2025

Laporan Tahunan Terintegrasi
Integrated Report

BANK MASPION




# STRONGER
## Through Change
### Menjadi Lebih Kuat Melalui Perubahan

www.bankmaspion.co.id

# Kesinambungan Tema

*Theme Continuation*



## 2022

**Menuju Babak Baru** | *The New Chapter*

Tahun 2022 memberi makna bagi perjalanan bisnis Bank Maspion, dimana Bank Maspion secara resmi diakuisisi oleh KASIKORN VISION FINANCIAL COMPANY PTE. LTD. yang 100% dimiliki oleh KASIKORNBANK PUBLIC COMPANY LIMITED (KBank). Sepanjang tahun 2022, Bank Maspion juga berhasil menunjukkan kinerja yang positif, salah satunya dengan keberhasilan Bank mencatatkan peningkatan laba tahun berjalan sebesar 43,39% dibandingkan tahun 2021. Kinerja Bank Maspion yang sangat baik tersebut tidak terlepas dari strategi Bank dalam menciptakan kinerja yang seimbang dari segi finansial maupun non finansial.

Menjalani babak baru bersama KBank, Bank Maspion akan tumbuh lebih kokoh dengan visi kedepannya untuk menjadi bank terbesar di Jawa Timur pada tahun 2027.

*The year 2022 adds significance to Bank Maspion commercial journey, where Bank Maspion is acquired by KASIKORN VISION FINANCIAL PTE. LTD., which is 100% owned by KASIKORNBANK PUBLIC COMPANY LIMITED (KBank). Bank Maspion has also managed to display strong performance during 2022, one of which is the Bank's achievement in posting an income for the year of 43.39% compared to 2021. Bank Maspion outstanding success is inextricably linked to the bank's aim of achieving balanced financial performance. nor non-financial.*

*Bank Maspion will become stronger as it embarks on a new chapter with KBank, with a vision in the future to be the biggest bank in East Java by 2027.*




## 2023

**Momentum Perubahan** | *Momentum Of Change*

Tahun 2023 adalah tahun krusial dimana kecepatan dan energi dari transformasi ditekankan. Dalam tema ini, fokusnya adalah pada pengaturan ulang dan memaknai kembali pendekatan yang diambil untuk mencapai tujuan, dengan memanfaatkan momentum perubahan untuk mendorong maju organisasi. Perjalanan selama tahun 2023 menunjukkan pentingnya adaptabilitas dan inovasi, mencerminkan perlunya mengembangkan strategi sebagai respons terhadap perubahan situasi guna mencapai tujuan yang ditetapkan dengan efektif.

*2023 is a crucial year in which the pace and energy of transformation are emphasized. In this theme, the focus lies on recalibrating and redefining the approach taken towards achieving goals, harnessing the momentum of change to propel the organization forward. The journey through 2023 shows the significance of adaptability and innovation, reflecting the need to evolve strategies in response to changing circumstances to effectively attain the set goals.*




## 2024

**Transformasi yang Memberdayakan |** *Empowering Transformation*

Sepanjang tahun 2024, Bank Maspion memfokuskan upaya untuk semakin mendorong transformasi dengan memanfaatkan momentum perubahan yang telah dibangun. Perkembangan Bank tidak hanya mencakup inovasi dan ekspansi bisnis tetapi juga komitmen terhadap keberlanjutan melalui pembiayaan hijau, investasi berdampak sosial, dan operasi bisnis yang berkelanjutan. Selain itu, Bank juga memperkuat dan memberdayakan kolaborasi dengan seluruh pemangku kepentingan, menggarisbawahi bahwa pertumbuhan merupakan upaya kolektif yang berakar pada hubungan yang kuat dan tujuan bersama.

*Throughout 2024, Bank Maspion is focusing its efforts on empowering transformation by capitalizing on the momentum of change that has been built. The Bank's development encompasses not only business innovation and expansion but also a commitment to sustainability through green financing, social impact investment and sustainable business operations. In addition, the Bank is also strengthening and empowering collaboration with all stakeholders, underscoring that growth is a collective effort rooted in strong relationships and shared goals.*




# 2025
# *STRONGER Through Change*
## Menjadi Lebih Kuat Melalui Perubahan

Resiliensi tidak dibentuk dalam kenyamanan, melainkan ditempa melalui tantangan dan dibuktikan melalui proses transformasi. Bagi Bank Maspion, tahun 2025 menjadi babak penting dalam perjalanan perubahan yang terus memperkuat fondasi Perseroan, mempertajam arah strategis, serta meneguhkan komitmen untuk menjadi institusi perbankan yang semakin tangguh dan siap menghadapi masa depan. Setiap fase transformasi menuntut adaptabilitas, disiplin, dan kejelasan tujuan dalam menghadapi dinamika lingkungan usaha yang terus berkembang.

Sepanjang tahun, Bank Maspion melanjutkan konsolidasi agenda transformasi melalui penguatan tata kelola, manajemen risiko, dan disiplin operasional, serta peningkatan kapabilitas layanan yang berorientasi pada nasabah. Seluruh upaya ini digerakkan oleh kekuatan sumber daya manusia dan budaya Perseroan yang menjadi fondasi utama dalam setiap langkah perubahan. Berbagai tantangan yang dihadapi tidak melemahkan Perseroan, justru semakin memperjelas prioritas, memperkuat kualitas eksekusi, dan meneguhkan komitmen untuk menciptakan nilai yang berkelanjutan.

*Stronger Through Change* tidak hanya mencerminkan posisi Bank Maspion saat ini, tetapi juga menggambarkan cara Perseroan melangkah ke depan. Dengan fondasi yang semakin kuat, arah yang semakin jelas, dan organisasi yang semakin solid, Bank Maspion berada pada posisi yang lebih siap untuk menavigasi ketidakpastian sekaligus menghadirkan dampak yang bermakna bagi nasabah, pemegang saham, dan masyarakat luas.

*Resilience is not built in moments of ease, it is forged through challenges and proven through transformation. For Bank Maspion, 2025 marks an important chapter in a journey of change that continues to strengthen the Bank's foundations, sharpen its strategic focus, and reinforce its commitment to becoming a more resilient and future-ready institution. Each phase of transformation has required adaptability, discipline, and a clear sense of purpose in navigating an increasingly dynamic environment.*

*Throughout the year, Bank Maspion continued to consolidate its transformation agenda by strengthening governance, reinforcing risk management and operational discipline, and enhancing customer-centric capabilities. These efforts were driven by the collective commitment of the Bank's people and culture, which remain the core force behind every change. Challenges faced along the way have not weakened the organisation; instead, they have refined priorities, strengthened execution, and deepened the Bank's resolve to create sustainable value.*

*Stronger Through Change reflects not only where Bank Maspion stands today, but also how it moves forward. With stronger fundamentals, clearer direction, and a more unified organisation, Bank Maspion is better prepared to navigate future uncertainties and deliver meaningful impact for customers, shareholders, and the wider community.*

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# 01 Ikhtisar Utama
*Main Highlights*



BANK MASPION



# Ikhtisar Utama
## *Main Highlights*

### Jumlah Aset
*Total Assets*

Dalam jutaan Rupiah
*In Million Rupiah*

2024 :
**22.305.049**

2025 :
**22.416.232**



### CASA
*CASA*

Dalam jutaan Rupiah
*In Million Rupiah*



2024 :
**2.991.896**

2025 :
**3.218.193**

### Kredit
*Loans*

Dalam jutaan Rupiah
*In Million Rupiah*

2024 :
**16.438.254**

2025 :
**17.343.332**



### DPK
*Customers Deposit*

Dalam jutaan Rupiah
*In Million Rupiah*



2024 :
**13.250.062**

2025 :
**11.849.990**

### *Internet Banking*
*Internet Banking*

| Nasabah *Customers* | Frekuensi *Frequency* | Transaksi (dalam jutaan Rp) *Transactions (in millions Rp)* |
|---|---|---|
| 2024 : **8.186** | 2024 : **241.027** | 2024 : **21.951.186** |
| 2025 : **1.348** | 2025 : **235.138** | 2025 : **24.621.766** |



### *Mobile Banking*
*Mobile Banking*

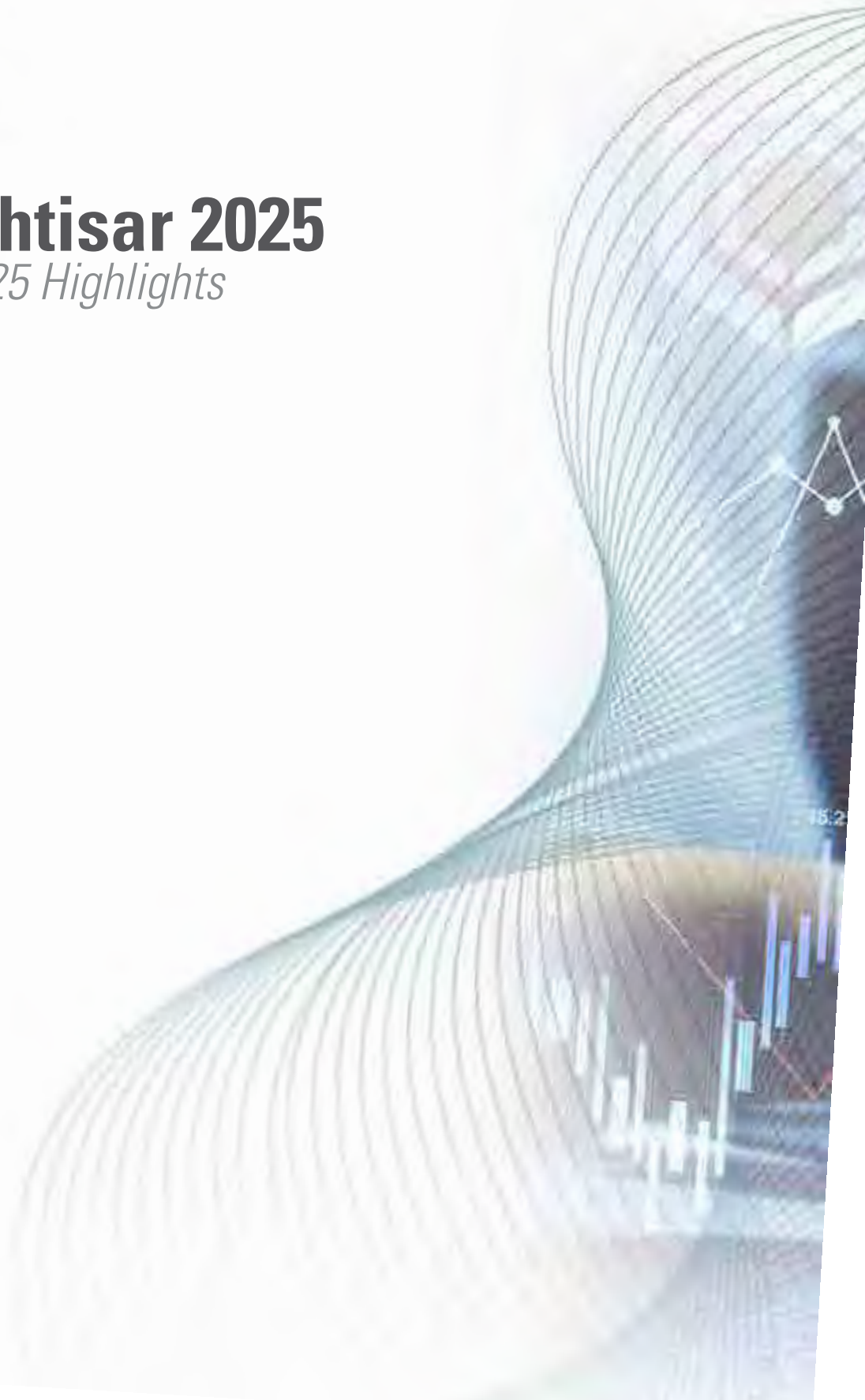
| Nasabah *Customers* | Frekuensi *Frequency* | Transaksi (dalam jutaan Rp) *Transactions (in millions Rp)* |
|---|---|---|
| 2024 : **31.553** | 2024 : **1.910.798** | 2024 : **2.492.579** |
| 2025 : **36.810** | 2025 : **2.386.872** | 2025 : **2.685.540** |




BANK MASPION

# 02 Ikhtisar 2025

*2025 Highlights*



BANK MASPION



# Ikhtisar Keuangan Penting
## *Financial Highlights*

Dalam jutaan Rp | *In million Rp*

| Laporan Posisi Keuangan<br>*Statement of Financial Position* | 2025 | 2024 | 2023 |
|---|---|---|---|
| Jumlah Aset<br>*Total Asset* | 22.416.232 | 22.305.049 | 19.665.963 |
| Jumlah Aset Produktif<br>*Total Earning Assets* | 24.561.010 | 23.157.639 | 20.573.883 |
| Kredit yang Diberikan – Bruto<br>*Loans - gross* | 17.343.332 | 16.438.254 | 13.246.439 |
| Simpanan dari Nasabah<br>*Deposits from Customers* | 11.849.990 | 13.250.062 | 11.031.119 |
| Giro \| *Current Account* | 2.057.570 | 1.945.491 | 917.440 |
| Tabungan \| *Savings Account* | 1.160.623 | 1.046.405 | 1.078.994 |
| Deposito \| *Time Deposits* | 8.631.797 | 10.258.166 | 9.034.685 |
| Pinjaman yang diterima \| *Borrowings* | 1.334.000 | - | - |
| Jumlah Liabilitas<br>*Total Liabilities* | 15.914.272 | 15.841.464 | 12.943.306 |
| Ekuitas<br>*Equity* | 6.501.960 | 6.463.585 | 6.722.657 |

Dalam jutaan Rp | *In million Rp*

| Laporan Laba Rugi dan Penghasilan Komprehensif Lain<br>*Statement of Profit or Loss and Other Comprehensive Income* | 2025 | 2024 | 2023 |
|---|---|---|---|
| Pendapatan Bunga<br>*Interest Income* | 1.488.088 | 1.513.565 | 1.203.295 |
| Beban Bunga<br>*Interest Expense* | (811.566) | (801.101) | (671.539) |
| Pendapatan Bunga Bersih<br>*Net Interest Income* | 676.522 | 712.464 | 531.756 |
| Pendapatan Operasional Lain<br>*Other Operating Income* | 75.667 | 58.856 | 51.249 |
| Beban Operasional Lain<br>*Other Operating Expense* | (707.346) | (1.088.466) | (498.865) |
| Laba (Rugi) Operasional<br>*Operating Income (Loss)* | 44.843 | (317.146) | 84.140 |
| Laba (Rugi) Sebelum Beban Pajak<br>*Income (Loss) Before Tax Expense* | 47.454 | (311.288) | 83.824 |
| Laba (Rugi) Tahun Berjalan<br>*Income (Loss) for The Year* | 31.819 | (247.213) | 63.253 |
| Jumlah Laba (Rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali<br>*Total income (Loss) attributable to equity holders of the parent entity and non-controlling interests* | 31.819 | (247.213) | 63.253 |
| Jumlah Laba (Rugi) Komprehensif Tahun Berjalan<br>*Total Comprehensive Income (Loss) for the Year* | 38.375 | (259.072) | 67.718 |
| Jumlah Laba (Rugi) Komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali<br>*Total Comprehensive Income (Loss) attributable to equity holders of the parent entity and non-controlling interests* | 38.375 | (259.072) | 67.718 |
| Laba (Rugi) per saham dasar (Rupiah penuh)<br>*Basic Earnings (Loss) per share (in full Rupiah)* | 1,76 | (13,66) | 6,72 |

# Rasio Keuangan
## *Financial Ratio*

| Rasio Keuangan<br>*Financial Ratio* | 2025 | 2024 | 2023 |
|---|---|---|---|
| **Permodalan**<br>***Capital*** | | | |
| Kewajiban Penyediaan Modal Minimum (KPMM)<br>*Capital Adequacy Ratio (CAR)* | 45,76% | 43,52% | 50,12% |
| **Kualitas Aset**<br>***Asset Quality*** | | | |
| Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap total Aset Produktif dan Aset Non Produktif<br>*Non-Performing Earning Assets and Non-Productive Assets to total Earning Assets and Non Productive Assets* | 2,94% | 3,70% | 3,46% |
| Aset Produktif Bermasalah terhadap total Aset Produktif<br>*Non-Performing Earning Assets to Earning Assets* | 1,65% | 2,32% | 1,67% |
| Cadangan Kerugian Penurunan Nilai atas Aset Keuangan terhadap Aset Produktif<br>*Allowance for Impairment Losses on Financial Assets to Earning Assets* | 1,60% | 2,27% | 0,79% |
| Rasio Kredit Bermasalah - Bruto<br>*Non-Performing Loans (NPL) - Gross* | 2,26% | 3,26% | 2,59% |
| Rasio Kredit Bermasalah - Bersih<br>*Non-Performing Loans (NPL) - Net* | 1,37% | 2,07% | 2,12% |
| **Profitabilitas**<br>***Profitability*** | | | |
| Imbal Hasil Aset (ROA)<br>*Return on Assets (ROA)* | 0,21% | -1,43% | 0,46% |
| Imbal Hasil Ekuitas (ROE)<br>*Return on Equity (ROE)* | 0,51% | -3,79% | 1,74% |
| Marjin Bunga Bersih (NIM)<br>*Net Interest Margin (NIM)* | 3,45% | 3,76% | 3,62% |
| Beban Operasional terhadap Pendapatan Operasional (BOPO)<br>*Operating Expenses to Operating Income (BOPO)* | 97,15% | 120,13% | 93,29% |
| Rasio Biaya terhadap Pendapatan<br>*Cost to Income Ratio* | 78,40% | 92,13% | 70,30% |
| **Likuiditas**<br>***Liquidity*** | | | |
| Rasio Kredit terhadap Pendanaan (LDR)<br>*Loans to Deposits Ratio (LDR)* | 146,36% | 124,06% | 120,08% |
| Rasio Liabilitas terhadap Ekuitas<br>*Debt to Equity Ratio* | 244,76% | 245,09% | 192,53% |
| Rasio Liabilitas terhadap Total Aset<br>*Debt to Total Assets Ratio* | 70,99% | 71,02% | 65,82% |
| **Kepatuhan**<br>***Compliance*** | | | |
| **Persentase Pelanggaran BMPK \| *Percentage of Violation of Legal Lending Limit*** | | | |
| • Pihak Terkait \| *Related Parties* | - | - | - |
| • Pihak Tidak Terkait \| *Third Parties* | - | - | - |
| **Persentase Pelampauan BMPK \| *Percentage of Excess of Legal Lending Limit*** | | | |
| • Pihak Terkait \| *Related Parties* | - | - | - |
| • Pihak Tidak Terkait \| *Unrelated Parties* | - | - | - |
| Giro Wajib Minimum Utama – Rupiah<br>*Primary Statutory Reserves – Rupiah* | 7,44% | 6,31% | 7,88% |
| Giro Wajib Minimum – Valas<br>*Statutory Reserves – Foreign Currency* | 4,26% | 4,27% | 4,05% |
| Posisi Devisa Netto<br>*Net Open Position* | 0,04% | 0,52% | 0,52% |

# Ikhtisar Saham
## *Stock Highlights*

### Informasi Saham *Stock Information*

| Tahun *Year* | Triwulan *Quarter* | Jumlah saham diterbitkan *Number of Shares issued* | Jumlah saham yang tercatat *Number of Shares registered* | Harga Saham \| *Share Price* | | | Volume Perdagangan *Transaction Volume* | Kapitalisasi Pasar *Market Capitalization* (Rupiah) |
|---|---|---|---|---|---|---|---|---|
| | | | | Tertinggi *Highest* (Rupiah) | Terendah *Lowest* (Rupiah) | Penutupan *Closing* (Rupiah) | | |
| 2025 | Triwulan I *1st Quarter* | 18.102.662.304 | 17.921.635.680 | 580 | 460 | 460 | 94.100 | 8.243.952.412.800 |
| | Triwulan II *2nd Quarter* | 18.102.662.304 | 17.921.635.680 | 870 | 460 | 610 | 670.400 | 10.932.197.764.800 |
| | Triwulan III *3rd Quarter* | 18.102.662.304 | 17.921.635.680 | 850 | 650 | 735 | 2.485.800 | 13.172.402.224.800 |
| | Triwulan IV *4th Quarter* | 18.102.662.304 | 17.921.635.680 | 695 | 600 | 650 | 697.400 | 11.649.063.192.000 |
| 2024 | Triwulan I *1st Quarter* | 18.102.662.304 | 17.921.635.680 | 595 | 500 | 535 | 68 | 9.588.075.088.800 |
| | Triwulan II *2nd Quarter* | 18.102.662.304 | 17.921.635.680 | 570 | 500 | 500 | 0 | 8.960.817.840.000 |
| | Triwulan III *3rd Quarter* | 18.102.662.304 | 17.921.635.680 | 1.050 | 484 | 805 | 2.100 | 14.426.916.722.400 |
| | Triwulan IV *4th Quarter* | 18.102.662.304 | 17.921.635.680 | 930 | 585 | 585 | 567.200 | 10.484.156.872.800 |

# Peristiwa Penting 2025
## *Significant Events 2025*



**20 Februari 2025** | *February 20, 2025*

Sebagai bentuk dukungan pada sektor Pendidikan, literasi keuangan, dan mendorong inklusivitas, Perseroan berkolaborasi dengan Universitas Kristen Petra, Surabaya, melaksanakan *Guest Lecture Session* untuk Mahasiswa Program Studi *Finance & Investment*.

