatif dan kompetisi kreatif.	

C. Kinerja Tata Kelola (Governance Performance)

G-01 Keberagaman Manajemen dan Independensi (Board Diversity and Independence)

Tipe Manajemen Perusahaan	Jumlah	Laki-laki	Perempuan	Pihak Independen
Komisaris	0	4	1	3
Direksi	0	3	2	1

G-02 Total kehadiran direksi dan komisaris ke rapat dewan

	Jumlah rapat dewan (di tahun pelaporan)	Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan
Jumlah kehadiran direksi ke rapat dewan	14	86,3 %
Jumlah kehadiran komisaris ke rapat dewan	15	91,8 %

Kebijakan mengenai manajemen lainnya

G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?	Ya
Sesuai dengan Peraturan PD-11/Policy/1124 tentang Kebijakan Aspek Pemegang Saham, Dividen dan Aksi Korporasi.	
G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris	Ya
Sesuai dengan Pedoman Policy PD No 7 & 8Pedoman dan Tata Tertib Kerja Direksi dan Komisaris; Evaluasi kinerja Direksi dilakukan berdasarkan pencapaian KPI yang tercermin dalam kinerja Bank, termasuk kewajaran laporan keuangan, pangsa pasar, rasio keuangan, dan indikator lainnya dan Evaluasi kinerja Dewan Komisaris dilakukan sesuai ketentuan OJK terkait penilaian Good Corporate Governance, dan pertanggungjawaban pelaksanaan tugasnya disampaikan dalam Laporan Tahunan kepada RUPS untuk	

memperoleh persetujuan.	
G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris	Ya
Sesuai dengan Pedoman Policy PD No 7 & 8Pedoman dan Tata Tertib Kerja Direksi dan Komisaris; Dalam rangka meningkatkan kompetensi dan mendukung pelaksanaan tugas dan tanggung jawabnya, Direksi dan Komisaris wajib mengikuti pendidikan dan/atau pelatihan sesuai dengan kebutuhan Bank.	
G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris	Ya
Sesuai dengan Pedoman Policy PD No 7 & 8Pedoman dan Tata Tertib Kerja Direksi dan Komisaris; Bank wajib memiliki Direksi minimal 3 orang termasuk Direktur Kepatuhan, dengan mayoritas WNI, berpengalaman, independen, serta memenuhi persyaratan OJK terkait integritas, kompetensi, dan reputasi. Dewan Komisaris juga harus memenuhi persyaratan OJK, bersifat independen tanpa hubungan keluarga mayoritas, serta bertugas mengawasi, memberikan arahan strategis, dan memastikan penerapan tata kelola, manajemen risiko, serta keberlanjutan usaha yang baik.	
G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?	Ya
Sesuai dengan Peraturan PD-08/Policy/0725 berikut strategi Bank mengedalikan fraud; 1) Pilar Pencegahan Fraud 2) Pilar Deteksi Fraud 3) Pilar Investigasi 4) Pilar Pemantauan	
G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?	Ya
Sesuai Peraturan PD-11/Policy/1124 tentang Kebijakan Aspek Pemegang Saham, Dividen dan Aksi Korporasi, Bank memiliki kebijakan dan/atau prosedur untuk: a. memastikan perlakuan yang adil terhadap seluruh pemegang saham dan melindungi hak pemegang saham; dan b. memfasilitasi partisipasi pemegang saham dan Pemangku Kepentingan serta mengelola komunikasi dalam pelaksanaannya	
G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?	Ya
Sesuai dengan Peraturan PD-06/SOP/0226, Kewajiban Bank sbb; 1. menggunakan Penilai 2. mengumumkan keterbukaan informasi ke regulator 3. ringkasan laporan tenaga ahli atau konsultan independen 4. pernyataan dewan komisaris dan direksi	

D. Lain-lain

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

Kinerja	Kode	Nama Metrik	Halaman di Laporan Keberlanjutan/Tahunan
Lingkungan	E-01	Laporan Emisi Gas Rumah Kaca	463
	E-02	Intensitas Emisi Gas Rumah Kaca	463
	E-03	Konsumsi Energi Listrik	462
	E-04	Konsumsi Air	464
	E-05	Limbah yang Dihasilkan	465
	E-06	Komitmen Perusahaan untuk Mencapai Target Net Zero Emission	458
	E-07	Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca	461
Sosial	S-01	Kesetaraan Gender	485
	S-02	Pegawai Berdasarkan Gender dan Kelompok Umur	485
	S-03	Tingkat Pergantian Pegawai	475
	S-04	Jumlah Pegawai Sementara	147
	S-05	Pelatihan dan Pengembangan Pegawai	147
	S-06	Jumlah Kecelakaan Kerja	477
	S-07	Kejadian Pelanggaran Hak Asasi Manusia	479
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi	480
	S-09	Kebijakan Mengenai Hak Asasi Manusia	479
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa	480
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan	483
	S-12	Pencegahan Konflik Kepentingan	482