*As a form of support for the education sector, financial literacy, and the promotion of inclusivity, the Company collaborated with Petra Christian University, Surabaya, to conduct a Guest Lecture Session for students of the Finance & Investment Study Program.*



**21 Februari 2025** | *February 21, 2025*

Perseroan meresmikan *Flagship Branch* Manyar Kertoarjo sebagai bentuk nyata komitmennya dalam meningkatkan kualitas layanan dan kepuasan pelanggan.

*The Company inaugurated the Manyar Kertoarjo Flagship Branch as a tangible manifestation of its commitment to enhancing service quality and customer satisfaction.*



**4 Maret 2025 |** *March 4, 2025*

Perseroan melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang bertempat di Gedung Pacific Century Place, Jakarta, dengan agenda utama perubahan susunan pengurus Perseroan.

*The Company held an Extraordinary General Meeting of Shareholders (EGMS) at Pacific Century Place Building, Jakarta, with the main agenda of changes to the Company's management composition.*



**14 Maret 2025 |** *March 14, 2025*

Perseroan melakukan *Town Hall* pertama di tahun 2025 dengan tema *Rebuild Foundation* yang dilaksanakan di Kantor Pusat Perseroan, Surabaya.

*The Company conducted its first Town Hall in 2025 with the theme Rebuild Foundation, held at the Company's Head Office in Surabaya.*



**26 Maret 2025 |** *March 26, 2025*

Pada bulan Ramadan, Perseroan menyelenggarakan kegiatan Berbagi Takjil yang melibatkan partisipasi langsung karyawan. Kegiatan ini menjadi wujud nyata kepedulian sosial sekaligus mempererat kebersamaan, dengan semangat berbagi kepada masyarakat sekitar.

*During the month of Ramadan, the Company organised a Berbagi Takjil (Takjil Sharing) activity involving the direct participation of employees. This activity served as a tangible expression of social care while strengthening togetherness through the spirit of sharing with the surrounding community.*



**25 Maret 2025 |** *March 25, 2025*

Penandatanganan Perjanjian Kerja Sama dengan Equity Life Indonesia, yang dilaksanakan di Kantor Pusat Perseroan, Surabaya.

*Signing of a Cooperation Agreement with Equity Life Indonesia, held at the Company's Head Office in Surabaya.*



**27 Mei 2025 |** *May 27, 2025*

Perseroan berhasil melaksanakan Rapat Umum Pemegang Saham Tahunan (RUPST) di Pacific Century Place, Jakarta dengan agenda utama mengenai perubahan kepengurusan dalam jajaran Dewan Komisaris dan Direksi.

*The Company successfully held its Annual General Meeting of Shareholders (AGMS) at Pacific Century Place, Jakarta, with the main agenda concerning changes in the composition of the Board of Commissioners and the Board of Directors.*



**27 Mei 2025 |** *May 27, 2025*

Setelah melaksanakan RUPST, Perseroan melakukan *Public Expose* untuk menyampaikan kinerja dan rencana strategis kepada publik serta pemegang saham.

*Following the AGMS, the Company conducted a Public Expose to present its performance and strategic plans to the public and shareholders.*



**12 Juni 2025 |** *June 12, 2025*

*Scaling Up Business Across* Thailand & Indonesia di Sasin School of Management, Bangkok Thailand. Bank Maspion & KBank Perkuat Kolaborasi Ekonomi Thailand-Indonesia.

*Scaling Up Business Across Thailand & Indonesia at Sasin School of Management, Bangkok, Thailand. Bank Maspion and KBank strengthened Thailand–Indonesia economic collaboration.*



**15 Juni 2025 |** *June 15, 2025*

Perseroan berkolaborasi dengan Earth Hour Surabaya dalam kegiatan penanaman Mangrove di Ekowisata Mangrove Wonorejo, Surabaya.

*The Company collaborated with Earth Hour Surabaya in a mangrove planting activity at the Wonorejo Mangrove Ecotourism Area, Surabaya.*



**15 Agustus 2025 |** *August 15, 2025*

Dalam rangka memperingati HUT Republik Indonesia ke-80, BMAS menyelenggarakan kegiatan internal berupa *quiz* interaktif dan lomba *dress code* bertema kemerdekaan. Seluruh karyawan mengikuti acara ini dengan antusias sebagai wujud kebersamaan sekaligus untuk menumbuhkan semangat nasionalisme.

*In commemoration of the 80th Anniversary of the Republic of Indonesia, BMAS organised internal activities in the form of an interactive quiz and an independence-themed dress code competition. All employees participated enthusiastically as a manifestation of togetherness and to foster a spirit of nationalism.*



**29 Agustus 2025 |** *August 29, 2025*

Dalam rangka HUT Bank Maspion (BMAS) ke-35, BMAS mengadakan program *Medical Check-Up* bekerja sama dengan Biotest. Kegiatan ini menjadi wujud kepedulian perusahaan terhadap kesehatan karyawan serta momentum untuk menegaskan bahwa kesehatan merupakan fondasi utama dalam menjaga produktivitas dan pertumbuhan berkelanjutan.

*In celebration of Bank Maspion's (BMAS) 35th Anniversary, BMAS organised a Medical Check-Up program in collaboration with Biotest. This activity reflected the Company's concern for employees' health and served as a momentum to reaffirm that health is a fundamental foundation for maintaining productivity and sustainable growth.*



**27 September 2025 |** *September 27, 2025*

Perseroan melaksanakan kegiatan *Corporate Social Responsibility* (CSR) bekerja sama dengan Institut Seni Indonesia (ISI) Surakarta melalui dukungan pelestarian seni tari tradisional dan pemberdayaan UMKM lokal di lingkungan sekitar sebagai wujud komitmen Perseroan dalam mendukung pengembangan sosial, budaya, dan ekonomi masyarakat.

*The Company carried out a Corporate Social Responsibility (CSR) activity in collaboration with the Indonesian Institute of the Arts (ISI) Surakarta by supporting the preservation of traditional dance arts and empowering local MSMEs in the surrounding area, as a manifestation of the Company's commitment to supporting social, cultural, and economic development of the community.*



**17 Oktober 2025 |** *October 17, 2025*

Setelah keberhasilan melaksanakan *Town Hall* pertama di bulan Maret 2025, Perseroan kembali melaksanakan *Town Hall II* secara *hybrid* dengan tema *Reignite Leveling Up Our Performance* yang diselenggarakan di Hotel Santika Premiere, Gubeng, Surabaya.

*Following the successful implementation of the first Town Hall in March 2025, the Company held Town Hall II in a hybrid format with the theme Reignite: Leveling Up Our Performance, held at Hotel Santika Premiere, Gubeng, Surabaya.*



**16-29 Oktober 2025 |** *October 16–29, 2025*

Sebagai bentuk dukungan pada sektor Pendidikan, literasi keuangan, dan mendorong inklusivitas, Perseroan berkolaborasi dengan Petra Business School, Surabaya, melaksanakan *Entrepreneurial Finance Lecture Program*.

*As a form of support for the education sector, financial literacy, and the promotion of inclusivity, the Company collaborated with Petra Business School, Surabaya, to conduct the Entrepreneurial Finance Lecture Program.*




**6-8 November 2025 |** *November 6–8, 2025*

Perseroan menyelenggarakan *Executive Workshop* tahunan di Eastparc Hotel, Yogyakarta, pada 3–8 November 2025, yang diikuti oleh Direksi dan Kepala Departemen, dengan tema "*Where Vision Meets Action and Synergy Meets Transformation*".

*The Company held its annual Executive Workshop at Eastparc Hotel, Yogyakarta, on November 3–8, 2025, attended by the Board of Directors and Department Heads, under the theme "Where Vision Meets Action and Synergy Meets Transformation".*



**5 Desember 2025 |** *December 5, 2025*

Bank menyalurkan bantuan bagi korban banjir di Sumatra Utara dan Aceh melalui Pemerintah Daerah Sumatra Utara berupa paket sembako dan bantuan dana untuk membantu meringkankan beban masyarakat terdampak.

*The bank is providing aid to flood victims in North Sumatra and Aceh through the North Sumatra Regional Government in the form of food packages and financial assistance to help ease the burden on the affected communities.*



**9 Desember 2025 |** *December 9, 2025*

Perseroan menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) kedua di tahun 2025 dengan agenda Perubahan Susunan Pengurus Perseroan yang bertempat di Kantor Pusat Perseroan, Pakuwon Tower, Surabaya.

*The Company held its second Extraordinary General Meeting of Shareholders (EGMS) in 2025 with the agenda of changes to the Company's management composition, held at the Company's Head Office, Pakuwon Tower, Surabaya.*

# Penghargaan Perusahaan
## *Company's Awards*



**Economic Review**
*The Best Indonesian Enterprise Risk Management Award VII – 2025*



**Stellar Workplace Award**
*Stellar Workplace Recognition in Employee Commitment and Employee Satisfaction 2025*




**Economic Review**
*The Best Indonesia GCG Award – IX – 2025*




**Infobank & Isentia**
*The Best Mobile Banking Conventional Bank KBMI 2 – Asset < IDR 50 Trillion*




**Economic Review**
*The Best Indonesia IT & Digital Operational Excellence Award 2025*



**The Iconomics**
*6th Indonesia Top Bank Awards 2025 in KBMI 2 Category*

## Penghargaan Individu
### *Individual's Awards*




**Infobank**
Bapak Viktor Ebenheizer Fanggidae selaku Direktur Kepatuhan dan Legal untuk tahun kedua berturut-turut terpilih kembali sebagai salah satu penerima penghargaan Infobank *Top 200 Future Leader*.

Mr. Viktor Ebenheizer Fanggidae, as Compliance and Legal Director, was once again selected for the second consecutive year as one of the recipients of the Infobank Top 200 Future Leader award.





**Infobank**
Tiga orang pimpinan utama Bank Maspion, Mrs. Diana Alim, Ms. Kasemsri Charoensiddhi, Mrs. Iis Herijati berhasil meraih penghargaan The Most 500 Outstanding Women 2025 dari Infobank sektor Keuangan & Badan Usaha Milik Negara.

Three top executives of Bank Maspion Mrs. Diana Alim, Ms. Kasemsri Charoensiddhi, and Mrs. Iis Herijati have been honored with the "The Most 500 Outstanding Women 2025" award from Infobank in the Finance & State-Owned Enterprises sector.

# 03 Laporan kepada **Pemangku Kepentingan**

*Report to Stakeholders*



BANK MASPION



# Laporan Dewan Komisaris
## *Board of Commisioners Report*



**Chat Luangarpa**
**Komisaris Utama**
President Commissioner

**Para pemegang saham dan pemangku kepentingan yang kami hormati,**

Sepanjang tahun 2025, Dewan Komisaris telah menjalankan tugas dan tanggung jawab untuk melakukan pengawasan atas kinerja Direksi. Di tahun ini, kami fokus pada upaya Direksi untuk semakin meningkatkan daya saing dan memperkuat strategi Bank guna meraih pertumbuhan kinerja di tengah dinamika perekonomian global yang masih diliputi ketidakpastian yang penuh dengan kompleksitas dan tantangan. Hasilnya, kami mampu membukukan berbagai peningkatan kinerja, baik dalam aspek operasional maupun keuangan.

Melalui Laporan Tahunan ini, Dewan Komisaris menyampaikan laporan pelaksanaan tugas dan tanggung jawab dalam mengawasi kinerja Bank yang dijalankan sesuai dengan Anggaran Dasar dan arahan Rapat Umum Pemegang Saham (RUPS) melalui berbagai kegiatan sepanjang tahun pelaporan. Dewan Komisaris juga menyampaikan penilaian atas kinerja Direksi yang mencakup kinerja operasional dan keuangan, pengawasan atas pelaksanaan Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjungan (RAKB), implementasi strategi dan kebijakan, prospek usaha yang disusun Direksi, serta penerapan Tata Kelola Perusahaan, guna memastikan Perseroan tetap berada pada jalur yang tepat dan berkelanjutan.

## Kondisi Ekonomi 2025

Sepanjang tahun 2025, perekonomian global berada dalam kondisi yang fluktuatif dan penuh ketidakpastian, ditandai dengan meningkatnya fragmentasi perdagangan, konflik geopolitik, serta volatilitas pasar keuangan akibat perubahan kebijakan moneter di negara maju. Di tengah

**Respected Shareholders and Stakeholders,**

*Throughout 2025, the Board of Commissioners has carried out its duties and responsibilities to supervise the performance of the Board of Directors. This year, we focused on the Board of Directors' efforts to further enhance competitiveness and strengthen the Bank's strategy to achieve performance growth amid global economic dynamics that are still shrouded in uncertainty, complexity, and challenges. As a result, we were able to record various performance improvements, both in operational and financial aspects.*

*Through this Annual Report, the Board of Commissioners submits a report on the implementation of its duties and responsibilities in supervising the Bank's performance, which was carried out in accordance with the Articles of Association and the directives of the General Meeting of Shareholders (GMS) through various activities throughout the reporting year. The Board of Commissioners also presents its assessment of the Board of Directors' performance, which includes operational and financial performance, supervision of the implementation of the Bank's Business Plan (RBB) and Sustainable Financial Action Plan (RAKB), implementation of strategies and policies, business prospects prepared by the Board of Directors, and the application of Corporate Governance, to ensure that the Company remains on the right and sustainable track.*

## *Economic Conditions in 2025*

*Throughout 2025, the global economy will remain volatile and uncertain, marked by increasing trade fragmentation, geopolitical conflicts, and financial market volatility due to monetary policy changes in developed countries. Amid these global pressures, the global economic recovery*

tekanan global tersebut, pemulihan ekonomi dunia masih bersifat rapuh dan mudah terganggu oleh sentimen pasar dan kebijakan politik. Namun demikian, ekonomi Indonesia tetap menunjukkan ketahanan yang relatif baik dengan pertumbuhan yang konsisten dan perbaikan di setiap triwulan, mencerminkan momentum pemulihan yang semakin menguat.

*remains fragile and susceptible to market sentiment and political policies. However, the Indonesian economy continues to show relatively good resilience with consistent growth and improvement in each quarter, reflecting a strengthening momentum of recovery.*

Kinerja pertumbuhan ekonomi Indonesia sepanjang tahun 2025 terjaga di kisaran 5% dengan capaian pada kuartal III-2025 sebesar 5,04% (yoy). Dari sisi skala ekonomi, PDB nominal Indonesia pada tahun 2024 mencapai USD1.55 triliun. Sementara itu, PDB berdasarkan paritas daya beli (PPP) tercatat sebesar USD5,3 triliun, menempatkan Indonesia sebagai ekonomi terbesar ke-8 dunia. PDB per kapita Indonesia juga terus meningkat dan mencapai Rp83,7 juta atau setara USD5.083,4.

*Indonesia's economic growth performance throughout 2025 is maintained at around 5% with an achievement in the third quarter of 2025 of 5.04% (yoy). In terms of economic scale, Indonesia's nominal GDP in 2024 reached USD1.55 trillion. Meanwhile, GDP based on purchasing power parity (PPP) was recorded at USD5.3 trillion, placing Indonesia as the 8th largest economy in the world. Indonesia's GDP per capita also continued to increase, reaching Rp83.7 million or equivalent to USD5,083.4.*

Stabilitas makroekonomi Indonesia tetap terjaga dengan baik. Inflasi terkendali dengan 2,38%YoY. Di pasar keuangan, Indeks Harga Saham Gabungan (IHSG) terus menguat dan berada di level 8.644,26 pada akhir Desember 2025. Nilai tukar rupiah juga relatif stabil di kisaran Rp16.785 per dolar AS pada Desember 2025.

*Indonesia's macroeconomic stability remains well maintained. Inflation is under control at 2.38% YoY. In the financial market, the Composite Stock Price Index (IHSG) continues to strengthen and stands at 8,644.26 at the end of December 2025. The rupiah exchange rate also remained relatively stable at around Rp16,785 per US dollar in December 2025.*

Perjalanan ekonomi sepanjang tahun 2025 menegaskan bahwa stabilitas merupakan hasil dari proses yang terkelola dengan baik, yang terbentuk melalui kebijakan yang adaptif, pengambilan keputusan yang tepat, serta konsistensi dalam merespons dinamika ekonomi yang terjadi.

*The economic journey throughout 2025 confirms that stability is the result of a well-managed process, shaped by adaptive policies, sound decision-making, and consistency in responding to economic dynamics.*

## Penilaian terhadap Kinerja Direksi Tahun 2025

## *Assessment of the Board of Directors' Performance in 2025*

Memperhatikan dinamika ekonomi serta perkembangan ekonomi sepanjang tahun 2025, Dewan Komisaris melaksanakan fungsi pengawasan terhadap pengelolaan Bank Maspion oleh Direksi secara objektif dan berdasarkan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*).

*Taking into account economic dynamics and developments throughout 2025, the Board of Commissioners performs its supervisory function over the management of Bank Maspion by the Board of Directors objectively and based on the principles of good corporate governance.*

Dalam menjalankan fungsi tersebut, Dewan Komisaris melakukan evaluasi secara berkala terhadap kinerja Direksi dengan pendekatan yang terstruktur dan berbasis risiko, guna memastikan optimalisasi seluruh sumber daya Perusahaan secara efektif dan berkelanjutan dengan tujuan menjaga stabilitas operasional, memperkuat ketahanan Perusahaan, serta melindungi kepentingan seluruh pemangku kepentingan.

*In carrying out this function, the Board of Commissioners periodically evaluates the performance of the Board of Directors using a structured and risk-based approach to ensure the effective and sustainable optimization of all Company resources with the aim of maintaining operational stability, strengthening the Company's resilience, and protecting the interests of all stakeholders.*

Dewan Komisaris menilai bahwa Direksi telah menjalankan tugas dan tanggung jawabnya secara optimal serta mampu merespons berbagai tantangan ekonomi sepanjang tahun 2025 dengan baik. Hal ini ditunjukkan oleh perbaikan kualitas total aset Bank di angka Rp22.416.232 juta atau bertumbuh 0,50% dari tahun 2024 yang ditandai dengan penurunan rasio *Non-Performing Loans* (NPL) bruto dari 3,26% di Desember 2024 menjadi 2,26% di 2025 dan perbaikan pada BOPO di tahun 2025 menjadi 97,15%, turun 22,98% dibandingkan tahun 2024 sebesar 120,13%, yang menandakan penguatan efisiensi biaya operasional dan optimalisasi layanan teknologi transaksi digital. Bank akan terus berupaya mempertahankan kualitas NPL yang terkendali serta menjaga kecukupan pencadangan kerugian penurunan nilai (CKPN) secara *prudent*. Di sisi lain secara berkesinambungan,

*The Board of Commissioners considers that the Board of Directors has performed its duties and responsibilities optimally and has been able to respond well to various economic challenges throughout 2025. This is demonstrated by the improvement in the total quality of the Bank's assets to Rp22,416,232 million, or a growth of 0.50% from 2024, which was marked by a decrease in the gross Non-Performing Loans(NPL) ratio from 3.26% in December 2024 to 2.26% in 2025 and an improvement in BOPO in 2025 to 97.15%, down 22.98% compared to 120.13% in 2024, which indicates a strengthening of operational cost efficiency and optimization of digital transaction technology services. The Bank will continue to strive to maintain controlled NPL quality and maintain adequate provisions for impairment losses (CKPN) in a prudent manner. On the other hand, the Bank must continue to maintain liquidity stability,*

Bank harus tetap dapat menjaga kestabilan likuiditas, meningkatkan mitigasi risiko operasional & risiko kredit, menjaga pertumbuhan kredit yang sehat, serta menjaga rasio-rasio keuangan yang stabil.

*improve operational and credit risk mitigation, maintain healthy credit growth, and maintain stable financial ratios.*

Kinerja Bank hingga akhir Desember 2025 menunjukkan realisasi penyaluran kredit sebesar Rp17.343.332 juta atau tercapai 105,33% dari rencana bisnis Bank sebesar Rp16.466.199 juta. Pertumbuhan 5,51% dari tahun 2024 ditopang oleh tiga segmen utama, yaitu Industri Aktivitas Keuangan dan Asuransi dengan kontribusi sebesar 32,78%, diikuti Industri Pengolahan sebesar 32,12% dan Industri Perdagangan Besar dan Eceran sebesar 16,93%, yang secara keseluruhan mencerminkan komposisi portofolio kredit yang terdiversifikasi dan mendukung pertumbuhan yang berkelanjutan.

*The Bank's performance until the end of December 2025 shows that it has disbursed Rp17,343,332 million in loans, or 105.33% of the Bank's business plan of Rp16,466,199 million. The 5.51% growth from 2024 was supported by three main segments, namely the Financial and Insurance Activities Industry with a contribution of 32.78%, followed by the Manufacturing Industry at 32.12% and the Wholesale and Retail Trade Industry at 16.93%, which overall reflects a diversified credit portfolio composition and supports sustainable growth.*

Kemudian, dari sisi kinerja keuangan, kami juga mengapresiasi kinerja Direksi yang berhasil membawa Bank Maspion mencapai *turnaround performance* laba menjadi sebesar Rp31.819 juta pada tahun berjalan. Pencapaian ini mencerminkan efektivitas strategi yang dijalankan serta penguatan fundamental bisnis Bank secara berkelanjutan.

*Furthermore, in terms of financial performance, we also appreciate the Board of Directors' success in bringing Bank Maspion to a turnaround performance with a profit of Rp31,819 million in the current year. This achievement reflects the effectiveness of the strategies implemented and the continuous strengthening of the Bank's business fundamentals.*

## Pengawasan terhadap Perumusan dan Implementasi Strategi Bank Tahun 2025

## *Oversight of the Formulation and Implementation of the Bank's 2025 Strategy*

Sepanjang tahun 2025, Dewan Komisaris secara aktif melaksanakan fungsi pengawasan terhadap arah strategi dan implementasinya guna memastikan Bank Maspion tetap berada pada jalur pertumbuhan yang berkelanjutan di tengah berbagai tantangan dan ketidakpastian dinamika ekonomi global.

*Throughout 2025, the Board of Commissioners actively carried out its supervisory function over the direction of strategy and its implementation to ensure that Bank Maspion remained on track for sustainable growth amid various challenges and uncertainties in the global economic dynamics.*

Dalam menjalankan peran tersebut, Dewan Komisaris memberikan masukan dan arahan terhadap berbagai aspek strategis, mencakup strategi bisnis, manajemen risiko, fungsi audit, serta kepatuhan terhadap regulasi yang berlaku. Pengawasan dilakukan melalui mekanisme penelaahan berkala, rapat bersama Direksi, serta dialog yang konstruktif dan berkesinambungan, sehingga memungkinkan dilakukannya penyesuaian secara tepat waktu apabila diperlukan. Hal tersebut tercermin dalam pelaksanaan rapat sepanjang tahun 2025, di mana Dewan Komisaris telah menyelenggarakan 14 (empat belas) kali Rapat Gabungan bersama Direksi serta 15 (lima belas) kali Rapat Internal Dewan Komisaris sebagai bagian dari pelaksanaan fungsi pengawasan dan koordinasi secara efektif.

*In carrying out this role, the Board of Commissioners provided input and direction on various strategic aspects, including business strategy, risk management, audit functions, and compliance with applicable regulations. Oversight was carried out through periodic reviews, joint meetings with the Board of Directors, and constructive and ongoing dialogue, enabling timely adjustments to be made when necessary. This is reflected in the meetings held throughout 2025, where the Board of Commissioners held 14 (fourteen) Joint Meetings with the Board of Directors and 15 (fifteen) Internal Meetings of the Board of Commissioners as part of the effective implementation of its supervisory and coordination functions.*

Dewan Komisaris juga menekankan pentingnya kewaspadaan dan fleksibilitas dalam merespons perubahan lingkungan usaha. Oleh karena itu, Dewan Komisaris terus mendorong penerapan strategi yang adaptif, pengelolaan risiko yang *prudent*, serta konsistensi pelaksanaan kegiatan usaha yang selaras dengan Rencana Bisnis Bank dengan fokus pertumbuhan yang sehat dan berkelanjutan dengan 5 poin utama yaitu Penguatan Portofolio Kredit, Pemenuhan RPIM, Penguatan Dana Pihak Ketiga (DPK), Transformasi Digital, Peningkatan *Cross-Selling* dan *Fee-Based Income*.

*The Board of Commissioners also emphasized the importance of vigilance and flexibility in responding to changes in the business environment. Therefore, the Board of Commissioners continues to encourage the implementation of adaptive strategies, prudent risk management, and consistent business activities in line with the Bank's Business Plan, focusing on healthy and sustainable growth with five main points, namely Strengthening the Credit Portfolio, Fulfilling RPIM, Strengthening Third Party Funds (DPK), Digital Transformation, and Increasing Cross-Selling and Fee-Based Income.*

## Pandangan Atas Prospek Usaha yang Disusun oleh Direksi

Sejalan dengan arah kebijakan Bank serta mempertimbangkan perkembangan kondisi perekonomian terkini, Manajemen menetapkan dua fokus strategis utama untuk mencapai pertumbuhan bisnis yang berkelanjutan. Dewan Komisaris mendukung prospek usaha tahun 2026 sebagaimana disampaikan Direksi dalam Rencana Bisnis Bank (RBB), serta akan terus melakukan pengawasan atas implementasinya secara konsisten.

Pertama, perluasan kredit korporasi dan peningkatan *fee-based income*. Bank Maspion akan memperluas portofolio kredit dengan fokus pada segmen korporasi melalui pemberian kredit berskala besar kepada korporasi berskala besar dan BUMN, sinergi dengan Kasikornbank (KBANK) dalam menjangkau nasabah grup KBANK dari Thailand dan AEC+3 yang berinvestasi di Indonesia, serta nasabah lokal. Strategi ini didukung oleh penyediaan solusi keuangan terintegrasi, seperti *trade finance, foreign exchange* (forex), dan *remittance*, guna meningkatkan pendapatan berbasis komisi yang lebih berkelanjutan. Pengembangan segmen komersial dan ritel tetap menjadi bagian dari komitmen Bank.

Kedua, transformasi kapabilitas di seluruh level organisasi. Transformasi dilakukan secara menyeluruh untuk memperkuat kapabilitas internal dan daya saing, meliputi: transformasi Teknologi Informasi (TI) untuk memastikan sistem yang aman, andal, dan skalabel; transformasi *Enterprise Risk Management* (ERM) guna meningkatkan efisiensi proses kredit, memperkuat budaya manajemen risiko, serta memitigasi potensi NPL dan menjaga kualitas aset; serta transformasi bisnis, khususnya pada segmen *Commercial & Branch Banking*, agar lebih responsif dan bernilai tambah bagi nasabah.

Ketiga, Seiring pertumbuhan bank dan perubahan pemegang saham pengendali, termasuk peningkatan kepemilikan saham KBANK Group menjadi 89,48% di Bank Maspion, terdapat kebutuhan untuk meninjau kembali *positioning brand* yang hingga kini masih kuat diasosiasikan dengan pemilik sebelumnya. Penguatan struktur kepemilikan ini menegaskan kolaborasi strategis dan fondasi bisnis regional jangka panjang, sekaligus mendukung pengembangan solusi keuangan terintegrasi bagi seluruh klien. Di sisi lain, perubahan arah bisnis ini menuntut penyelarasan identitas dan *positioning brand* agar lebih relevan, kompetitif, serta mampu merepresentasikan transformasi strategis yang sedang dijalankan.

Selain itu, transformasi juga mencakup fungsi pendukung seperti *Human Resources* (HR), *Treasury & Finance*, Audit Internal, Operasional, serta Produk & *Channel*, dengan tujuan membentuk organisasi yang lebih *agile*, inovatif, dan adaptif terhadap dinamika industri perbankan ke depan.

## *Views on Business Prospects Prepared by the Board of Directors*

*In line with the Bank's policy direction and considering the latest economic developments, Management has set two main strategic focuses to achieve sustainable business growth. The Board of Commissioners supports the 2026 business outlook as presented by the Board of Directors in the Bank's Business Plan (RBB) and will continue to consistently monitor its implementation.*

*First, expansion of corporate credit and increase in fee-based income. Bank Maspion will expand its credit portfolio with a focus on the corporate segment by providing large-scale credit to large corporations and state-owned enterprises, synergizing with Kasikornbank (KBANK) in reaching KBANK group customers from Thailand and AEC+3 investing in Indonesia, as well as local customers. This strategy is supported by the provision of integrated financial solutions, such as trade finance, foreign exchange (forex), and remittances, to increase more sustainable commission-based income. The development of the commercial and retail segments remains part of the Bank's commitment.*

*Second, transforming capabilities across all levels of the organization. The transformation is carried out comprehensively to strengthen internal capabilities and competitiveness, including: transforming Information Technology (IT) to ensure secure, reliable, and scalable systems; Enterprise Risk Management (ERM) transformation to improve credit process efficiency, strengthen risk management culture, mitigate potential NPLs, and maintain asset quality; and business transformation, particularly in the Commercial & Branch Banking segment, to be more responsive and add value for customers.*

*Third, with the growth of the bank and changes in controlling shareholders, including an increase in KBANK Group's share ownership to 89.48% in Bank Maspion, there is a need to review the brand positioning, which is still strongly associated with the previous owner. This strengthening of the ownership structure reinforces strategic collaboration and long-term regional business foundations, while supporting the development of integrated financial solutions for all clients. On the other hand, this change in business direction requires the alignment of brand identity and positioning to be more relevant, competitive, and able to represent the strategic transformation that is being carried out.*

*In addition, the transformation also includes supporting functions such as Human Resources (HR), Treasury & Finance, Internal Audit, Operations, and Products & Channels, with the aim of forming an organization that is more agile, innovative, and adaptive to the dynamics of the banking industry in the future.*

## Pandangan Atas Penerapan Tata Kelola Bank

Dewan Komisaris meyakini bahwa penerapan Tata Kelola Perusahaan yang Baik (GCG) akan mengarahkan dan mengelola Bank untuk mencapai kemajuan usaha dan akuntabilitas. Pada akhirnya implementasi GCG yang selaras dengan *best practice* akan mampu menciptakan nilai korporasi secara berkelanjutan dengan tetap memerhatikan kepentingan para pemangku kepentingan lainnya.

Adapun dasar penerapan GCG Bank Maspion yang diwujudkan dalam praktik bisnis Bank sehari-hari, merujuk kepada 5 prinsip dasar aspek Tata Kelola, yaitu Transparansi, Akuntabilitas, Responsibilitas, Independensi dan Kewajaran.

Dengan adanya 5 prinsip dasar tersebut, Bank menjadi perusahaan yang berhasil dan andal dalam mengimplementasikan tata kelola Perusahaan yang baik sekaligus mengeksekusi strategi *sustainability* guna memberi nilai tambah bagi bisnis dan pemangku kepentingan (*stakeholders*) serta menjadi salah satu pendorong untuk meningkatkan tindakan nyata dan komitmen dalam aspek keberlanjutan.

## *Views on the Implementation of Good Corporate Governance*

*The Board of Commissioners believes that the implementation of Good Corporate Governance (GCG) will guide and manage the Bank to achieve business progress and accountability. Ultimately, the implementation of GCG in line with best practices will be able to create sustainable corporate value while still paying attention to the interests of other stakeholders.*

*The basis for the implementation of GCG at Bank Maspion, which is reflected in the Bank's daily business practices, refers to the 5 basic principles of governance, namely Transparency, Accountability, Responsibility, Independence, and Fairness.*

*With these five basic principles, the Bank has become a successful and reliable company in implementing good corporate governance while executing sustainability strategies to provide added value to the business and stakeholders, as well as becoming one of the drivers for increasing concrete actions and commitments in the aspect of sustainability.*

## Penilaian Kinerja Komite di Bawah Dewan Komisaris

Sebagai bagian integral dari sistem pengawasan dan tata kelola perusahaan, Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi di bawah Dewan Komisaris berperan strategis dalam mendukung efektivitas pengawasan dan pemberian arahan kepada Direksi. Komite-komite tersebut memberikan masukan yang komprehensif, analisis mendalam, serta alternatif solusi atas berbagai isu strategis sebelum disampaikan kepada Direksi untuk dipertimbangkan dalam pengambilan keputusan. Untuk memastikan pelaksanaan tugas berjalan secara optimal, Dewan Komisaris secara berkala melakukan evaluasi atas kinerja masing-masing komite guna menilai efisiensi, efektivitas, serta kesesuaiannya dengan prinsip tata kelola perusahaan yang baik.

Informasi lebih lanjut tentang Komite dibawah Dewan Komisaris tersedia di bagian Tata Kelola Perusahaan dari laporan ini, pada halaman 204-206.

## *Performance Assessment of Committees Under the Board of Commissioners*

*As an integral part of the company's supervisory and governance system, the Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Committee under the Board of Commissioners play a strategic role in supporting the effectiveness of supervision and providing guidance to the Board of Directors. These committees provide comprehensive input, in-depth analysis, and alternative solutions to various strategic issues before they are submitted to the Board of Directors for consideration in decision-making. To ensure that tasks are carried out optimally, the Board of Commissioners periodically evaluates the performance of each committee to assess its efficiency, effectiveness, and compliance with good corporate governance principles.*

*Further information regarding the Committees under the Board of Commissioners is available in the Corporate Governance section of this report on pages 204-206.*

## Perubahan Komposisi Dewan Komisaris di Tahun 2025

Pada tahun 2025, komposisi Dewan Komisaris Perseroan mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) yang diselenggarakan pada 27 Mei 2025 telah menyetujui pengangkatan Bapak Rony Teja Sukmana sebagai Anggota Komisaris Independen. Dewan Komisaris terdiri dari lima (5) orang, yaitu 1 (satu) Komisaris Utama, 1 (satu) Komisaris, dan 3 (tiga) Komisaris Independen.

Seluruh anggota Dewan Komisaris merupakan profesional dengan latar belakang pendidikan, keahlian, serta pengalaman yang beragam, dan telah memenuhi seluruh persyaratan yang ditetapkan. Selain

## *Changes in the Composition of the Board of Commissioners in 2025*

*In 2025, the composition of the Company's Board of Commissioners changed in accordance with the resolution of the Annual General Meeting of Shareholders (AGMS) held on May 27, 2025, which approved the appointment of Mr. Rony Teja Sukmana as Independent Commissioner. The Board consists of five members: one President Commissioner, one Commissioner, and three Independent Commissioners.*

*All members of the Board of Commissioners are professionals with diverse educational backgrounds, expertise, and experience, and have fulfilled all applicable requirements. In addition, they have passed the*

itu, mereka juga telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) bagi Pihak Utama sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

*Fit and Proper Test for Primary Parties as stipulated in Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Fit and Proper Assessments for Primary Parties of Financial Services Institutions.*

Adapun komposisi Dewan Komisaris Perseroan per 31 Desember 2025 adalah sebagai berikut:

*As of December 31, 2025, the composition of the Board of Commissioners is as follows:*

Komisaris Utama : Chat Luangarpa
Komisaris : Diana Alim
Komisaris Independen : Alan Jenviphakul
Komisaris Independen : Pardi Kendy
Komisaris Independen : Rony Teja Sukmana

*President Commissioner: Chat Luangarpa*
*Commissioner: Diana Alim*
*Independent Commissioner: Alan Jenviphakul*
*Independent Commissioner: Pardi Kendy*
*Independent Commissioner: Rony Teja Sukmana*

## Apresiasi dan Penutup

## *Appreciation and Closing*

Kami meyakini bahwa peningkatan yang baik Bank Maspion tidak terlepas dari sinergi yang kuat antara seluruh jajaran manajemen dan karyawan dalam menghadirkan layanan perbankan yang unggul dan berfokus pada nasabah. Semangat #WECAN terus menjadi fondasi dalam setiap langkah kami untuk melampaui ekspektasi nasabah maupun para pemegang saham serta menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan.

*We believe that Bank Maspion's impressive growth is inseparable from the strong synergy between all levels of management and employees in providing superior, customer-focused banking services. The spirit of #WECAN continues to be the foundation of every step we take to exceed the expectations of our customers and shareholders and create long-term value for all stakeholders.*

Dengan komitmen yang konsisten terhadap penyediaan layanan perbankan yang terpadu, adaptif, dan berkualitas, kami optimis Bank Maspion akan terus mencatatkan kinerja yang berkelanjutan di tengah dinamika industri yang terus berkembang.

*With our consistent commitment to providing integrated, adaptive, and high-quality banking services, we are optimistic that Bank Maspion will continue to record sustainable performance amid the ever-evolving dynamics of the industry.*

Sebagai penutup, kami menyampaikan apresiasi kepada Direksi, jajaran manajemen, dan seluruh karyawan atas dedikasi, integritas, serta kontribusi nyata dalam menjaga tata kelola perusahaan yang baik secara berkelanjutan. Ucapan terima kasih juga kami sampaikan kepada para mitra kerja dan seluruh pemangku kepentingan atas kepercayaan dan dukungan yang terus diberikan.

*In closing, we would like to express our appreciation to the Board of Directors, management, and all employees for their dedication, integrity, and tangible contributions in maintaining good corporate governance on an ongoing basis. We would also like to thank our partners and all stakeholders for their continued trust and support.*

Kami menatap tahun 2026 dengan semangat baru, menyongsong pelaksanaan *strategic plan* dan *corporate transformation strategy* yang lebih inovatif, kolaboratif, dan berorientasi pada keberlanjutan, guna memperkuat posisi Bank Maspion sebagai institusi perbankan yang tepercaya dan bertumbuh secara berkesinambungan.

*We look forward to 2026 with renewed enthusiasm, welcoming the implementation of a more innovative, collaborative, and sustainability-oriented strategic plan and corporate transformation strategy, in order to strengthen Bank Maspion's position as a trusted and continuously growing banking institution.*

Atas nama Dewan Komisaris
*On Behalf of the Board of Commissioners*



**Chat Luangarpa**
Komisaris Utama
*President Commissioner*

# Laporan Direksi

## *Board of Directors Report* [OJK D.1][GRI 2-22]



**Kasemsri Charoensiddhi**
**Direktur Utama**
President Director

**Para pemegang saham dan pemangku kepentingan yang kami hormati,**

Puji dan syukur kami panjatkan kepada Tuhan Yang Maha Esa atas segala rahmat, berkah, dan kesempatan yang diberikan-Nya kepada Bank Maspion disepanjang tahun 2025 yang merupakan tahun penuh tantangan, namun juga penuh peluang bagi Bank Maspion. Dengan dedikasi, kerja keras dan kolaborasi antara Direksi, Dewan Komisaris, jajaran manajemen, dan seluruh karyawan, Bank Maspion dapat menghadapi dinamika bisnis yang semakin kompleks dan menjadikannya sebagai dorongan untuk tumbuh dan memberikan dampak yang positif terhadap kinerja Perseroan.

Melalui laporan ini, kami menyampaikan gambaran menyeluruh mengenai kinerja Bank Maspion sepanjang tahun buku 2025, termasuk arah strategi, capaian operasional, prospek usaha, serta komitmen Perseroan terhadap penerapan tata kelola perusahaan yang baik dan prinsip keuangan berkelanjutan. Laporan ini diharapkan dapat memberikan pemahaman yang komprehensif mengenai posisi Bank Maspion saat ini sekaligus arah pengembangan dan keberlanjutan Bank Maspion di masa mendatang.

### Kondisi Perekonomian Tahun 2025

Tahun 2025 diwarnai oleh ketidakpastian ekonomi global dan ketegangan perdagangan internasional yang tetap memengaruhi aktivitas ekonomi berbagai negara. Di tengah tekanan tersebut, Indonesia menunjukkan daya tahan ekonomi yang relatif baik dengan pertumbuhan GDP yang diproyeksikan sekitar 5,0–5,1% pada 2025, didukung oleh konsumsi rumah tangga, belanja pemerintah, dan investasi domestik yang solid meskipun pertumbuhan global melambat dan negara mitra dagang utama menunjukkan perlambatan ekonomi.

***Respected Shareholders and Stakeholders,***

*We extend our gratitude and praise to Almighty God for the blessings, grace, and opportunities granted to Bank Maspion throughout 2025, a year filled with challenges, yet also abundant opportunities for the Bank. Through dedication, hard work, and strong collaboration among the Board of Directors, the Board of Commissioners, management, and all employees, Bank Maspion successfully navigated increasingly complex business dynamics and transformed them into momentum for growth and positive contributions to the Company's performance.*

*Through this report, we present a comprehensive overview of Bank Maspion's performance for the 2025 fiscal year, including its strategic direction, operational achievements, business prospects, and the Company's commitment to implementing Good Corporate Governance and sustainable finance principles. This report is intended to provide a clear understanding of Bank Maspion's current position, as well as its future development direction and sustainability initiatives.*

### *Economic Conditions in 2025*

*The year 2025 was marked by global economic uncertainty and ongoing international trade tensions that continued to affect economic activity across many countries. Amid these pressures, Indonesia demonstrated relatively strong economic resilience, with GDP growth projected at approximately 5.0–5.1% in 2025, supported by solid household consumption, government spending, and domestic investment, despite slowing global growth and economic deceleration among key trading partners.*

Bank Indonesia (BI) mengambil langkah kebijakan moneter yang akomodatif untuk menopang pertumbuhan ekonomi dengan mempertahankan suku bunga acuan (BI-*Rate*) di 4,75%, sebagai bagian dari upaya menjaga stabilitas nilai tukar, mengendalikan inflasi, dan mendorong pertumbuhan kredit serta aktivitas ekonomi di dalam negeri. Selain itu, Indonesia terus mencatat surplus perdagangan yang solid sepanjang tahun, mencerminkan kinerja ekspor dan neraca perdagangan yang tetap positif meskipun menghadapi dinamika global.

*Bank Indonesia (BI) adopted an accommodative monetary policy stance to support economic growth by maintaining the benchmark interest rate (BI-Rate) at 4.75%, as part of efforts to safeguard exchange rate stability, control inflation, and stimulate credit growth and domestic economic activity. In addition, Indonesia continued to record a solid trade surplus throughout the year, reflecting sustained export performance and a positive trade balance despite global economic dynamics.*

## Strategi dan Kebijakan Tahun 2025

## *Strategies and Policies in 2025*

Di tahun 2025, Bank Maspion terus memperkuat komitmennya untuk beradaptasi di tengah dinamika industri perbankan dan tantangan ekonomi global. Berlandaskan visi dan misi yang jelas, Bank menjalankan strategi yang terarah guna menjaga stabilitas, meningkatkan daya saing, serta mendorong pertumbuhan yang berkelanjutan bagi seluruh pemangku kepentingan.