Tata-kelola	G-01	Keberagaman Manajemen dan Independensi	199
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan	216
	G-03	Kebijakan Pemisahan Chairman of the Board dan CEO	327
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris	327
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris	327
	G-06	Kriteria Khusus Pemilihan Dewan	327
	G-07	Kode Etik dan/atau Anti-Korupsi	317
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham	327
	G-09	Pencegahan Konflik Kepentingan	134

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

- [X] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [ ] Others, please specify

Assurance dan validasi pihak ketiga

[X] Tidak

Nama pihak ketiga	Lingkup pekerjaan

Demikian untuk diketahui.

Hormat Kami,

PT Bank Maspion Indonesia Tbk.

Iwan Djayawasita

Head Of Corporate Secretary

PT Bank Maspion Indonesia Tbk.

Pakuwon Tower, Tunjungan Plaza 6 Lantai 32 & 33, Jln. Embong Malang No. 21 -

Telepon : 031-98588789, Fax : -, www.bankmaspion.co.id

Nama Pengirim	Iwan Djayawasita
Jabatan	Head Of Corporate Secretary
Tanggal dan Waktu	01-04-2026 16:41
Lampiran	1. annual-report-bmas-2025.pdf
	2. Submission of AR and SR BMAS 2025.pdf

Dokumen ini merupakan dokumen resmi PT Bank Maspion Indonesia Tbk. yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik oleh sistem pelaporan elektronik. PT Bank Maspion Indonesia Tbk. bertanggung jawab penuh atas informasi yang tertera didalam dokumen ini.

Letter / Announcement No.	XXXVII/175/AA/SBY/03/2026
Issuer Name	PT Bank Maspion Indonesia Tbk.
Issuer Code	BMAS
Attachment	2
Subject	Submission of Annual And Sustainability Report

The Company hereby submit Annual And Sustainability Report Report 2025 for the period of 01 Januari 2025 to 31 Desember 2025 in Indonesia dan Inggris

Will the Company be/has summons for the Annual General Meeting of Shareholders? (No)

The information referred above has been published on the Company's website https://www.bankmaspion.co.id/laporan-tata-kelola at 01 April 2026

Is the Company listed on another Stock Exchange? (No)

A. Environmental Performance

The Company submits its Annual Sustainability and ESG Report:

E-01 Greenhouse Gas (GHG) Emission Report	
Consolidated GHG Emission Report?	Yes
Organizational Boundaries	Operasional/Finansial
Any subsidiaries that are not included in the report?	No

Name	Total emission (tCO2e)
Category 1: Direct GHG emissions and removals	
Direct emissions from stationary combustion	0
Direct emissions from mobile combustion	43,23
Direct emissions from processes	0
Direct fugitive emissions	0
Direct emissions from Land Use, Land Use Change and Forestry (LULUCF)	0
Total Direct Emissions (Scope 1)	43,23
Category 2: Indirect GHG emissions from imported energy	

Indirect emissions from imported/purchased electricity consumption	3.154,54
Indirect emissions from imported/purchased network energy consumption (excluding electricity)	0
Total Indirect Emissions (Scope 2)	3.154,54
Category 3: Indirect GHG emissions from transportation	
Upstream transport and distribution	0
Business travels	43,23
Transportation of clients and visitors	0
Downstream transportation and distribution	0
Employee commuting	43,23
Category 4: Indirect GHG emissions from products used by Organization	
Energy related activities not included in direct emissions and energy indirect emissions	0
Purchased goods and services	0
Capital equipment/goods	0
Waste generated in operations	0
Upstream leased assets	0
Category 5: Indirect GHG Emissions associated with the use of products from the Organization	
Investments	0
Use of sold products	0
End of life treatment of sold products	0
Downstream franchises	0
Downstream leased assets	0
Processing of sold products	0
Category 6: Indirect GHG emissions from other sources	

Other indirect emissions or removals	0
Total GHG Emissions (Scope 1 and 2)	0
Total GHG Emissions (Scope 1 and 2)	3.197,77
Total GHG Emissions (Scope 1, 2 and 3)	3.197,77
Offsets/Credits	0
REC Purchases (kWh)	0

E-02	**GHG Emissions Intensity**	Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp)	0
E-03	**Electricity Consumption**	Total amount of energy directly consumed (kWh or J)	3.320.574
		Total amount of energy indirectly consumed (kWh or J)	0
		Total energy consumption (kWh or J)	3.320.574
E-04	**Water Consumption**	Total water consumed (m3)	147.210
E-05	**Waste Generation**	Total waste generated (ton)	2,49