*In 2025, Bank Maspion continues to strengthen its commitment to adapt amid the dynamics of the banking industry and global economic challenges. Based on a clear vision and mission, the Bank implements targeted strategies to maintain stability, enhance competitiveness, and drive sustainable growth for all stakeholders.*

Bank berkomitmen mencapai pertumbuhan yang berkelanjutan melalui penguatan ekspansi kredit, peningkatan kualitas manajemen risiko, optimalisasi pendanaan, serta efisiensi operasional. Bank menargetkan pertumbuhan kredit dengan fokus pada segmen korporasi dan sektor-sektor yang dinilai tangguh seperti industri pengolahan, perdagangan, serta aktivitas keuangan dan asuransi, sambil tetap menjaga rasio NPL di bawah 3% melalui penguatan kebijakan risiko dan peningkatan pencadangan (CKPN dan LLP). Dari sisi pendanaan, Bank menargetkan pertumbuhan dari sisi CASA, dengan di saat yang sama, Bank melakukan evaluasi jaringan kantor untuk meningkatkan efisiensi operasional.

*The Bank is committed to achieving sustainable growth through strengthening credit expansion, improving risk management quality, optimizing funding, and operational efficiency. The Bank targets credit growth with a focus on the corporate segment and sectors that are considered resilient, such as the manufacturing industry, trade, and financial and insurance activities, while maintaining the NPL ratio below 3% through strengthening risk policies and increasing provisions (CKPN and LLP). In terms of funding, the Bank targets growth from CASA, while at the same time evaluating its office network to improve operational efficiency.*

Dalam jangka menengah dan panjang, Bank menargetkan pertumbuhan dan profitabilitas yang berkelanjutan melalui peningkatan rasio ROE, NIM, dan CASA, serta penguatan *fee-based income* dari berbagai layanan seperti *trade finance*, transaksi valuta asing, dan QRIS guna mendiversifikasi sumber pendapatan. Bank juga berupaya memperkuat posisi pasar dan pengenalan brand dengan menonjolkan nilai kepercayaan dan keamanan, serta meningkatkan infrastruktur teknologi informasi agar sistem perbankan semakin aman, andal, dan mampu menjangkau lebih banyak nasabah.

*In the medium and long term, the Bank targets sustainable growth and profitability through increasing ROE, NIM, and CASA ratios, as well as strengthening fee-based income from various services such as trade finance, foreign exchange transactions, and QRIS to diversify revenue sources. The Bank also strives to strengthen its market position and brand recognition by emphasizing the values of trust and security, as well as improving its information technology infrastructure to make the banking system more secure, reliable, and able to reach more customers.*

Dalam menjalankan strategi di sepanjang tahun 2025, Bank memiliki sejumlah keunggulan kompetitif yang mendukung pertumbuhan bisnisnya, antara lain sumber daya manusia yang kompeten dan terus dikembangkan melalui program pelatihan berkelanjutan, biaya transaksi dan suku bunga yang kompetitif, serta jaringan kantor yang tersebar di delapan provinsi strategis di Indonesia. Bank juga menyasar segmen pasar yang resilien seperti korporasi, ritel, perdagangan, industri dan pendekatan komunitas maupun kerja sama dengan berbagai institusi. Selain itu, dukungan KBANK sebagai *ultimate shareholder* memberikan nilai tambah melalui skala operasi yang lebih besar, akses sumber daya, serta *transfer of knowledge* untuk memperkuat pengembangan usaha Bank sesuai kebutuhan dan kondisi domestik.

*In implementing its strategy throughout 2025, the Bank has a number of competitive advantages that support its business growth, including competent human resources that are continuously developed through ongoing training programs, competitive transaction costs and interest rates, and a network of offices spread across eight strategic provinces in Indonesia. The Bank also targets resilient market segments such as corporations, retail, trade, industry, and community approaches as well as cooperation with various institutions. In addition, the support of KBANK as the ultimate shareholder provides added value through a larger scale of operations, access to resources, and transfer of knowledge to strengthen the Bank's business development in accordance with domestic needs and conditions.*

## Peranan Direksi dalam Perumusan Strategi dan Proses yang Dilakukan untuk Memastikan Implementasi Strategi dan Kebijakan Tahun 2025

Direksi Bank Maspion secara konsisten menyusun strategi dan kebijakan jangka pendek maupun menengah setiap tahunnya yang dituangkan dalam Rencana Korporasi dan Rencana Bisnis Bank (RBB). Bersama jajaran manajemen senior, Direksi secara berkala melakukan evaluasi atas strategi, kebijakan, serta implementasinya di seluruh level organisasi guna memastikan keselarasan dengan perkembangan bisnis dan pencapaian target yang telah ditetapkan. Direksi juga memastikan seluruh unit kerja memahami dan menerapkan strategi secara konsisten, dengan menerapkan proses yang terstruktur dan disiplin pada tahun 2025 yang mencakup perencanaan strategis, penetapan sasaran yang jelas, pengembangan dan persetujuan kebijakan, pengawasan berkelanjutan, serta penguatan akuntabilitas di seluruh tingkat manajemen dan unit kerja.

Dalam mengembangkan target bisnis dan kebijakan strategis yang komprehensif, Direksi mempertimbangkan berbagai faktor, termasuk tren pasar, protokol manajemen risiko, serta kepentingan para pemangku kepentingan guna menetapkan arah kebijakan yang jelas dan merumuskan jalur pertumbuhan yang berkelanjutan. Selain itu, Direksi mendorong partisipasi aktif seluruh bagian organisasi dalam menyampaikan ide dan inovasi yang mendukung pencapaian tujuan Bank, sehingga setiap langkah strategis yang diambil berfokus pada peningkatan kinerja, penguatan tata kelola, serta menjaga kesehatan keuangan Bank secara optimal dan berkesinambungan.

## Pencapaian Kinerja dan Realisasi Target 2025

Implementasi strategi bisnis sepanjang tahun 2025 menunjukkan arah perkembangan yang positif bagi Bank Maspion, baik dari sisi operasional maupun keuangan. Di tengah dinamika dan tantangan industri perbankan, Bank berfokus pada pengembangan segmen *corporate* dan *commercial* sebagai penggerak utama pertumbuhan bisnis. Bank juga secara konsisten menjaga tingkat suku bunga yang kompetitif guna mempertahankan daya saing sekaligus mengelola kinerja intermediasi secara *prudent*. Meskipun masih terdapat ruang untuk optimalisasi, berbagai inisiatif seperti peningkatan kualitas layanan, penguatan kolaborasi dengan mitra, serta penyesuaian strategi bisnis secara bertahap telah memberikan kontribusi terhadap perbaikan kinerja secara keseluruhan dan mencerminkan langkah yang konsisten menuju arah pertumbuhan yang lebih sehat dan terukur.

Di tahun 2025, Bank Maspion melanjutkan pengembangan dan optimalisasi *platform mobile banking* yang telah diluncurkan pada tahun sebelumnya dengan terus memperluas dan meningkatkan layanannya untuk mendukung transaksi domestik dan menghadirkan solusi komprehensif bagi kebutuhan transaksi ritel maupun *merchant*. Upaya ini sejalan dengan komitmen Bank dalam meningkatkan kapabilitas perbankan digital guna merespons dinamika pasar dan perkembangan teknologi yang semakin pesat. Peningkatan layanan *Mobile Banking* tercermin pada tiga indikator utama, yaitu pertumbuhan jumlah nasabah sebesar 16,66%, dari 31.553 nasabah pada tahun 2024 menjadi

## *The Role of the Board of Directors in Strategy Formulation and the Process to Ensure the Implementation of Strategies and Policies in 2025*

*The Board of Directors of Bank Maspion consistently formulates short- and medium-term strategies and policies each year, which are outlined in the Corporate Plan and the Bank's Business Plan (RBB). Together with senior management, the Board of Directors conducts periodic evaluations of strategies, policies, and their implementation across all levels of the organization to ensure alignment with business developments and the achievement of established targets. The Board also ensures that all work units understand and consistently implement these strategies by applying structured and disciplined processes throughout 2025, encompassing strategic planning, clear target setting, policy development and approval, continuous oversight, and strengthened accountability at every level of management and across all business units.*

*In developing comprehensive business targets and strategic policies, the Board of Directors takes into account various factors, including market trends, risk management protocols, and stakeholder interests, in order to establish clear policy direction and formulate a sustainable growth path. Furthermore, the Board encourages active participation from all parts of the organization in contributing ideas and innovations that support the Bank's objectives, ensuring that every strategic step taken focuses on performance enhancement, strengthened governance, and the optimal and sustainable maintenance of the Bank's financial soundness.*

## *2025 Performance Achievements and Target Realization*

*The implementation of business strategies throughout 2025 shows a positive direction for Bank Maspion, both operationally and financially. Amidst the dynamics and challenges of the banking industry, the Bank focuses on developing the corporate and commercial segments as the main drivers of business growth. The Bank also consistently maintains competitive interest rates in order to remain competitive while managing its intermediation performance prudently. Although there is still room for optimization, various initiatives such as improving service quality, strengthening collaboration with partners, and gradually adjusting business strategies have contributed to overall performance improvement and reflect consistent steps towards healthier and more measurable growth.*

*In 2025, Bank Maspion continued to develop and optimize its mobile banking platform, which was launched the previous year, by expanding and improving its services to support domestic transactions and provide comprehensive solutions for retail and merchant transaction needs. This effort is in line with the Bank's commitment to improving its digital banking capabilities in order to respond to market dynamics and rapid technological developments. The improvement in Mobile Banking services is reflected in three main indicators, namely a 16.66% growth in the number of customers, from 31,553 customers in 2024 to 36,810 customers in 2025, an increase in transaction frequency from*

36.810 nasabah pada tahun 2025, peningkatan frekuensi transaksi dari 1.910.798 menjadi 2.386.872, serta pertumbuhan volume transaksi sebesar 7,74%, dari 2.492.579 pada tahun 2024 menjadi 2.685.540 pada tahun 2025, yang menunjukkan tren adopsi dan pemanfaatan layanan digital yang berkelanjutan.

*1,910,798 to 2,386,872, and a 7.74% growth in transaction volume, from 2,492,579 in 2024 to 2,685,540 in 2025, indicating a trend of continuous adoption and utilization of digital services.*

Di tengah berbagai tantangan yang dihadapi, Bank tetap menunjukkan kinerja yang solid dengan merealisasikan penyaluran kredit hingga akhir Desember 2025 sebesar Rp17.343.332 juta, tercapai 105,33% dari rencana bisnis Bank sebesar Rp16.466.199 juta dan tumbuh sebesar 5,51% dibandingkan tahun 2024 sebesar Rp16.438.254 juta. Dana Pihak Ketiga (DPK) Bank pada akhir Desember 2025 tercatat sebesar Rp11.849.990 juta tercapai 88,91% dari rencana bisnis Bank sebesar Rp13.327.502 juta. Dengan pencapaian penyaluran kredit dan DPK tersebut, maka rasio LDR Bank terealisasi sebesar 146,36% di atas rencana bisnis Bank sebesar 123,55%.

*Amidst various challenges, the Bank continued to show solid performance by realizing credit distribution until the end of December 2025 amounting to Rp17,343,332 million, achieving 105.33% of the Bank's business plan of Rp16,466,199 million and growing by 5.51% compared to 2024 amounting to Rp16,438,254 million. The Bank's Third Party Funds (DPK) at the end of December 2025 were recorded at Rp11,849,990 million, achieving 88.91% of the Bank's business plan of Rp13,327,502 million. With the achievement of credit distribution and DPK, the Bank's LDR ratio was realized at 146.36%, above the Bank's business plan of 123.55%.*

Dari sisi profitabilitas, Bank Maspion mencatat pertumbuhan yang baik di laba sebelum pajak dan laba bersih setelah pajak per akhir Desember 2025 masing-masing sebesar Rp47.454 juta dan Rp31.819 juta atau bertumbuh masing-masing sebesar 115,24% dan 112,87% dari pencapaian tahun 2024.

*In terms of profitability, Bank Maspion recorded good growth in profit before tax and net profit after tax at the end of December 2025, amounting to Rp47,454 million and Rp31,819 million, respectively, or growing by 115.24% and 112.87% from the 2024 achievements.*

Sementara BOPO dan CIR terealisasi masing-masing sebesar 97,15% dan 78,40% keduanya turun dari tahun sebelumnya yakni masing-masing sebesar 120,13% dan 92,13%. Realisasi BOPO dan CIR mencerminkan efektivitas pengendalian biaya Bank.

*Meanwhile, BOPO and CIR were realized at 97.15% and 78.40% respectively, both decreasing from the previous year, which were 120.13% and 92.13%, respectively. The realization of BOPO and CIR reflects the effectiveness of the Bank's cost control.*

Dari segi keberlanjutan sosial Bank Maspion menunjukkan komitmen yang baik melalui berbagai inisiatif yang dijalankan sepanjang tahun 2025. Salah satu implementasinya adalah penyelenggaraan program Literasi dan Inklusi Keuangan yang secara rutin diadakan tiap tahun, yang berkontribusi pada peningkatan pemahaman masyarakat mengenai pengelolaan keuangan serta perluasan akses layanan keuangan bagi individu dan kelompok yang sebelumnya memiliki keterbatasan akses. Program ini sejalan dengan upaya Bank dalam mendukung pembangunan ekonomi yang inklusif dan berkelanjutan.

*In terms of social sustainability, Bank Maspion demonstrates a strong commitment through various initiatives carried out throughout 2025. One of the implementations is the Financial Literacy and Inclusion program, which is routinely held every year, contributing to increasing public understanding of financial management as well as expanding access to financial services for individuals and groups who previously had limited access. This program is in line with the Bank's efforts to support inclusive and sustainable economic development.*

## Kendala yang Dihadapi dan Antisipasi yang Dilakukan

## *Challenges Faced and Mitigation Measures Taken*

Tahun 2025 merupakan periode yang penuh dinamika bagi Bank Maspion, ditandai dengan ketidakpastian ekonomi global dan meningkatnya volatilitas pasar keuangan. Dalam kondisi tersebut, permintaan kredit menjadi lebih selektif, dengan sebagian besar peluang pembiayaan terkonsentrasi pada aset berkualitas tinggi yang juga menjadi incaran banyak bank. Situasi ini memicu persaingan yang semakin ketat dan tekanan harga, yang pada akhirnya berdampak pada potensi pendapatan. Menyikapi hal tersebut, Bank secara proaktif menyesuaikan strategi pendanaan, termasuk melakukan *repricing* deposito, guna menjaga keseimbangan biaya dana serta mempertahankan stabilitas *margin* secara berkelanjutan.

*The year 2025 is a period full of dynamics for Bank Maspion, marked by global economic uncertainty and increasing volatility in financial markets. Under these conditions, credit demand becomes more selective, with most financing opportunities concentrated on high-quality assets that are also targeted by many banks. This situation triggers increasingly intense competition and price pressures, which ultimately affect revenue potential. In response to this, the Bank proactively adjusts its funding strategy, including repricing deposits, in order to maintain a balance in funding costs and sustain margin stability.*

Di sisi likuiditas, dinamika pergerakan dana pihak ketiga turut menjadi perhatian, terutama dalam upaya mempercepat penguatan dana murah (CASA). Bank menyadari bahwa optimalisasi CASA memerlukan dukungan infrastruktur dan penguatan sistem teknologi, termasuk pengembangan kapabilitas di sisi IT seperti integrasi layanan pembayaran (misalnya BI-FAST). Oleh karena itu, berbagai inisiatif penguatan teknologi dan operasional terus dilakukan untuk mendukung pertumbuhan likuiditas yang lebih stabil dan berkelanjutan ke depan.

*On the liquidity front, the dynamics of third-party fund movements also warrant attention, particularly in efforts to accelerate the enhancement of low-cost funds (CASA). The bank recognizes that optimizing CASA requires support in infrastructure and the strengthening of technology systems, including the development of IT capabilities such as the integration of payment services (e.g., BI-FAST). Consequently, various initiatives to reinforce technology and operations continue to be undertaken to support more stable and sustainable liquidity growth in the future.*

Dengan perkembangan teknologi digital yang pesat telah menghadirkan tantangan tersendiri dalam aspek keamanan siber dan inovasi layanan, di mana ancaman yang semakin kompleks menuntut penguatan sistem perlindungan yang lebih canggih. Menanggapi hal tersebut, Bank Maspion memperkuat postur keamanan siber melalui pembentukan *Cyber Security Operation Center* (CSOC) serta Implementasi berbagai kontrol seperti *Network Access Control* (NAC), *Endpoint Detection & Response* (EDR), *Data Loss Prevention* (DLP), *Privilege Access Management* (PAM), serta perlindungan *email* dan *web* guna menjaga sistem dan data dari potensi ancaman. Bank juga melanjutkan pembangunan ulang *platform* digital dengan standar keamanan yang lebih tinggi serta memperkuat infrastruktur BI-FAST melalui segmentasi jaringan, kebijakan akses ketat berbasis *whitelist*, *hardening* sesuai standar keamanan, pengamanan komunikasi data, serta penyelesaian audit dan *penetration test* dengan seluruh rekomendasi telah ditindaklanjuti. Upaya ini turut didukung dengan peningkatan kesadaran dan pelatihan karyawan terkait keamanan siber guna memastikan perlindungan optimal terhadap data dan transaksi nasabah.

*The rapid development of digital technology has presented its own challenges in terms of cybersecurity and service innovation, where increasingly complex threats demand more sophisticated protection systems. In response, Bank Maspion has strengthened its cybersecurity posture by establishing a Cyber Security Operation Center (CSOC) and implementing various controls such as Network Access Control (NAC), Endpoint Detection & Response (EDR), Data Loss Prevention (DLP), Privilege Access Management (PAM), and email and web protection to safeguard its systems and data from potential threats. The bank is also continuing to rebuild its digital platform with higher security standards and strengthening its BI-FAST infrastructure through network segmentation, strict whitelist-based access policies, hardening in accordance with security standards, data communication security, and the completion of audits and penetration tests with all recommendations followed up. These efforts are supported by increased employee awareness and training on cybersecurity to ensure optimal protection of customer data and transactions.*

## Penerapan Tata Kelola Perusahaan yang Baik

## *Implementation of Good Corporate Governance*

Pencapaian kinerja Bank Maspion sepanjang tahun 2025 tidak terlepas dari komitmen Perseroan dalam memperkuat penerapan praktik *Good Corporate Governance* (GCG) secara konsisten dan berkelanjutan. Bank senantiasa memastikan bahwa seluruh proses pengelolaan usaha dilaksanakan selaras dengan ketentuan peraturan perundang-undangan yang berlaku serta mengacu pada *best practice* tata kelola yang baik.

*Bank Maspion's performance achievements throughout 2025 are inseparable from the Company's commitment to consistently and sustainably strengthening the implementation of Good Corporate Governance (GCG) practices. The Bank continuously ensures that all business management processes are carried out in compliance with prevailing laws and regulations and in reference to governance best practices.*

Komitmen tersebut diwujudkan melalui sinergi Direksi, Dewan Komisaris, dan seluruh pegawai dalam menerapkan prinsip transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran di setiap aspek operasional serta pengambilan keputusan, disertai evaluasi dan penyempurnaan praktik GCG secara berkelanjutan. Dengan tata kelola yang kuat, Bank meyakini fondasi organisasi akan semakin kokoh dalam mendukung pertumbuhan usaha yang sehat, berkelanjutan, dan selaras dengan visi serta misi Perseroan.

*This commitment is realized through the synergy of the Board of Directors, the Board of Commissioners, and all employees in applying the principles of transparency, accountability, responsibility, independence, and fairness across all operational aspects and decision-making processes, accompanied by ongoing evaluation and enhancement of GCG practices. With strong governance in place, the Bank believes its organizational foundation will become increasingly solid in supporting healthy, sustainable business growth aligned with the Company's vision and mission.*

- Implementasi Sistem Pelaporan Pelanggaran
  Bank menerapkan Sistem Pelaporan Pelanggaran (*Whistleblowing System*) dengan prinsip rahasia, umum, bertanggung jawab, dan independen. Kerahasiaan identitas pelapor maupun kasus yang dilaporkan dijaga secara ketat, disertai dengan pemberian perlindungan bagi pelapor. Selain itu, Bank dapat memberikan penghargaan dan insentif yang

- *Implementation of the Whistleblowing System*
  *The Bank implements a Whistleblowing System based on the principles of confidentiality, transparency, accountability, and independence. The confidentiality of the whistleblower's identity and reported cases is strictly maintained, along with appropriate protection for whistleblowers. The Bank may also provide rewards and incentives, the value of which is adjusted*

nilainya disesuaikan dengan potensi kerugian yang berhasil dihindari. Untuk memastikan efektivitas implementasinya, sistem ini disosialisasikan kepada seluruh karyawan dan pihak eksternal agar dapat dimanfaatkan sebagai sarana pelaporan pelanggaran secara tepat dan bertanggung jawab.

- Implementasi Sistem Manajemen Risiko
  Pada evaluasi terhadap implementasi manajemen risiko dan pengendalian internal Bank dilakukan oleh SKAI dan akan menyampaikan hasil evaluasi kepada Direktur Utama dan Dewan Komisaris. SKAI melakukan pemeriksaan secara independen dan objektif terhadap aktivitas di setiap unit kerja termasuk prosedur dan kegiatan operasional secara berkala. Efektifitas penerapan manajemen risiko yang dilakukan oleh bank telah dievaluasi secara berkala oleh Komite Pemantau Risiko berdasarkan laporan berkala yang disampaikan oleh Satuan Kerja Manajemen Risiko. Selama tahun 2025, Direksi menilai bahwa Manajemen risiko dan Pengendalian internal Bank telah berjalan secara baik dan memadai.

- Penilaian atas Kinerja Organ Pendukung di bawah Direksi

  Sepanjang tahun 2025, enam organ pendukung di bawah Direksi Komite Aset & Liabilitas, Komite Manajemen Risiko, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Produk dan Kebijakan, serta Komite Sumber Daya Manusia menjalankan perannya sesuai dengan tugas dan kewenangan masing-masing. Melalui forum komite tersebut, berbagai kebijakan strategis, pengelolaan risiko, pengembangan produk, penguatan teknologi, serta pengelolaan sumber daya manusia dibahas dan dievaluasi secara terstruktur guna mendukung efektivitas pengambilan keputusan, penguatan tata kelola, serta pencapaian kinerja Bank yang berkelanjutan. Untuk informasi lebih lanjut tentang Komite dibawah Direksi tersedia dalam bagian Tata Kelola Perusahaan dari laporan ini, pada halaman 215 dan 252-287.

*based on the potential losses successfully prevented. To ensure effective implementation, this system is regularly socialized to all employees and external parties so that it can be properly and responsibly utilized as a reporting mechanism for violations.*

- *Implementation of the Risk Management System*
  *Evaluation of the Bank's risk management and internal control implementation is conducted by the Internal Audit Unit (SKAI), which reports its findings to the President Director and the Board of Commissioners. SKAI performs independent and objective audits of activities across all work units, including procedures and operational activities, on a regular basis. The effectiveness of the Bank's risk management implementation is also periodically reviewed by the Risk Oversight Committee based on regular reports submitted by the Risk Management Unit. Throughout 2025, the Board of Directors assessed that the Bank's risk management and internal control systems were implemented properly and adequately.*

- *Assessment of the Performance of Supporting Organs Under the Board of Directors*
  *Throughout 2025, six supporting organs under the Board of Directors the Asset & Liability Committee, Risk Management Committee, Credit Committee, Information Technology Steering Committee, Product and Policy Committee, and Human Resources Committee performed their roles in accordance with their respective duties and authorities. Through these committee forums, various strategic policies, risk management initiatives, product development, technology enhancement, and human resource management matters were discussed and evaluated in a structured manner to support effective decision-making, strengthen governance, and achieve sustainable Bank performance. Further information regarding the Committees under the Board of Directors is available in the Corporate Governance section of this report on pages 215 and 252-287.*

## Prospek Usaha dan Strategi Tahun 2026

Dalam mewujudkan visi dan misi, Bank Maspion menetapkan arah kebijakan yang berfokus pada pertumbuhan berkelanjutan melalui perluasan kredit di segmen korporasi, termasuk perusahaan berskala besar, serta penguatan sinergi dengan KBANK untuk menjangkau nasabah Thailand dan kawasan AEC+3 yang berinvestasi di Indonesia. Strategi ini didukung oleh pengembangan solusi keuangan terintegrasi seperti *trade finance, foreign exchange*, dan *remittance* guna meningkatkan *fee-based income* sebagai sumber pendapatan yang lebih berkelanjutan, tanpa mengesampingkan pengembangan segmen komersial dan ritel.

Untuk mendukung arah strategis tersebut, Bank telah melakukan transformasi menyeluruh sejak tahun 2025 dan akan terus dilakukan di 2026 yang mencangkup seluruh level organisasi, mencakup penguatan infrastruktur dan keamanan Teknologi Informasi, optimalisasi kinerja

## *Business Prospect and Strategy 2026*

*In pursuing its vision and mission, Bank Maspion has established a policy direction focused on sustainable growth through the expansion of corporate lending, including large-scale financing to sovereign institutions and state-owned enterprises (SOEs), as well as strengthening synergy with KBANK to serve Thai clients and those from the AEC+3 region investing in Indonesia. This strategy is supported by the development of integrated financial solutions such as trade finance, foreign exchange, and remittance services to enhance fee-based income as a more sustainable source of revenue, while continuing to develop the commercial and retail segments.*

*To support this strategic direction, the Bank has undergone a comprehensive transformation since 2025, which will continue in 2026, covering all levels of the organization, including strengthening information technology infrastructure and security, optimizing financial*

finansial dan non-finansial, peningkatan kualitas layanan, efisiensi operasional, serta penguatan kepatuhan, manajemen risiko, dan tata kelola guna memastikan pertumbuhan yang lebih adaptif, terintegrasi, dan selaras dengan strategi jangka panjang Perseroan. Transformasi *Enterprise Risk Management* difokuskan pada peningkatan efisiensi proses kredit dan mitigasi NPL, sementara transformasi bisnis pada segmen *Commercial & Branch Banking* diarahkan untuk menghadirkan layanan yang lebih responsif dan bernilai tambah.

Sejalan dengan peningkatan kepemilikan KBANK Group menjadi 89,48%, Bank juga melakukan penajaman kembali *positioning brand* sebagai bagian dari proses *rebranding* strategis yang tidak hanya mencerminkan transformasi bisnis, tetapi juga memperkuat keselarasan nilai, visi, dan arah pertumbuhan KBANK sebagai *parent company*. *Rebranding* ini dirancang untuk memastikan identitas Bank semakin relevan, kompetitif, serta mampu merepresentasikan komitmen kolaborasi regional jangka panjang yang terintegrasi dan berkelanjutan.

## Perubahan Komposisi Direksi Tahun 2025

Sepanjang tahun 2025, Perseroan melakukan penyesuaian komposisi jajaran Direksi sebagai bagian dari penguatan tata kelola dan penyelarasan strategi perusahaan yang telah ditetapkan sesuai dengan Rapat Umum Pemegang Saham sebagai berikut:

- Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) Perseroan pada 4 Maret 2025 untuk menyetujui pengunduran diri Ivan Adrian Sumampouw selaku Direktur Kredit dan Risiko dan mengesahkan penugasaan sementara Kasemsri Charoensiddhi selaku Direktur Utama merangkap Direktur Kredit Sementara dan Iis Herijati selaku Direktur Operasional merangkap Direktur Risiko.
- Rapat Umum Pemegang Saham Tahunan (RUPST) Perseroan pada 27 Mei 2025 untuk menyetujui pengunduran diri Endah Winarni selaku Direktur Marketing dan mengesahkan pengangkatan Junita Wangsadinata selaku Direktur Bisnis dan Jeffrey Bob Karman selaku Direktur Kredit dan Risiko.
- Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) Perseroan pada 9 Desember 2025 untuk menyetujui pengunduran diri Iis Herijati selaku Direktur Operasional dan mengesahkan pengangkatan Irawan Rukmanto selaku Direktur Operasional.

Komposisi Jajaran Direksi Perseroan saat ini diisi oleh para profesional dengan latar belakang pendidikan, keahlian, dan pengalaman yang saling melengkapi. Seluruh anggota Direksi telah memenuhi ketentuan yang berlaku serta dinyatakan lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

*and non-financial performance, improving service quality, operational efficiency, and strengthening compliance, risk management, and governance to ensure more adaptive, integrated growth that is in line with the Company's long-term strategy. The Enterprise Risk Management transformation is focused on improving credit process efficiency and NPL mitigation, while the business transformation in the Commercial & Branch Banking segment is aimed at providing more responsive and value-added services.*

*In line with the increase in KBANK Group's ownership to 89.48%, the Bank also sharpened its brand positioning as part of a strategic rebranding process that not only reflects business transformation but also strengthens the alignment of values, vision, and growth direction of KBANK as the parent company. This rebranding is designed to ensure that the Bank's identity is increasingly relevant, competitive, and capable of representing its commitment to long-term, integrated, and sustainable regional collaboration.*

## *Changes in the Composition of the Board of Directors in 2025*

*Throughout 2025, the Company made adjustments to the composition of the Board of Directors as part of strengthening governance and aligning the Company's strategy, in accordance with resolutions of the General Meeting of Shareholders, as follows:*

- *The Extraordinary General Meeting of Shareholders (EGMS) held on March 4, 2025 approved the resignation of Ivan Adrian Sumampouw as Credit and Risk Director and ratified the temporary assignment of Kasemsri Charoensiddhi, President Director, to concurrently serve as Acting Director of Credit, and Iis Herijati, Operations Director, to concurrently serve as Acting Director of Risk.*
- *The Annual General Meeting of Shareholders (AGMS) held on May 27, 2025 approved the resignation of Endah Winarni as Marketing Director and ratified the appointment of Junita Wangsadinata as Director of Business and Jeffrey Bob Karman as Credit and Risk Director.*
- *The Extraordinary General Meeting of Shareholders (EGMS) held on December 9, 2025 approved the resignation of Iis Herijati as Operations Director and ratified the appointment of Irawan Rukmanto as Operations Director.*

*The current composition of the Board of Directors consists of professionals with complementary educational backgrounds, expertise, and experience. All members of the Board of Directors have fulfilled the applicable regulatory requirements and have passed the Fit and Proper Test in accordance with Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Fit and Proper Assessments for Primary Parties of Financial Services Institutions.*

Adapun komposisi Direksi Perseroan per 31 Desember 2025 adalah sebagai berikut:

Direktur Utama : Kasemsri Charoensiddhi
Direktur Bisnis : Junita Wangsadinata
Direktur Operasional : Irawan Rukmanto
Direktur Kredit dan Risiko : Jeffrey Bob Karman
Direktur Kepatuhan dan Legal : Viktor Ebenheizer Fanggidae

*As of December 31, 2025, the composition of the Company's Board of Directors is as follows:*

*President Director: Kasemsri Charoensiddhi*
*Business Director: Junita Wangsadinata*
*Operations Director: Irawan Rukmanto*
*Credit and Risk Director: Jeffrey Bob Karman*
*Compliance and Legal Director: Viktor Ebenheizer Fanggidae*

## Apresiasi

Menutup tahun buku 2025, atas nama seluruh anggota Direksi, kami menyampaikan apresiasi dan terima kasih yang setinggi-tingginya kepada Dewan Komisaris atas dukungan, nasihat, arahan, serta rekomendasi yang senantiasa diberikan sepanjang tahun. Ucapan terima kasih juga kami sampaikan kepada para pemegang saham dan seluruh pemangku kepentingan atas kepercayaan serta dukungan yang berkelanjutan kepada Bank Maspion.

Ke depan, kami berkomitmen untuk terus memperkuat sinergi dan kerja sama dengan seluruh pihak, termasuk nasabah, regulator, dan mitra strategis, guna mendorong pertumbuhan kinerja yang berkelanjutan serta meningkatkan kualitas layanan. Dengan komitmen dan dedikasi bersama, kami berharap Bank Maspion dapat terus memperkuat posisinya sebagai lembaga keuangan yang tepercaya bagi seluruh pihak.

## *Appreciation*

*In closing the 2025 fiscal year, on behalf of the entire Board of Directors, we extend our highest appreciation and sincere gratitude to the Board of Commissioners for their continued support, advice, guidance, and recommendations throughout the year. We also express our gratitude to our shareholders and all stakeholders for their ongoing trust and support for Bank Maspion.*

*Going forward, we remain committed to strengthening synergy and collaboration with all parties, including customers, regulators, and strategic partners, to drive sustainable performance growth and enhance service quality. With shared commitment and dedication, we are confident that Bank Maspion will continue to strengthen its position as a trusted financial institution for all stakeholders.*

Atas nama Direksi
*On Behalf of the Board of Directors*

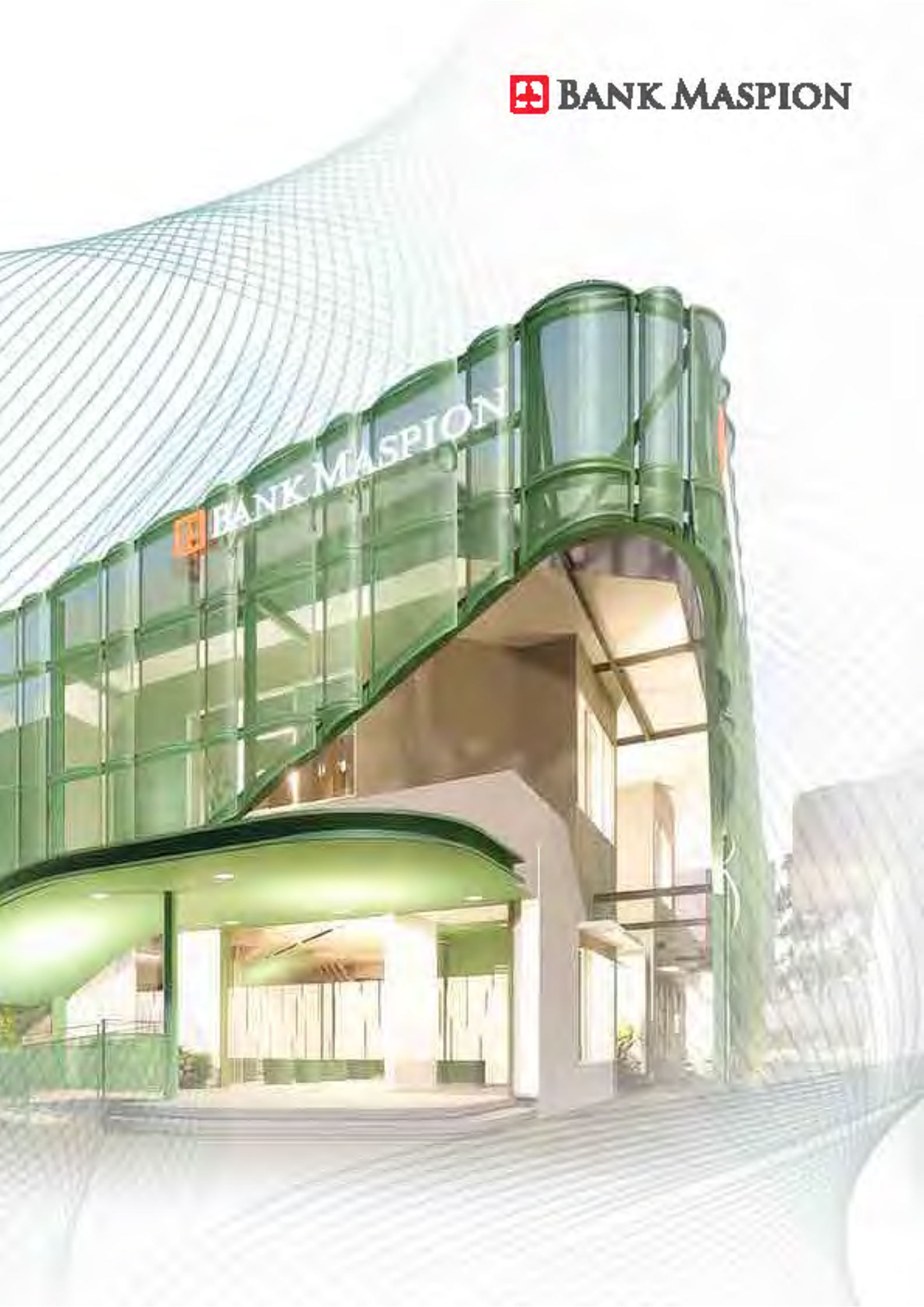
**Kasemsri Charoensiddhi**
Direktur Utama
*President Director*

# 04 Profil **Perusahaan**

*Company Profile*



BANK MASPION



# Informasi Perusahaan
## *Company Information*

**Nama Perusahaan** [GRI 2-1]
*Company's Name*

**PT Bank Maspion Indonesia Tbk**

**Kantor Pusat** [OJK C.2] [GRI 2-1]
*Head Office*

Pakuwon Tower,
Tunjungan Plaza 6 Lt. 32 & 33
Jl. Embong Malang, No. 21-31,
Kel. Kedungdoro, Kec. Tegalsari
Surabaya 60261

**Pencatatan Saham**
*Share Listing*

Bursa Efek Indonesia | Indonesia Stock Exchange

**Tanggal Pencatatan Saham**
*Listing Date*

11 Juli 2013 | *July 11, 2013*

**Kode Saham**
*Stock Code*

**BMAS**

**Skala Usaha** [OJK C.3]
*Business Scale*

Jumlah Aset I *Total Assets*: Rp22.416.232
Jumlah Liabilitas I *Total Liabilities*: Rp15.914.272
Jumlah Karyawan I *Total Employees*: 844 orang I *people*

**Dasar Hukum** [GRI 2-1]
*Legal Framework of Establishment*

Akta No.68 tanggal 6 November 1989 juncto Akta Perubahan No.49 tanggal 5 Desember 1989, keduanya dibuat di hadapan Notaris Soetjipto, S.H., Notaris di Surabaya. Akta tersebut telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan C2 2292.HT.01.01.TH.90 tanggal 18 April 1990, didaftarkan dalam buku register di Kepaniteraan Pengadilan Negeri Surabaya pada tanggal 26 September 1990 berturut-turut di bawah No.1040/1990 dan No.1042/1990, serta diumumkan dalam Berita Negara Republik Indonesia No.90 tanggal 9 November 1990 Tambahan No.4560

*Deed No. 68 dated November 6, 1989, together with Amendment Deed No. 49 dated December 5, 1989, both executed before Notary Soetjipto, S.H., a Notary in Surabaya. The deed has been approved by the Minister of Justice of the Republic of Indonesia pursuant to Decree C2 2292.HT.01.01.TH.90 dated April 18, 1990, registered in the registry of the Surabaya District Court on September 26, 1990, under Nos. 1040/1990 and 1042/1990, respectively, and published in the State Gazette of the Republic of Indonesia No. 90 dated November 9, 1990, Supplement No. 4560*

**Bidang Usaha** [OJK C.4] [GRI 2-6]
*Core Business*

Perbankan | Banking

**Pendirian Perusahaan**
*Establishment Date*

6 November 1989 | *6 November 1989*

**Telepon**
*Phone*

+62 31 985 88789

**Laman Situs**
*Website*

www.bankmaspion.co.id

**Surat Elektronik**
*E-mail*

corsec@bankmaspion.co.id


BANK MASPION
BANK MASPION

# Riwayat Singkat Perusahaan

## *Company in Brief* [GRI 2-1]



### 1989-1995

PT Bank Maspion Indonesia Tbk didirikan berdasarkan Akta No. 68 tanggal 6 November 1989 juncto Akta Perubahan No. 49 tanggal 5 Desember 1989, keduanya dibuat di hadapan Soetjipto, S.H., Notaris di Surabaya. Setelah memperoleh izin dari Menteri Keuangan Republik Indonesia pada tanggal 30 Juli 1990, Bank mulai beroperasi secara komersial sebagai bank umum pada 31 Agustus 1990 dan pada 28 Juli 1995 Bank menyandang status sebagai Bank Devisa.

*PT Bank Maspion Indonesia Tbk was established based on Deed No. 68 dated November 6, 1989 in conjunction with Deed of Amendment No. 49 dated December 5, 1989, both made before Soetjipto, S.H., Notary in Surabaya. After acquiring a permit from the Minister of Finance of the Republic of Indonesia on July 30, 1990, the Bank commenced commercial operations as a commercial bank on August 31, 1990, and as of July 28, 1995, the Bank acquired the status of a Foreign Exchange Bank.*

### 2013

Berdasarkan keputusan RUPSLB tanggal 2 April 2013, Bank mengubah status perusahaan menjadi perusahaan publik (terbuka) dan menawarkan 770.000.000 saham biasa kepada masyarakat dengan nilai nominal Rp100,- per lembar sahamnya, yang dicatatkan di Bursa Efek Indonesia tanggal 11 Juli 2013.

*Pursuant to the EGMS resolution on April 2, 2013, the Bank changed its status to a public company and offered 770,000,000 common shares to the public with a nominal value of Rp100 per share and was listed on the Indonesia Stock Exchange on July 11, 2013.*

### 2016

Pada tahun 2016, Bank melaksanakan Penawaran Umum Terbatas I ("PUT I") Dalam Rangka Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu. Dana yang diperoleh dari PUT I sebesar Rp201.437 juta menjadikan Ekuitas Bank pada akhir Desember 2016 mencapai lebih dari Rp1 triliun dan Bank berada dalam kategori BUKU 2.

*In 2016, the Bank conducted a Right Issue I for Capital Increase with Pre-emptive Rights. The proceeds from the Rights Issue I was Rp201,437 million, making the Bank's equity at the end of December 2016 exceed Rp1 trillion, and the Bank was categorized as BUKU 2.*

### 2017

Pada tahun 2017, KASIKORNBANK menjadi *Strategic Partner* Bank dengan kepemilikan saham sebesar 9,99% dari total saham Bank.

*In 2017, KASIKORNBANK became the Bank's Strategic Partner with share ownership of 9.99% of the Bank's total shares.*

### 2022

Bank melaksanakan Penawaran Umum Terbatas II ("PUT II") Dalam Rangka Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD II"). Dana yang diperoleh dari PUT II sebesar Rp1.712.510 juta menjadikan Ekuitas Bank pada akhir Desember 2022 mencapai lebih dari Rp3 triliun dan Bank berada dalam kategori KBMI 1.

KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF") sebagai anak perusahaan yang sepenuhnya dimiliki oleh KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") resmi menjadi pemegang saham pengendali baru PT Bank Maspion Indonesia Tbk setelah menyelesaikan akuisisi melalui pengambilan bagian atas saham baru melalui PMHMETD II sehingga KVF bersama-sama dengan KASIKORNBANK memiliki total 67,5% dari jumlah saham yang ditempatkan dan disetor dalam perseroan.