E-06 Company commitment to Net Zero Emission Target	
Does the Company have a net zero emission target commitment?	Yes
What year is the Company's net zero emission published target?	2060
Please provide a brief description and a link to documentation explaining the Company's commitment in achieving net zero emission target.	
This commitment is reflected in the integration of sustainability principles into the Bank business strategy, the expansion of financing for environmentally responsible projects, and the implementation of more efficient and low-emission operational initiatives. For Bank Maspion, its commitment to climate change mitigation and support for the achievement of net zero emissions is implemented through an integrated approach encompassing policies, operations, and environmental awareness among the Bank people. This approach reflects the Bank efforts to manage environmental impacts in a responsible and sustainable manner.	

E-07 Company Commitment to GHG Emission Reduction Target	
Does the Company commit to reducing GHG emission?	Ya
What is the Company's GHG emission reduction target?	80 %
	12.834,2 (tCO2e)
Targeted year in achieving GHG reduction target?	2060

Does the Listed Company has measures on monitoring in enacting climate policy?

No

Steps that have been taken and emission reductions that have been achieved compared to the previous year

Bank Maspion consistently implements various energy efficiency initiatives as part of its commitment to responsible environmental management. These efforts include adopting workspace designs that maximize natural lighting, using LED lighting, and managing building operations such as turning off lights, air conditioning, and electronic equipment when not in use, including shutting down chiller operations on weekends and public holidays.

To encourage behavioral change, the Bank also promotes energy-saving habits among employees, such as using stairs for short distances. In addition, emission control is carried out through the use of environmentally friendly AC refrigerants, regular emission testing for generators and operational vehicles, and reducing business travel by optimizing virtual meetings via video and teleconferencing.

In addition, the development of Maspion Electronic Banking (MEB) services contributes to reducing energy consumption and carbon emissions by minimizing the need for customers to visit branch offices. Through more efficient management of electricity, fuel, and other resources, the Bank continues to reduce its environmental footprint while supporting more sustainable banking operations.

B. Kinerja Sosial (Social Performance)

S-01 Gender Diversity

Job positions	Men		Women	
	Number of employees	Percentage of employees	Number of employees	Percentage of employees
Entry-level	263	31.3 %	301	35.9 %
Mid-level	132	15.8 %	78	9.3 %
Senior-level	42	5 %	18	2.13 %
Executive-level	7	0.83 %	3	0.4 %
Total Pegawai	444	52.61 %	400	47.4 %

S-02 Employees Level by Gender and Age Group

Age group (years)	Job levels								Number of employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Men	Women	Men	Women	Men	Women	Men	Women	
18-25	13	13	0	0	0	0	0	0	26
25-35	139	160	28	18	1	0	0	0	346
35-45	86	72	60	23	30	7	0	1	289
45-55	21	44	28	23	10	9	4	1	140
>55	4	12	6	4	2	1	3	1	33

S-03 Employees Turnover

	Number of employees (in reporting year)	Percentage (in reporting year)

Number of employees resigned	201 Employees	23,8 %
Number of newly appointed Employees	99 Employees	11,7 %

S-04 Temporary Worker

	Number of employees (in reporting year)	Percentage (in reporting year)
Total company headcount held by contractors and/or consultants	32 Employees	3,8 %

S-05 Employee Training and Development

Average training hour per employee (in reporting year)	Total employee attending company training program	Percentage of employee attending company training program (%)
63,2 hours/employee	844	100 %

S-06 Injury Rate

Frequency of work-related accidents of total Employees (in reporting year)	Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%)
1	0 %

S-07 Incidents Regarding Human Rights Abuse

Number of incidents regarding human rights abuse (in reporting year)	0

Company Policy Regarding Employees

S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?	Yes

S-09 Does the company has a policy regarding human rights?	Yes

S-10 Does the company have a policy regarding child labor and/or forced labor?	Yes

S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?	Yes

Corporate Social Responsibility (CSR)

S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations?	Yes

C. Governance Performance

G-01 Board Diversity and Independence

Type of Company Board	Number of seats on Company	Seats Occupied by Men	Seats Occupied by Women	Seats Occupied by Independent Party
Commissioners	0	4	1	3
Directors	0	3	2	1

G-02 Board Meeting Attendance

	Number of board meetings (in reporting year)	Percentage of board meeting attendances (in reporting year)
Director Attendance to Board Meetings	14	86,3 %
Comissioner Attendance to Board Meetings	15	91,8 %