*Bank conducted a Right Issue II for Capital Increase with Pre-emptive Rights ("PMHMETD II"). The funds obtained from the Rights Issue II amounted to Rp1,712,510 million, bringing the Bank's equity at the end of December 2022 to over Rp3 trillion and placing the Bank in the KBMI 1 category.*

*KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF") as a wholly owned subsidiary of KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") officially became the new controlling shareholder of PT Bank Maspion Indonesia Tbk after completing the acquisition by taking part in new shares through PMHMETD II, therefore KVF together with KASIKORNBANK own 67.5% of the total issued and paid-up shares in the company.*

## 2025

KASIKORNBANK PUBLIC COMPANY LIMITED ("KBANK") memperkuat visi strategisnya sebagai *A Regional Bank of Choice* dengan meningkatkan kepemilikan saham di PT Bank Maspion Indonesia Tbk menjadi 89,48% melalui anak perusahaannya KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF") . Langkah ini menegaskan penguatan kolaborasi strategis dan fondasi bisnis regional jangka panjang, sekaligus mendukung pengembangan solusi keuangan terintegrasi bagi klien korporat, khususnya yang terlibat dalam perdagangan dan investasi lintas negara di kawasan AEC+3.

*KASIKORNBANK PUBLIC COMPANY LIMITED ("KBANK") strengthens its strategic vision as A Regional Bank of Choice by increasing its shareholding in PT Bank Maspion Indonesia Tbk to 89.48% through its subsidiary KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF"). This move affirms the strengthening of strategic collaboration and long-term regional business foundations, while supporting the development of integrated financial solutions for corporate clients, particularly those involved in cross-border trade and investment in the AEC+3 region.*



## 2024

Sebagai bagian dari transformasi berkelanjutan, pada awal 2024 Bank Maspion merelokasi kantor pusat dari Jalan Basuki Rahmat ke Pakuwon Tower, Tunjungan Plaza 6, di lantai 32 dan 33 yang terletak di jantung kawasan bisnis Surabaya. Langkah strategis ini menegaskan komitmen Bank Maspion dalam mendorong pertumbuhan berkelanjutan, memperkuat daya saing di pasar yang terus berkembang, serta meningkatkan kemudahan akses bagi nasabah dan mitra bisnis.

*As part of its ongoing transformation, in early 2024 Bank Maspion relocated its head office from Jalan Basuki Rahmat to Pakuwon Tower, Tunjungan Plaza 6, in 32 & 33 Floor located in the heart of Surabaya's business district. This strategic move emphasizes Bank Maspion's commitment to driving sustainable growth, strengthening competitiveness in an evolving market, and improving accessibility for customers and business partners.*

## 2023

Bank melaksanakan Penawaran Umum Terbatas PUT III/Right Issue III – Rp3.508.468 juta sehingga Bank masuk kedalam kategori KBMI 2 dengan modal inti lebih dari Rp6 Triliun.

KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF") sebagai anak perusahaan yang sepenuhnya dimiliki oleh KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") Menaikan Modal Dasar dari Rp3,4 triliun menjadi Rp7,2 triliun – 27 Juni 2023 menjadi pemegang saham pengendali bersama-sama dengan KASIKORNBANK meningkatkan kepemilikan saham hingga total 84,55% dari jumlah saham yang ditempatkan dan disetor dalam perseroan.

Dalam mencapai kinerja, pada akhir Desember 2023 Bank memiliki 826 karyawan dan memiliki 61 jaringan kantor yang terdiri dari 1 Kantor Pusat, 14 Kantor Cabang, 44 Kantor Cabang Pembantu, dan 2 Kantor Fungsional yang tersebar di Surabaya, Jakarta, Tangerang, Semarang, Denpasar, Medan, Bandung, Makassar, Solo, Malang, Purwokerto, Palembang, dan Jember. Guna mewujudkan komitmen dalam menawarkan solusi perbankan yang mampu memenuhi kebutuhan nasabah, maka Bank memiliki *delivery channel* berupa 4 CRM dan 75 ATM dengan akses ke jaringan Himbara LINK dan jaringan Prima. Selain itu, *delivery channel* Bank juga didukung oleh *digital channel* yaitu Maspion *Electronic Banking* yang terdiri dari *Internet Banking* dan *Mobile Banking* serta Maspion *Virtual Account*.

*The Bank carries out a Limited Public Offering PUT III/Right Issue III – Rp3,508,468 million so the Bank is included in the KBMI 2 category with core capital of more than Rp6 trillion.*

*KASIKORN VISION FINANCIAL COMPANY PTE. LTD. ("KVF") as a wholly owned subsidiary of KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") Increased Authorized Capital from Rp3.4 trillion to Rp7.2 trillion – June 27, 2023 became controlling shareholder together with KASIKORNBANK increased share ownership up to a total of 84.55% of the number of shares issued and paid up in the company.*

*In achieving performance, by the end of December 2023 the Bank has 826 employees and have 61 office networks consisting of 1 Head Office, 14 Branch Offices, 44 Sub-Branch Offices, and 2 Functional office spread across Surabaya, Jakarta, Tangerang, Semarang, Denpasar, Medan, Bandung, Makassar, Solo, Malang, Purwokerto, Palembang, and Jember. In order to realize its commitment to offering banking solutions that are able to meet customer needs, the Bank has delivery channels in the form of 4 CRM and 75 ATM with access to the Himbara LINK network and Prima network. Apart from that, the Bank's delivery channel is also supported by digital channels, namely Maspion Electronic Banking which consists of Internet Banking and Mobile Banking as well as Maspion Virtual Account.*

# Kegiatan Usaha

## *Business Activities* [OJK C.4] [GRI 2-6]

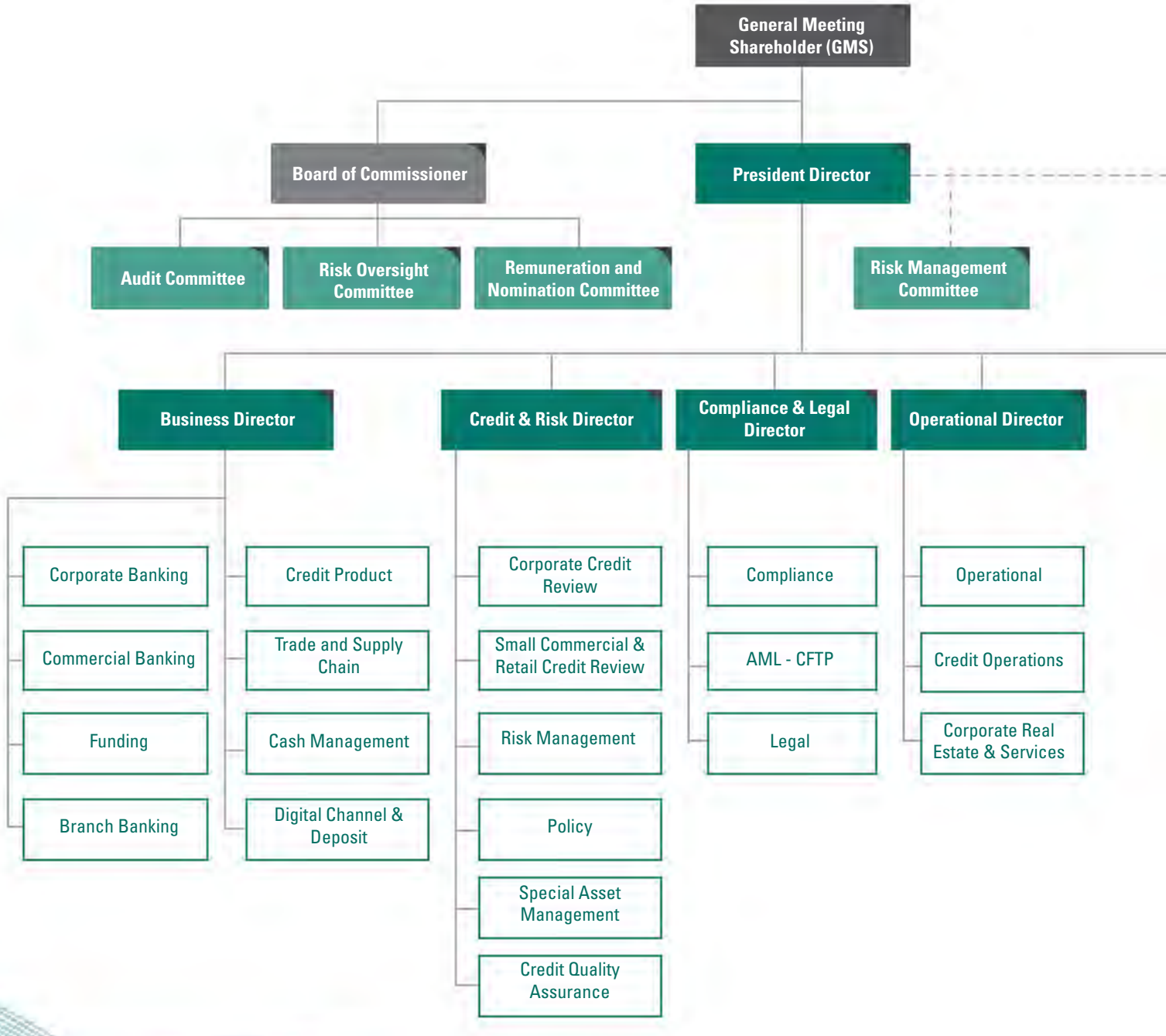
Berikut adalah kegiatan usaha Bank Maspion berdasarkan Pasal 3 Anggaran Dasar dimana pada tahun 2025, kegiatan usaha tersebut seluruhnya dijalankan:

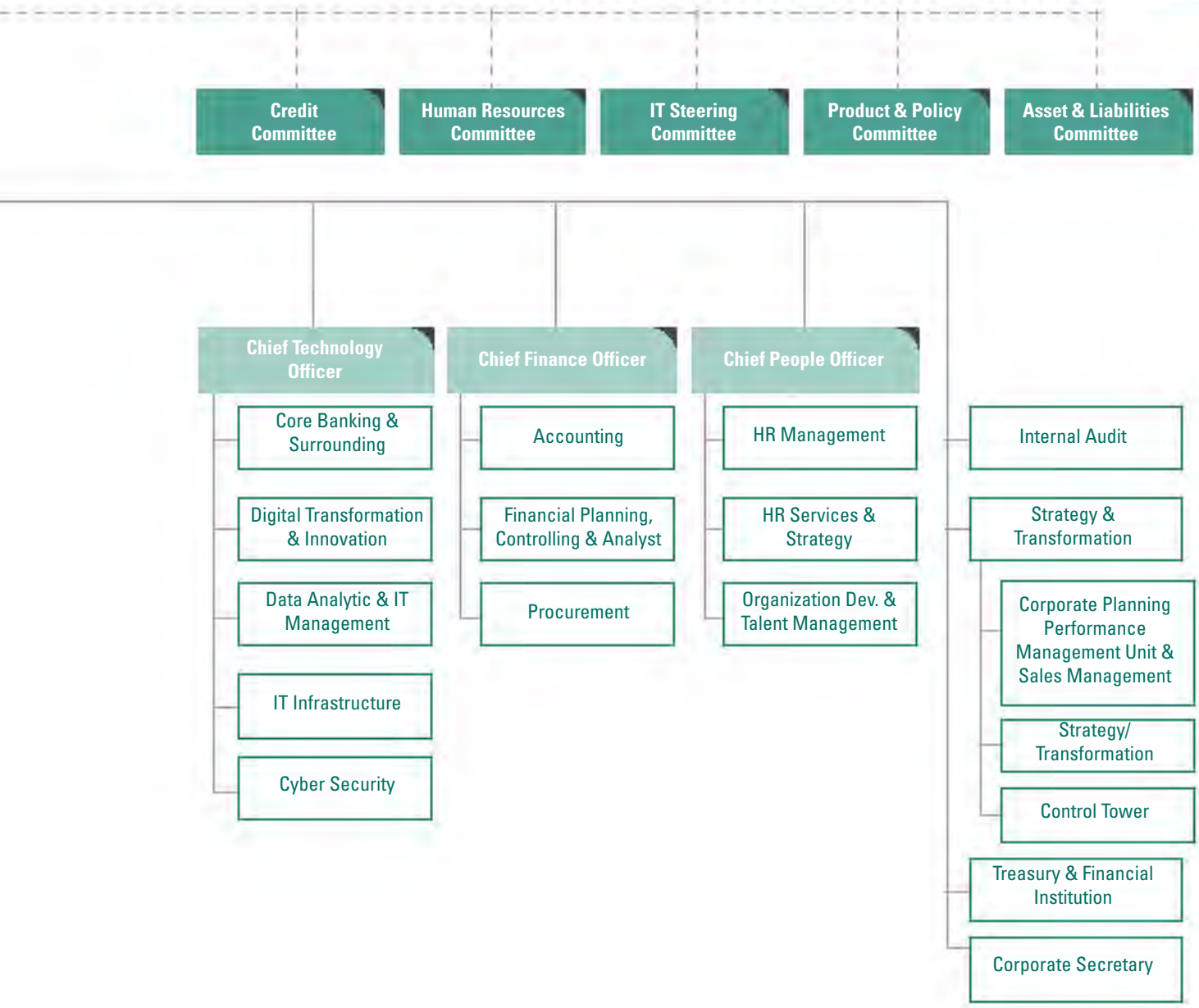
*The following are Bank Maspion's business activities based on Article 3 of the Articles of Association, which has been fully implemented in 2025:*

| No | Kegiatan Usaha Berdasarkan Anggaran Dasar<br>*Business Activities by Articles of Association* | Kegiatan Usaha yang Dijalankan pada Tahun Buku<br>*Business Activities Carried Out in Reporting Year* |
|---|---|---|
| Kegiatan Usaha Utama / *Core Business Activities* | | |
| 1 | Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;<br>*Collecting funds from the public in the form of deposits in the form of current accounts, time deposits, certificates of deposit, savings accounts and/or other forms equivalent thereto;* | v |
| 2 | Memberikan kredit;<br>*Granting credit;* | v |
| 3 | Menerbitkan surat pengakuan hutang;<br>*Issuing a letter of acknowledgment of debt;* | v |
| 4 | Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan atau atas perintah nasabahnya:<br>*Buying, selling, or guaranteeing at one's own risk or for the benefit or on the instructions of one's customers:* | v |
| | Surat-surat wesel, termasuk wesel yang diakseptasi oleh bank, yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat-surat dimaksud;<br>*Money orders, including those accepted by banks, whose validity period does not exceed the customary period for such documents in trade;* | v |
| | Surat-surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat tersebut;<br>*Debt acknowledgment letters and other commercial papers whose validity period does not exceed the customary period for trading such papers;* | v |
| | Kertas perbendaharaan negara dan surat jaminan Pemerintah;<br>*State treasury bills and government bonds;* | v |
| | Sertifikat Bank Indonesia (SBI);<br>*Bank Indonesia Certificate (SBI);* | v |
| | Obligasi;<br>*Bonds;* | v |
| | Surat dagang berjangka waktu, sesuai dengan peraturan perundangan yang berlaku;<br>*Forward trade letters, in accordance with applicable laws and regulations;* | v |
| | Surat berharga lain yang berjangka waktu, sesuai dengan peraturan perundangan yang berlaku;<br>*Other fixed-term securities, in accordance with applicable laws and regulations;* | v |
| 5 | Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;<br>*Transferring money, both for personal purposes and for the purposes of customers;* | v |
| 6 | Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;<br>*Placing funds with, borrowing funds from, or lending funds to other banks, whether by letter, telecommunication means, or by promissory note, check, or other means;* | v |
| 7 | Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;<br>*Receiving payments from bills on securities and performing calculations with or between third parties;* | v |
| 8 | Menyediakan tempat untuk menyimpan barang dan surat berharga;<br>*Providing a place to store valuables and important documents;* | v |
| 9 | Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;<br>*Performing custodial activities for the benefit of another party based on a contract;* | v |
| 10 | Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;<br>*Placing funds from customers with other customers in the form of securities that are not listed on the stock exchange;* | v |

| No | Kegiatan Usaha Berdasarkan Anggaran Dasar<br>*Business Activities by Articles of Association* | Kegiatan Usaha yang Dijalankan pada Tahun Buku<br>*Business Activities Carried Out in Reporting Year* |
|---|---|---|
| 11 | Menyediakan pembiayaan dan/atau melakukan kegiatan lain berdasarkan Prinsip Syariah, sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi yang berwenang lainnya;<br>*Providing financing and/or conducting other activities based on Sharia Principles, in accordance with the provisions stipulated by Bank Indonesia or the Financial Services Authority or other competent authorities;* | v |
| 12 | Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat;<br>*Engaging in factoring, credit card businesses, and trustee activities;* | v |
| 13 | Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi yang berwenang lainnya;<br>*Conducting activities in foreign currency in compliance with the provisions stipulated by Bank Indonesia or the Financial Services Authority or other competent authorities;* | v |
| 14 | Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti perusahaan sewa guna usaha, perusahaan modal ventura, perusahaan efek, perusahaan asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi yang berwenang lainnya;<br>*Engaging in capital participation activities in banks or other companies in the financial sector, such as leasing companies, venture capital companies, securities companies, insurance companies, and clearing, settlement and depository institutions, in accordance with the provisions stipulated by Bank Indonesia or the Financial Services Authority or other competent authorities;* | v |
| 15 | Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan Prinsip Syariah, dengan syarat harus menarik kembali penyertaannya dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia atau Otoritas Jasa Keuangan atau instansi yang berwenang lainnya ;<br>*Conducting temporary capital participation activities to overcome the effects of credit failure or financing failure based on Sharia Principles, with the condition that the participation must be withdrawn by fulfilling the provisions stipulated by Bank Indonesia or the Financial Services Authority or other authorized agencies.* | v |
| 16 | Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku;<br>*Acting as the founder and administrator of the pension fund, in accordance with the provisions of the applicable pension fund laws and regulations;* | v |
| 17 | Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan perundang-undangan yang berlaku, termasuk antara lain tindakan dalam rangka restrukturisasi atau penyelamatan kredit antara lain membeli agunan, baik semua maupun sebagian, melalui lelang atau dengan cara lain, dalam hal debitur tidak memenuhi kewajibannya kepada bank dengan ketentuan agunan yang dibeli wajib dicairkan secepatnya.<br>*Performing other activities commonly carried out by banks as long as they do not conflict with applicable laws and regulations, including, among others, actions in the context of restructuring or credit rescue, such as purchasing collateral, either in whole or in part, through auction or by other means, in the event that the debtor fails to fulfill their obligations to the bank, with the provision that the purchased collateral must be liquidated as soon as possible.* | v |
| Kegiatan Usaha Penunjang / *Supporting Business Activities* | | |
| 1 | Selain kegiatan usaha utama sebagaimana dimaksud diatas, Perseroan dapat melakukan kegiatan usaha penunjang sepanjang tidak bertentangan dengan peraturan perundang-undangan khususnya peraturan di bidang perbankan.<br>*Apart from the main business activities referred above, the Company may conduct supporting business activities as long as it does not contravene with the prevailing laws and regulations, especially regulations in the banking sector.* | v |

# Struktur Organisasi
## *Organization Structure*




Credit Committee
Human Resources Committee
IT Steering Committee
Product & Policy Committee
Asset & Liabilities Committee
Chief Technology Officer
Core Banking & Surrounding
Digital Transformation & Innovation
Data Analytic & IT Management
IT Infrastructure
Cyber Security
Chief Finance Officer
Accounting
Financial Planning, Controlling & Analyst
Procurement
Chief People Officer
HR Management
HR Services & Strategy
Organization Dev. & Talent Management
Internal Audit
Strategy & Transformation
Corporate Planning Performance Management Unit & Sales Management
Strategy/ Transformation
Control Tower
Treasury & Financial Institution
Corporate Secretary

# Identitas Perusahaan
## *Corporate Identity*




Logo Bank merupakan logo korporasi yang mengandung elemen dan warna logo Perusahaan Induk yaitu "Logo Maspion Group" sebagai identitas BANK MASPION.

*The Bank's Logo is the Company's logo which incorporated Maspion Group's logo elements and colors as BANK MASPION's identity.*

## Elemen-elemen dalam logo BANK MASPION
*Elements in logo of BANK MASPION*



# Visi & Misi
## *Vision & Mission* [OJK C1]



### Visi | *Vision*

Menjadi Bank pilihan yang berkelanjutan dengan konektivitas regional yang tumbuh bersama Anda.
*To become a sustainable bank of choice with regional connectivity that grows with you.*

### Misi | *Mission*

- Memahami beragam kebutuhan nasabah dan memberikan solusi keuangan sepanjang perjalanan nasabah.
- Menyediakan proses terpadu yang efisien dengan praktik manajemen risiko yang kuat dan kepatuhan terhadap peraturan yang berlaku.
- Meningkatkan kemampuan teknologi untuk memastikan pengalaman perbankan yang aman dan terpercaya, dengan memanfaatkan keahlian dari jaringan regional kami.