Other governmental-related policy

G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO?	Yes
In accordance with Regulation PD-11/Policy/1124 on the Policy for Shareholder Aspects, Dividends, and Corporate Actions.	
G-04 Does the company has a policy regarding board appraisal?	Yes
In accordance with Policy Guidelines PD No. 7 & 8 on the Charter and Code of Conduct of the Board of Directors and Board of Commissioners. The performance evaluation of the Board of Directors is based on the achievement of KPIs, as reflected in the Bank performance, including the fairness of financial statements, market share, financial ratios, and other relevant indicators and The performance evaluation of the Board of Commissioners is conducted in accordance with OJK regulations on the implementation and assessment of Good Corporate Governance, and its accountability is presented in the Annual Report to the GMS for approval.	
G-05 Does the company has a policy regarding board training and development?	Yes
In accordance with Policy Guidelines PD No. 7 & 8 on the Charter and Code of Conduct of the Board of Directors and Board of Commissioners. To enhance their competencies and support the execution of their duties and responsibilities, members of the Directors and Commissioners are required to participate in education and/or training programs in accordance with the Bank needs.	

G-06 Does the company has a criteria regarding board appointment and re-election?	Yes
In accordance with Policy Guidelines PD No. 7 & 8 on the Charter and Code of Conduct of the Board of Directors and Board of Commissioners. The Bank is required to have at least three members of the Board of Directors, including a Compliance Director, with the majority being Indonesian citizens, experienced, independent, and meeting OJK requirements in terms of integrity, competence, and reputation. The Board of Commissioners must also meet OJK requirements, be independent with no majority family relationships, and is responsible for overseeing, providing strategic direction, and ensuring the implementation of good governance, risk management, and business sustainability	
G-07 Does the company has a policy regarding ethics and/or anti-corruption?	Yes
In accordance with Regulation PD-08/Policy/0725, the Bank implements the following strategies to manage fraud: Fraud Prevention Pillar Fraud Detection Pillar Fraud Investigation Pillar Fraud Monitoring Pillar	
G-08 Does the company has a policy regarding equitable treatment of shareholders?	Yes
In accordance with Regulation PD-11/Policy/1124 concerning the Policy on Shareholder Aspects, Dividends, and Corporate Actions, the Bank has policies and/or procedures to: a. ensure fair treatment of all shareholders and protect shareholders rights; and b. facilitate the participation of shareholders and stakeholders, as well as manage communication in its implementation.	
G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?	Yes
In accordance with Regulation PD-06/SOP/0226, the Bank is required to: 1. engage an appraiser 2. disclose information to the regulator 3. provide a summary report from experts or independent consultants 4. provide a statement from the Board of Commissioners and the Board of Directors	

D. Other

Alignment of Sustainability/Annual Reports with ESG Metrics

Kinerja	Kode	Metric Name	Pages in the Sustainability/Annual Report
Environment	E-01	Greenhouse Gas Emission Report	463
	E-02	Greenhouse Gas Emission Intensity	463
	E-03	Electricity Consumption	462
	E-04	Water Consumption	464
	E-05	Waste Generated	465
	E-06	Company Commitment to Achieving Net Zero Emission Target	458
	E-07	Company Commitment to Reduce Emission	461
Social	S-01	Gender Equality	485
	S-02	Employees by Gender and Age Group	485
	S-03	Employee Turnover Rate	475
	S-04	Number of Temporary Officers	147
	S-05	Employee Training and Development	147
	S-06	Number of Work Accidents	477
	S-07	Human Rights Violation Incidents	479
	S-08	Sexual Harassment and/or Non-Discrimination Policy	480
	S-09	Policy on Human Rights	479
	S-10	Child Labor and/or Forced Labor Policy	480
	S-11	Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees.	483
	S-12	Corporate Social Responsibility	482

Governance	G-01	Management Diversity and Independence	199
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	216
	G-03	Chairman of the Board and CEO Separation Policy	327
	G-04	Board of Directors and Commissioners Assessment Policy	327
	G-05	Board of Directors and Commissioners Training Policy	327
	G-06	Special Criteria for Election of the Board	327
	G-07	Code of Ethics and/or Anti-Corruption	317
	G-08	Fair Treatment Policy for Shareholders	327
	G-09	Conflict of Interest Prevention Policy	134

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

- [X] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [ ] Others, please specify

null

Third-party assurance and/or validation

[X] No

Name of third-party service provider	Scope of Work

Thus to be informed accordingly.

Respectfully,

PT Bank Maspion Indonesia Tbk.

Iwan Djayawasita

Head Of Corporate Secretary

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Sender Name	Iwan Djayawasita
Function	Head Of Corporate Secretary
Date and Time	01-04-2026 16:41
Attachment	1. annual-report-bmas-2025.pdf
	2. Submission of AR and SR BMAS 2025.pdf

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