- *Understanding the diverse needs of customers and providing financial solutions throughout their journey.*
- *Delivering integrated and efficient processes with strong risk management practices and compliance with applicable regulations.*
- *Enhancing technological capabilities to ensure a secure and trusted banking experience, leveraging expertise from our regional network.*

# Nilai-Nilai Perusahaan
## *Company Values* [OJK C.1] [GRI 2-23]




**Win as Team** | **Excellent at what we do** | **Customer Centricity** | **Accountability** | **Never stop learning**




**Menang sebagai satu tim /** *Win as a Team*

Kolaborasi dan Kesatuan / *Collaboration and Unity*:
Menekankan pentingnya kerja sama tim dalam Bank
*Emphasizing the importance of teamwork within the Bank*

Kesuksesan Bersama / *Shared Success*:
Mendorong budaya dimana kontribusi setiap anggota tim dihargai dan diakui untuk mencapai tujuan bersama
*Encouraging a culture where every team member's contribution are valued and recognized, leading to collective achievement*




**Unggul atas apa yang dikerjakan /** *Excellent at what we do*

Peningkatan Berkelanjutan / *Continuous Improvement*:
Berusaha mencapai keunggulan dengan secara rutin melakukan evaluasi dan peningkatan proses, produk, dan layanan
*Striving for excellence requires constant evaluation and enhancement of processes, products, and services*




**Berpusat pada nasabah /** *Customer-Centricity*

Mengutamakan Nasabah / *Putting Customers First*:
Mengutamakan kebutuhan nasabah dalam setiap produk dan layanan yang dikembangkan dan ditawarkan
*Prioritizing the needs of customers in every products and services that are being developed and offered*

Membangun Hubungan / *Building Relationships*:
Membina hubungan jangka panjang dengan nasabah dengan secara konsisten memenuhi atau melampaui harapan mereka
*Fostering long-term relationships with customers by consistently meeting or exceeding their expectations*




**Akuntabilitas /** *Accountability*

Tanggung Jawab dan Kepemilikan / *Responsibility and Ownership*:
Mendorong karyawan untuk bertanggung jawab atas tindakan dan keputusan mereka
*Encouraging employees to take responsibility and being held accountable for their actions and decisions*

Praktik Etis / *Ethical Practices*:
Berkomitmen pada perilaku etis dan integritas dalam semua transaksi bisnis, guna memastikan reputasi Bank tetap kuat
*Committing to ethical behavior and integrity in all business dealings, ensuring that the Bank's reputation remains strong*




**Tidak berhenti belajar /** *Never stop learning*

Pengembangan Berkelanjutan / *Continuous Development*:
Mempromosikan budaya pembelajaran dan pengembangan profesional di dalam Bank
*Promoting a culture of learning and professional development within the Bank*

Kemampuan beradaptasi / *Adaptability*:
Mendorong pola pikir terbuka dengan tetap ingin tahu dan terbuka terhadap ide-ide baru
*Encouraging open-minded mindset by staying curious and open to new ideas*

# Produk dan Layanan

## *Products and Services* [OJK C4] [GRI 2-6]

Di tengah percepatan perubahan digital dan semakin tingginya ekspektasi nasabah, Bank menempatkan relevansi dan keberlanjutan sebagai dua landasan utama dalam pengembangan bisnis. Seluruh inisiatif diarahkan untuk memastikan bahwa setiap produk dan layanan tidak hanya menjawab kebutuhan hari ini, tetapi juga tetap adaptif terhadap tantangan masa depan, sekaligus memperkuat peran Bank sebagai mitra pertumbuhan bagi individu, pelaku usaha, dan komunitas.

Sejalan dengan visi "Menjadi Bank pilihan yang berkelanjutan dengan konektivitas regional yang tumbuh bersama Anda," Bank membangun kapabilitasnya melalui penguatan infrastruktur digital dan integrasi layanan. Transformasi ini tidak semata berfokus pada teknologi, tetapi juga pada peningkatan kualitas pengalaman nasabah, mulai dari kemudahan akses, kecepatan layanan, hingga aspek keamanan transaksi.

Melalui pengembangan aplikasi dan *platform digital* yang saling terhubung, Bank memperluas jangkauan layanan sekaligus mendukung agenda nasional dalam mendorong inklusi keuangan dan penguatan UMKM. Dengan pendekatan tersebut, Bank tidak hanya memperkuat daya saing, tetapi juga berkontribusi pada pembentukan ekosistem keuangan yang lebih inklusif dan berkelanjutan.

Uraian produk dan layanan Bank dijelaskan sebagai berikut:

### 1. *FUNDING*

**Giro**

Rekening koran dalam mata uang Rupiah bagi nasabah perorangan dan perusahaan sebagai sarana bertransaksi bisnis sehari-hari dengan menggunakan cek dan bilyet giro. Dilengkapi pula dengan fasilitas layanan *multiple* transfer untuk memudahkan transaksi transfer maupun pemindahbukuan ke beberapa rekening tujuan sekaligus. Nasabah giro dapat menikmati fasilitas berupa Maspion *Electronic Banking* (MEB), Maspion *Virtual Account* (MAVA) serta kartu ATM dan kartu debet - *Interact* (khusus nasabah giro perorangan).

**Giro Hebat**

Rekening koran dengan keunggulan tingkat suku bunga yang lebih menarik dengan perhitungan bunga secara *threshold* rata-rata sehingga dana yang mengendap di rekening Giro Hebat dapat bertumbuh secara optimal. Dilengkapi pula dengan fasilitas kartu ATM dan kartu debet - *Interact* (khusus nasabah giro perorangan), Maspion *Electronic Banking* (MEB) serta layanan *multiple* transfer untuk memudahkan transaksi transfer maupun pemindahbukuan ke beberapa rekening tujuan sekaligus.

**Giro Plus**

Rekening koran bagi nasabah dengan pengendapan dana tertentu dengan fasilitas bebas biaya transfer melalui *Internet Banking* Bank Maspion. Rekening Giro Plus juga dilengkapi dengan fasilitas bebas biaya transfer untuk SKN, *BI Fast, transfer online* ke bank lain, dan RGTS. Keuntungan dari rekening koran ini yakni nasabah akan mendapatkan bunga bulanan yang dikreditkan setiap bulannya pada rekening Giro Plus.

*Amid the accelerating pace of digital change and rising customer expectations, the Bank has positioned relevance and sustainability as the two core pillars of its business development. All initiatives are designed to ensure that products and services not only address today's needs, but also remain adaptive to future challenges, while reinforcing the Bank's role as a growth partner for individuals, businesses, and communities.*

*In line with its vision "To become the preferred sustainable bank with regional connectivity that grows with you," the Bank continues to strengthen its capabilities through the enhancement of digital infrastructure and service integration. This transformation goes beyond technology adoption, placing equal emphasis on improving the overall customer experience-ranging from ease of access and service speed to transaction security.*

*Through the development of interconnected digital applications and platforms, the Bank expands its service reach while supporting the national agenda to promote financial inclusion and strengthen MSMEs. With this approach, the Bank not only enhances its competitiveness, but also contributes to the development of a more inclusive and sustainable financial ecosystem.*

*The description of the Bank's products and services areas follows:*

### *1. FUNDING*

***Current Account***

*Current Account in Rupiah for individuals or corporate customers for a daily business transaction with cheque and giro. It is equipped with multiple transfers to facilitate transfer and overbooking transactions to multiple account destinations at once. Current Account customers can enjoy facilities such as Maspion Electronic Banking (MEB), Maspion Virtual Account (MAVA), and Interact card (only for individual customers).*

***Hebat Current Account***

*Current Account with an attractive interest rate with an average threshold interest calculation, so that funds deposited in Hebat Current Account may grow optimally. Equipped with ATM and Interact debit card (for individual customers only), Maspion Electronic Banking (MEB), and multiple transfer facility to facility transfers and overbooking transactions to multiple destination accounts at once.*

***Plus Current Account***

*Current account for customers with certain fund deposits with free transfer facilities through Bank Maspion's Internet Banking. The Giro Plus account also comes with free transfer facilities for SKN, BI Fast, online transfers to other banks, and RGTS. The advantage of this current account is that customers will get monthly interest credited every month to the Giro Plus account.*

### Giro Dollar
Rekening koran dalam mata uang *US Dollar* bagi nasabah perorangan dan perusahaan yang dalam kegiatan usahanya banyak melakukan transaksi dalam mata uang *US Dollar*.

### Simpanan Arthadollar
Simpanan dalam mata uang USD yang dirancang untuk memenuhi kebutuhan investasi dan pilihan terbaik untuk keperluan bisnis. Produk ini memberikan kemudahan transaksi valuta asing, pengelolaan dana yang lebih fleksibel, serta mendukung kebutuhan nasabah yang memiliki aktivitas dan perencanaan keuangan berbasis mata uang asing.

### Tabungan Emas
Simpanan dalam mata uang Rupiah dengan sistem perhitungan bunga yang dihitung berdasarkan saldo rata-rata bulanan. Semakin tinggi rata-rata saldo tabungan, semakin tinggi pula bunga yang diperoleh. Simpanan ini dilengkapi fasilitas berupa kartu ATM dan kartu debet - *Interact*, buku tabungan untuk memantau mutasi rekening, Maspion *Electronic Banking* (MEB), serta fasilitas autodebet untuk membayar tagihan telepon dan listrik.

### Tabungan Si Cerdas
Simpanan dalam mata uang Rupiah yang dikhususkan untuk nasabah pada usia pelajar. Sistem perhitungan bunga dihitung berdasarkan saldo rata-rata harian dan sesuai tingkatan suku bunga yang diberikan. Simpanan ini dilengkapi fasilitas berupa kartu ATM dan kartu debet - *Interact*, buku tabungan untuk memantau mutasi rekening, Maspion *Electronic Banking* (MEB), serta fasilitas *autodebet* untuk membayar uang sekolah.

### Tabungan Karya dan Karya Plus
Simpanan dalam mata uang Rupiah yang dikhususkan untuk karyawan suatu perusahaan yang menjalin kerjasama dalam pembayaran gaji bulanan melalui layanan Maspion *Auto Payroll Services* (MAPS). Sistem perhitungan bunga dihitung berdasarkan saldo rata-rata harian dan sesuai tingkat suku bunga yang diberikan. Simpanan ini dilengkapi fasilitas berupa kartu ATM dan kartu debet - *Interact*, buku tabungan untuk memantau mutasi rekening, Maspion *Electronic Banking* (MEB) serta fasilitas *autodebet* untuk membayar tagihan telepon dan listrik. Adapun untuk Tabungan Karya Plus memiliki manfaat tambahan gratis premi asuransi kecelakaan diri.

### Tabungan *Auto Saving Plan*
Tabungan berjangka yang menggunakan metode pembayaran bulanan dengan jangka waktu dan jumlah setoran yang telah ditetapkan di awal. Tabungan *Auto Saving Plan* ini memiliki keuntungan bebas biaya administrasi selama periode menabung dan nasabah diperbolehkan untuk mengikuti lebih dari 1 rekening. Tersedia dalam jangka waktu 12, 24, dan 36 bulan.

### Deposito
Simpanan berjangka bagi nasabah perorangan dan perusahaan dalam mata uang Rupiah maupun *US Dollar* dengan suku bunga yang kompetitif dengan jangka waktu 1, 3, 6 atau 12 bulan.

### *Dollar Current Account*
*Current Account in US Dollar for individual and corporate customers whose business activities require transactions in US Dollar.*

### *Arthadollar Savings*
*A USD-denominated savings product designed to meet investment needs and serve as an optimal choice for business purposes. This product offers convenient foreign currency transactions, more flexible fund management, and supports customers with financial activities and planning in foreign currency.*

### *Emas Savings*
*Savings product denominated in Rupiah with an interest calculation system based on the average monthly balance. The higher the balance, the higher the interest earned. Some facilities included in this savings are Interact Card, which serves as an ATM and a debit card, Passbook to track transactions history, Maspion Electronic Banking (MEB), and auto-debit facility to pay phone and electricity bills.*

### *Si Cerdas Savings*
*Savings product denominated in Rupiah specified for students. The interest calculation system is based on the daily balance of the savings in accordance with the given interest rate. Facilities included in this saving are Interact Card, which serves as an ATM and a debit card, Passbook to track transactions history, Maspion Electronic Banking (MEB), and auto-debit facility to pay tuition fees.*

### *Karya Savings and Karya Plus Savings*
*Savings product denominated in Rupiah specified for employees of cooperating companies in monthly payroll through Maspion Auto Payroll Service (MAPS). The interest calculation system is based on the daily balance of the savings in accordance with the given interest rate. Facilities included in this saving; Interact Card, which serves as an ATM and a debit card, Passbook to track transactions history, Maspion Electronic Banking (MEB), and an auto-debit facility to pay phone and electricity bills. Karya Plus Saving is included with free personal premium accident insurance.*

### *Auto Saving Plan Savings*
*Term savings that use a monthly payment method with a predetermined period and deposit amount. This Auto Saving Plan has the advantage of free administration fees during the saving period and customers are allowed to join more than 1 account. Available in terms of 12, 24, and 36 months.*

### *Time Deposits*
*Time deposits for individuals and corporate customers in Rupiah and US Dollar with available competitive interest rate for 1, 3, 6, or 12 months' tenure.*

**Maspion *Save***
Maspion *Save* merupakan sertifikat atas unjuk/tanpa nama dengan nominal tertentu dengan jangka waktu 1 atau 3 bulan dengan pembayaran bunga didepan serta pencairan dapat dilakukan di semua cabang Bank dan dapat dihadiahkan kepada pihak lain.

**Tabungan *Thai Baht***
Tabungan *Thai Baht* adalah pilihan ideal bagi Anda yang memerlukan layanan tabungan dalam mata uang *Thai Baht*. Dirancang khusus untuk memudahkan transaksi *remittance*, tabungan ini dapat digunakan oleh Warga Negara Indonesia (WNI) maupun Warga Negara Asing (WNA). Dengan kemudahan bebas biaya *outgoing remittance* ke Thailand dan bebas biaya *full amount* untuk transfer di atas 300.000 THB ke KASIKORNBANK, produk ini menawarkan solusi praktis dan hemat untuk kebutuhan finansial Anda.

**Tabungan CNY**
Tabungan CNY adalah produk simpanan dalam mata uang *Chinese Yuan* yang dirancang untuk mempermudah transaksi *remittance* Anda. Dengan berbagai keuntungan, termasuk bebas biaya *outgoing remittance* ke China dan bebas biaya *full amount* untuk transfer minimal 150.000 CNY ke KASIKORNBANK di China *Mainland*, tabungan ini menjadi pilihan terbaik untuk memenuhi kebutuhan finansial Anda dengan China. Nikmati kemudahan transaksi yang lebih efisien dan hemat bersama Tabungan CNY.

***Maspion Save***
*Maspion Save is a certificate of appointment /no name with a specific nominal with term of 1 or 3 months with advance interest payments, disbursements at all branches of the Bank and can be awarded to other parties.*

***Thai Baht Saving Account***
*Thai Baht Saving Account is the ideal choice for those who require savings services in Thai Baht. Specifically designed to facilitate remittance transactions, this savings account can be used by Indonesian citizens (WNI) and foreigners (WNA). With the convenience of free outgoing remittance fees to Thailand and free full amount fees for transfers above 300,000 THB to KASIKORNBANK, this product offers a practical and cost-effective solution for your financial needs.*

***CNY Saving Account***
*CNY Saving Account is a Chinese Yuan denominated savings product designed to simplify your remittance transactions. With various benefits, including free outgoing remittance fees to China and free full amount fees for transfers of at least 150,000 CNY to KASIKORNBANK in Mainland China, this savings account is the best choice to fulfill your financial needs with China. Enjoy the convenience of more efficient and cost-effective transactions with CNY Savings.*

## 2. *INTERNET BANKING* BISNIS (IBB)

IBB adalah layanan *internet banking* yang dirancang khusus untuk kebutuhan perusahaan atau bisnis, memudahkan nasabah korporasi untuk bertransaksi dengan nyaman dan aman dimanapun kapanpun. Tersedia dalam 2 jenis layanan yaitu:

- *Internet Banking* Bisnis Diperuntukkan bagi nasabah perorangan dan perusahaan yang menginginkan limit transaksi yang lebih besar serta layanan *cash management*. *Internet Banking* Bisnis menawarkan berbagai pilihan transaksi seperti transfer dana antar bank melalui jaringan PRIMA/JALIN, SKN-BI, RTGSBI, pemindahbukuan, informasi saldo, informasi mutasi rekening, pembayaran rutin, penempatan deposito *online, payroll*, *sweepin*, *sweepout*, dan *sweep balance*. Fasilitas ini dilengkapi dengan sistem otorisasi berjenjang sehingga keamanan transaksi lebih terjaga.

- *Mobile Banking*
  Fasilitas yang memudahkan nasabah perorangan mengakses berbagai pilihan transaksi perbankan seperti transfer dana antar bank melalui *switching* jaringan PRIMA/JALIN, SKN-BI, RTGS-BI, pemindahbukuan, informasi saldo, informasi mutasi rekening, pembelian, dan pembayaran rutin melalui *smartphone* secara langsung, mandiri dan *real time*.

## *2. BUSINESS INTERNET BANKING (IBB)*

*IBB is an internet banking service specifically designed for corporate or business needs, making it easy for corporate customers to conduct transactions conveniently and securely anytime, anywhere. It is available in two types of services, namely:*

- *Business Internet Banking is intended for individual and corporate customers who want higher transaction limits and cash management services. Business Internet Banking offers a wide range of transaction options such as interbank fund transfers via the PRIMA/JALIN, SKN-BI, and RTGSBI networks, account transfers, balance inquiries, account transaction information, recurring payments, online deposits, payroll, sweep-in, sweep-out, and sweep balance. This facility is equipped with a multi-level authorization system to ensure greater transaction security.*

- *Mobile Banking*
  *A facility that allows individual customers to access a wide selection of banking transactions such as interbank funds transfer through the PRIMA/ JALIN, SKN-BI, RTGS-BI network, overbooking, balance inquiry, transaction history, purchases, and regular payments through smartphones directly, independently, and real-time.*

## 3. Layanan *Cash Pickup*

Bank Maspion memiliki layanan penjemputan uang tunai dan/atau dokumen berisi uang (warkat) dari lokasi nasabah (misalnya toko, kantor, gerai ritel) lalu diantar secara aman ke bank untuk disetorkan ke rekening. layanan ini dilakukan oleh pihak ketiga yang profesional di bidang manajemen kas & keamanan uang. Saat ini Bank Maspion bermitra dengan BRINKS dalam bekerja sama untuk memberikan layanan kepada nasabah.

***Flow* proses *cash pickup***

- Permintaan dan Penjadwalan
  Penjemputan dilakukan berdasarkan jadwal dan/atau permintaan yang telah disepakati dengan nasabah.
- Proses Penjemputan
  Petugas dari mitra resmi melakukan pengambilan uang tunai di lokasi nasabah dengan prosedur operasional standar dan pengamanan sesuai ketentuan.
- Pengamanan dan Transportasi
  Uang tunai yang dijemput diangkut menggunakan sarana dan sistem pengamanan yang memadai.
- Pemrosesan dan Penyetoran
  Uang tunai diproses sesuai prosedur yang berlaku dan dikreditkan ke rekening nasabah pada Bank Maspion.
- Pelaporan dan Rekonsiliasi
  Nasabah menerima bukti transaksi dan laporan untuk kebutuhan pencatatan serta rekonsiliasi internal.

## *3. Cash Pickup Service*

*Bank Maspion offers a cash and/or document collection service from customer locations (e.g., shops, offices, retail outlets) and delivers them securely to the bank for deposit into accounts. This service is provided by a third party that specializes in cash management and security. Bank Maspion currently partners with BRINKS to provide this service to customers.*

***Cash pickup process flow***

- *Requests and Scheduling*
  *Pickups are carried out based on schedules and/or requests agreed upon with customers.*
- *Pickup Process*
  *Officers from official partners collect cash at the customer's location using standard operating procedures and security measures in accordance with regulations.*
- *Security and Transportation*
  *Cash collected is transported using adequate means and security systems.*
- *Processing and Deposit*
  *Cash is processed according to applicable procedures and credited to the customer's account at Bank Maspion.*
- *Reporting and Reconciliation*
  *Customers receive transaction receipts and reports for recording and internal reconciliation purposes.*

## 4. *PAYROLL*

**Maspion *Auto Payroll Service* (MAPS) (*Cash Management Product*)**

Merupakan layanan yang disediakan bagi nasabah perorangan dan perusahaan untuk mengelola penggajian karyawannya setiap bulan secara rutin yang dilakukan dengan cara autodebet terhadap rekening nasabah.

## *4. PAYROLL*

***Maspion Auto Payroll Service (MAPS) (Cash Management Product)***

*MAPS is a banking service to support individual and corporate customers in managing monthly employees' payroll through auto-debit to the customers' accounts.*

## 5. MASPION *VIRTUAL ACCOUNT* (MAVA)

**Maspion *Virtual Account* (MAVA)**

*Virtual Account* adalah nomor identifikasi yang disediakan Bank untuk pelanggan/mitra bisnis nasabah yang dibuka oleh Bank atas permintaan nasabah dan untuk selanjutnya diberikan oleh nasabah kepada pelanggan/mitra bisnisnya sebagai nomor rekening tujuan penerimaan (*collection*). *Virtual account* memberikan kemudahan bagi nasabah meliputi:

- Informasi transaksi secara *real time*.
- Nasabah dapat mengidentifikasi penerimaan dana dengan mudah dan cepat.
- Rekonsiliasi lebih mudah karena seluruh penerimaan dana teridentifikasi pengirimnya.

## *5. MASPION VIRTUAL ACCOUNT (MAVA)*

***Maspion Virtual Account (MAVA)***

*Virtual Account is an identification number provided by the Bank to the clients/customers' business partner, which is opened by the Bank based on customers' request and subsequently handed over by customers to their clients/ business partners as the collection account number destination. A virtual account provides convenience for customers, including:*

- *Real-time transaction information.*
- *Customers can identify the receipt of the funds easily and quickly.*
- *Reconciliation is easier because the entire receipt of funds sender can be identified.*

**Maspion *E-Collection***
Fitur yang membantu pengguna MAVA dalam proses penagihan pembayaran (*collection*) kepada para pelanggan nasabah dengan berbagai keuntungan seperti:
- Dapat memantau keberadaan pembayaran secara *real time* dimulai saat diterima.
- Meminimalisir risiko *cash in transit* karena dana langsung ditransfer ke rekening nasabah (tidak terdapat aliran tunai).
- Nasabah akan menerima rekonsiliasi pembayaran yang diterima terhadap faktur penjualan.

***Maspion E-Collection***
*A feature that helps MAVA users in the collection process to customer's clients with various advantages such as:*

- *Accessibility to monitor the payments in real-time starting when received.*
- *Minimize cash in transit risk because funds are transferred directly to the customers' account (no cash flow).*
- *Customers will receive are conciliation of the payment received on the invoice.*

## 6. *LENDING*

**Kredit Modal Kerja**
Pinjaman untuk membiayai kebutuhan modal kerja baik untuk perorangan maupun perusahaan. Jangka waktu pinjaman sesuai dengan siklus usaha nasabah dan dapat diperpanjang pada saat jatuh tempo.

**Kredit Investasi**
Pinjaman untuk membiayai pembelian barang modal atau investasi usaha seperti pembangunan pabrik, pembelian tempat usaha, mesin, dan lain-lain. Pelunasan pinjaman dilakukan secara angsuran dalam jangka waktu tertentu sesuai dengan kemampuan pembayaran nasabah.

**Kredit Konsumsi**
Pinjaman untuk kebutuhan pembelian dan renovasi rumah maupun kebutuhan lainnya yang bersifat konsumtif yang dapat diangsur dalam jangka waktu tertentu dengan jumlah angsuran sesuai kemampuan nasabah.

## *6. LENDING*

***Working Capital Loan***
*Loan facility to support customers' working capital needs, both for individual and corporate customers. The loan period is corresponded to the customer's business cycle and may be renewed upon expiration.*

***Investment Loan***
*Loan facility to support customers' capital expenditure or business investment such as factory construction, purchase of business premises, machinery, and others. This loan facility is paid through instalments within a period based on customers' repayment capacity.*

***Consumer Loan***
*Loan facility for house purchase and renovation, education fund, and other consumptive needs that can be paid with instalments suitable with customer's ability.*

## 7. PRODUK LAYANAN PERDAGANGAN

**IMPOR**
*Letter of Credit* (L/C)
Jaminan pembayaran yang diterbitkan Bank atas permintaan nasabah (importir) yang ditujukan kepada *beneficiary* (eksportir).

Surat Kredit Berdokumen Dalam Negeri (SKBDN)
Jaminan pembayaran yang diterbitkan Bank atas permintaan nasabah (pembeli) yang ditujukan kepada *beneficiary* (penjual) di wilayah Indonesia.

Penagihan Dokumen Impor
Layanan pengurusan penagihan dokumenter tanpa jaminan pembayaran yang disediakan kepada nasabah sebagai pembeli.

**EKSPOR**
Penerusan *Letter of Credit or* SKBDN
Layanan penerusan *Letter of Credit* atau SKBDN kepada nasabah eksportir atau penjual.

Penagihan Dokumen Ekspor atas *Letter of Credit or* SKBDN
Layanan pengurusan penagihan dokumen atas Letter of Credit atau SKBDN kepada bank penerbit untuk kepentingan nasabah sebagai penerima *Letter of Credit* atau SKBDN.

## *7. TRADE SERVICE PRODUCT*

***IMPORT***
*Letter of Credit (L/C)*
*The Bank issues a payment guarantee at customers' (importers) request for the benefit of the beneficiary (exporters).*

*Domestic Letter of Credit*
*A payment guarantee issued by the Bank based on customer's (buyer) request for the benefit of the beneficiary (seller) in Indonesia.*

*Import Documentary Collection*
*A service to handle documentary collection without payment undertaking which is provided to customer as buyer.*

***EXPORT***
*Letter of Credit or SKBDN Advising*
*A service to advice Letter of Credit or SKBDN to customer as exporter or seller.*

*Collection of Export Documentary against Letter of Credit or SKBDN*
*A service to handle export documentary collection against Letter of Credit or SKBDN to Issuing Bank on behalf of customer as Letter of Credit or SKBDN beneficiary.*

**GARANSI**

Bank Garansi

Jaminan pembayaran yang diberikan oleh Bank kepada pihak penerima jaminan apabila nasabah yang dijamin tidak dapat memenuhi kewajiban sesuai kontrak.

*Standby Letter of Credit*

Jaminan pembayaran kepada penerima *Standby Letter of Credit* atas suatu kegagalan atau wanprestasi nasabah terhadap suatu kontrak.

## 8. PRODUK PEMBIAYAAN PERDAGANGAN

***Trust Receipt Finance***

Pembiayaan yang diberikan kepada nasabah importir atau pembeli untuk pelaksanaan nasabah atas pembayaran tagihan dokumenter, baik dengan *Letter of Credit* atau SKBDN, atau tanpa *Letter of Credit* atau SKBDN.

## 9. FASILITAS DAN LAYANAN LAIN

***Multiple Transfer***

*Multiple Transfer* merupakan jasa pengiriman uang yang dilaksanakan untuk dan atas permintaan nasabah Giro. Layanan ini terdiri dari:

- *Easy Multi Transfer*, ditujukan bagi nasabah yang sering melakukan transaksi *transfer* antar bank.
- *Easy Overbooking*, ditujukan bagi nasabah yang sering melakukan pemindahbukuan ke berbagai rekening di Bank Maspion.

***Payment Point***

Melalui *Payment Point* nasabah dapat melakukan berbagai macam transaksi pembayaran seperti tagihan telepon, tagihan listrik dan pembayaran pajak. Pembayaran dapat dilakukan melalui sarana *teller*, *autodebet* rekening, maupun ATM.

***Safe Deposit Box* (SDB)**

Fasilitas persewaan kotak penyimpanan surat/barang berharga milik nasabah dalam suatu ruangan khusus dan tersedia dalam berbagai ukuran sesuai dengan kebutuhan nasabah.

***Pick Up-Service***

Layanan yang diberikan Bank kepada nasabah tertentu yang membutuhkan layanan manajemen kas.

**KCP Kas Mobil**

Kegiatan pelayanan kas yang disiapkan Bank untuk mengakomodir kebutuhan nasabah dalam bertransaksi perbankan. Fasilitas ini memungkinkan Bank menjangkau lokasi-lokasi seperti pusat-pusat perdagangan, sekolah-sekolah maupun lokasi lainnya. Kas Mobil dilengkapi dengan *customer service*, konter *teller* dan ATM, sehingga dapat menerima pembukaan rekening, transaksi setoran tunai, penarikan tunai, pengiriman uang dan pembayaran tagihan (listrik, pajak, dan telepon).

***GUARANTEE***

*Bank Guarantee*

*A payment guarantee provided by the Bank to the beneficiary in the event that the guaranteed customer is unable to fulfill its contractual obligations.*

*Standby Letter of Credit*

*Payment undertaking to Standby Letter of Credit to beneficiary against customer's default to fulfil its obligation under a contract.*

## *8. TRADE FINANCE PRODUCT*

***Trust Receipt Finance***

*A financing provided to customer as importer or buyer to fulfil customer's obligation to pay documentary collection against Letter of Credit or SKBDN, or without Letter of Credit or SKBDN.*

## *9. OTHER FACILITIES AND SERVICES*

***Multiple Transfers***

*Multiple Transfers is a transfer service conducted for and by request of Current Account customer. This service consists of:*

- *Easy Multi Transfer, for customers who often perform funds transfers to other banks.*
- *Easy Overbooking, dedicated to customers who often perform overbooking transactions across Bank Maspion accounts.*

***Payment Point***

*Customers may perform various payment transactions through payment points such as phone bills, electricity bills, and tax payments. Payment can be made through tellers, auto-debit facilities, or ATMs.*

***Safe Deposit Box (SDB)***

*Safe boxes renting services in various sizes according to customer needs to protect customers' important documents and/or goods.*

***Pick Up-Service***

*One of the services provided by the Bank for selected customers who need cash management services.*

***KCP Cash Vehicle***

*Cash services are provided by the Bank to accommodate customers' needs to perform banking transactions. This facility enables the Bank to reach trading centres, schools, and other locations. Cash Vehicle is equipped with customer service, counter teller, and ATM units to support account opening, cash deposit transactions, cash withdrawals, funds transfers, and bill payments (electricity, tax, and phone).*

### *Cash Recycle Machine* (CRM)

Fasilitas yang disediakan Bank kepada nasabah dalam melakukan transaksi tidak hanya penyetoran tunai tetapi juga tarik tunai dan transaksi non tunai lainnya yang dapat dilakukan selama 24 jam.

### Maspion QR

Maspion QR adalah layanan perbankan milik Bank Maspion yang digunakan untuk penerimaan transaksi pembayaran melalui sistem *Quick Response* (QR) dengan berbasis QRIS (*Quick Response Indonesia Standard*). Bank Maspion akan bertindak sebagai Penerbit (*Issuer*) dan *Acquirer*. Dengan 2 jenis yang dimiliki yakni:

- QR Statis: QR yang hanya menampilkan data *merchant* saja, sehingga nominal pembayaran harus diinput oleh pengguna QR. Media QR *statis* berbentuk *sticker* atau *tentcard* yang dipasang di *counter merchant*.
- QR Dinamis: QR yang menampilkan data *merchant* serta nominal transaksi sehingga pengguna QR dapat langsung melakukan transaksi pembayaran melalui aplikasi *mobile*.

### *Cash Recycle Machine (CRM)*

*A facility offered to the customer in making transactions not only cash deposit but also cash withdrawal and other non-cash transactions which can be made 24 hours.*

### *Maspion QR*

*Maspion QR is a banking service owned by Bank Maspion that is used to accept payment transactions through the Quick Response (QR) system based on QRIS (Quick Response Indonesia Standard). Bank Maspion will act as Issuer and Acquirer. With 2 types owned, namely:*

- *Static QR: QR that only displays merchant data, so the nominal payment must be inputted by the QR user. Static QR media is in the form of a sticker or tentcard installed at the merchant counter.*
- *Dynamic QR: QR that displays merchant data and transaction nominal so that QR users can directly make payment transactions through mobile applications.*

# Wilayah Operasional

## *Operational Areas* [OJK C3] [GRI 2-1]



# Jaringan Kantor (Per 31 Desember 2025)

## *Office Network (As of December 31, 2025)*




### Wilayah Surabaya | *Surabaya Area*

| | | | |
|---|---|---|---|
| 1 | Kantor Pusat | | Tunjungan Plaza 6 Lt. 32 & 33. Jl Embong Malang No 21 - 31, Kel Kedungdoro, Kec Tegalsari Surabaya |
| 2 | Kantor Cabang | Cabang Basuki Rahmat | Jl. Basuki Rajhmat No 50- 54 Surabaya |
| 3 | Kantor Cabang Pembantu | Capem Kembang Jepun | Jl. Kembang Jepun No. 38-40 Surabaya |
| 4 | Kantor Cabang Pembantu | Capem Manukan | Jl. Manukan Tama AIII/1, Surabaya |
| 5 | Kantor Cabang Pembantu | Capem Kapas Krampung | Jl. Kapas Krampung 97 C Surabaya 60133 |
| 6 | Kantor Cabang | Cabang Manyar Kertoarjo | Jl. Manyar Kertoarjo No. 67 Surabaya 60285 |
| 7 | Kantor Cabang Pembantu | Capem Pepelegi | Jl. Raya Pepelegi Kav 5 Waru Sidoarjo |
| 8 | Kantor Cabang Pembantu | Capem Pasar Atum | Pasar Atum Mall Lantai IV Stand No FS-1-5, Jl. Bunguran No. 45 Surabaya |
| 9 | Kantor Cabang Pembantu | Capem Sidoarjo | Komp. Ruko Plaza Sidoarjo Jl. Ahmad Yani No. 41-C, Sidoarjo |
| 10 | Kantor Cabang Pembantu | Capem Puncak Bukit Golf | Ruko Puncak Bukit Golf Unit Rbr, Jl. Bukit Darmo Boulevard No 1 Surabaya |
| 11 | Kantor Cabang Pembantu | Capem Manyar Surabaya | Jl. Raya Manyar No 57-57A, Menur Pumpungan, Kec Sukolilo, Surabaya |
| 12 | Kantor Cabang Pembantu | Capem Merr | Ruko Icon 21 Jl. Dr Ir H Soekarno No R 39/207 N |
| 13 | Kantor Cabang Pembantu | Capem Gresik | Jl. Dr. Soetomo No. 82-84 Gresik |
| 14 | Kantor Cabang Pembantu | KCP Citraland | Ruko North Junction RB/02, Jl. Taman Puspa Raya, Surabaya |
| 15 | Kantor Cabang Pembantu | KCP Mobil 3 Basuki Rahmat | Jl. Basuki Rahmat No. 50-54 Surabaya |
| 16 | Kantor Cabang Pembantu | KCP Mobil 4 Basuki Rahmat | Jl. Basuki Rahmat No. 50-54 Surabaya |
| 17 | Kantor Fungsional | KF Pakuwon Tower | Tunjungan Plaza 6 Lt. 32 & 33. Jl Embong Malang No 21 - 31, Kel Kedungdoro, Kec Tegalsari Surabaya |
| 18 | Kantor Fungsional | KF RS Vincentius A Paulo (RKZ) | Rumah Sakit Vincentius (RKZ) Jl. Diponegoro Surabaya |
| 19 | Kantor Fungsional | KF Santa Agnes | Jl. Mendut No.07 Surabaya |

### Wilayah Malang | *Malang Area*

| | | | |
|---|---|---|---|
| 20 | Kantor Cabang Utama | Cabang Utama Zainul Arifin | Jl. K.H. Zainul Arifin No. 91-93 Malang |
| 21 | Kantor Fungsional | KCP RS Wava Husada | Jl. Panglima Sudirman No. 99 A Kepanjen – Malang |

## Wilayah Jakarta | *Jakarta Area*

| | | | |
|---|---|---|---|
| 22 | Kantor Cabang Utama | Cabang Utama Mangga Dua | Jl. Mangga Dua Raya Blok E-4 No. 1 Jakarta |
| 23 | Kantor Cabang Utama | Cabang Utama Serpong | Jl. Raya Serpong 5853 (ruko WTC)-Tangerang |
| 24 | Kantor Cabang Pembantu | Capem Kelapa Gading | Jl. Kelapa Gading Boulevard Blok FV-1 No. 10-11 Jakarta Utara 14240 |
| 25 | Kantor Cabang Pembantu | Capem Gunung Sahari | Maspion Plaza, Jl. Gunung Sahari No. 18 Jakarta Utara |
| 26 | Kantor Cabang Pembantu | Capem Puri Niaga | Jl. Puri Kencana Komplek Puri Niaga III Blok M8 No. 2C, Jakarta Barat |
| 27 | Kantor Cabang Pembantu | Capem TangCity | Ruko Tangerang City, Bussiness Park Blok B No. 10 Jl Jend Sudirman No 1 |
| 28 | Kantor Cabang Pembantu | Capem Tanah Abang | Jl. K.H. Fachrudin Tanah Abang Blok C No.1, Jakarta Pusat |
| 29 | Kantor Cabang Pembantu | Capem Bekasi | Jl. A. Yani B lok A4-1, Kayuringin Jaya, Bekasi |
| 30 | Kantor Cabang Pembantu | Capem Muara Karang | Jl. Pluit Karang Blok Z4 Selatan Kav. 34 Jakarta Utara |
| 31 | Kantor Cabang Pembantu | KCP Mobil 2 Mangga Dua | Jl. Mangga Dua Raya Blok E4 No.1, Jakarta Utara |
| 32 | Kantor Fungsional | KF Pemasaran Pacific Century Place | Pacific Century Place Building, 39th Floor SCBD Lot 10, Jl Jendral Sudirman Kav 52-53 Jakarta |
| 33 | Kantor Fungsional | KF Operasional Pacific Century Place | Pacific Century Place Building, 39th Floor SCBD Lot 10, Jl Jendral Sudirman Kav 52-53 Jakarta |

## Wilayah Bandung | *Bandung Area*

| | | | |
|---|---|---|---|
| 34 | Kantor Cabang Utama | Cabang Utama Sunda | Jl. Sunda No. 54-54A, Kebon Pisang, Sumur Batu Bandung |

## Wilayah Semarang | *Semarang Area*

| | | | |
|---|---|---|---|
| 35 | Kantor Cabang Utama | Cabang Utama Agus Salim | Jl. H. Agus Salim Blok D No. 11-12 Semarang |

## Wilayah Purwokerto | *Purwokerto Area*

| | | | |
|---|---|---|---|
| 36 | Kantor Cabang Utama | Cabang Pieree Tendean | Jl. Pierre Tendean Ruko Eks Kodim No. 57 Purwokerto |

## Wilayah Solo | *Solo Area*

| | | | |
|---|---|---|---|
| 37 | Kantor Cabang Utama | Cabang Slamet Riyadi | Jl. Brigjend Slamet Riyadi No. 129 Solo |

## Wilayah Medan | *Medan Area*

| | | | |
|---|---|---|---|
| 38 | Kantor Cabang Utama | Cabang Medan | Jl. Sutomo No. 48 - 50 Medan |

## Wilayah Bali | *Bali Area*

| | | | |
|---|---|---|---|
| 39 | Kantor Cabang Utama | Cabang Gatot Subroto Denpasar | Jl Gatot Subroto 288 X, Denpasar |
| 40 | Kantor Cabang Pembantu | KCP Mobil Gatot Subroto | Jl. Gatot Subroto Tengah 288 X, Denpasar |

## Wilayah Makassar | *Makassar Area*

| | | | |
|---|---|---|---|
| 41 | Kantor Cabang Utama | Cabang Ahmad Yani | Jl. Ahmad Yani No. 11-12 Makassar |

## Wilayah Palembang | *Palembang Area*

| | | | |
|---|---|---|---|
| 42 | Kantor Cabang Utama | Cabang Palembang | Jl. Veteran No. 264 F-G Palembang |
| 43 | Kantor Cabang Pembantu | KCP Mobil Veteran | Jl. Veteran No. 264 F-G Palembang |

## Wilayah Jember | *Jember Area*

| | | | |
|---|---|---|---|
| 44 | Kantor Cabang Utama | Cabang Jember | Jl. Diponegoro 14 Jember |

## Lokasi ATM | *ATM Location*

| | | | |
|---|---|---|---|
| 1 | ATM Pepelegi 3 | Jl. Raya Pepelegi Kav. 5, Waru, Sidoarjo | Sidoarjo |
| 2 | ATM Raya Manyar | Jl. Raya Manyar No 57-57A, Menur Pumpungan, Kec Sukolilo, Surabaya | Surabaya |
| 3 | ATM Maspion Square, Sby | Jl. A. Yani No. 73 | Surabaya |
| 4 | ATM Citraland,Sby | Ruko North Junction RB/02, Jl. Taman Puspa Raya, Surabaya | Surabaya |
| 5 | ATM Pepelegi,Sby | Jl. Raya Pepelegi Kav. 5, Waru, | Sidoarjo |
| 6 | ATM Kembang Jepun,Sby | Jl. Kembang Jepun 38-40, | Surabaya |
| 7 | ATM Dr.Sutomo,Gresik | Jl. Dr. Soetomo 82-84, | Gresik |
| 8 | ATM Ahmad Yani, Sidoarjo | Jl. A. Yani No. 41c, | Sidoarjo |
| 9 | ATM KH. Zainul Arifin, Mlg | KH. Zainul Arifin No. 91-93, | Malang |
| 10 | ATM Manyar Kertoarjo, Sby | Jl. Manyar Kertoarjo No. 67 Surabaya 60285 | Surabaya |
| 11 | ATM STIKES RKZ | Jl. Jambi No 12 - 18 Darmo, Wonokromo, Surabaya 60241, Jawatimur - Indonesia | Surabaya |
| 12 | ATM RKZ, Sby | Rsk St.vincentius A. Paulo Jl. Diponegoro 51 | Surabaya |
| 13 | ATM Manukan | Jl. Manukan Tama AIII/1, Surabaya | Surabaya |
| 14 | ATM Basuki Rahmat, Surabaya | Jl. Basuki Rahmat 50-54, | Surabaya |
| 15 | ATM Alfamart Raya Wonocolo | Jl. Raya Wonocolo No. 80, Kec. Taman, Kel. Wonocolo, Kab. Sidoarjo | Surabaya |
| 16 | ATM Kapas Krampung | Jl. Kapas Krampung 97 C Surabaya 60133 | Surabaya |
| 17 | ATM Pepelegi 2 | Jl. Raya Pepelegi Kav. 5, Waru, | Surabaya |
| 18 | ATM Basuki Rahmat II Surabaya | Jl. Basuki Rahmat 50-54, | Surabaya |
| 19 | ATM MASPION II | Jalan R Muhammad Mangundiprojo Desa Banjar Kemantren, Buduran, Kabupaten Sidoarjo 61252 - Indonesia | Surabaya |
| 20 | ATM III | Jl. Raya Sruni No. 48-50 Desa Sruni, Gedangan, Kabupaten Sidoarjo 61254 | Surabaya |
| 21 | ATM IV | Kawasan Maspion IV Jalan Romokalisari, Benowo,Surabaya 60191 - Indonesia | Surabaya |
| 22 | ATM V | Jl. Raya Manyar Sukomulyo Km. 25 Manyar Sidomukti, Manyar, Gresik 61151– Indonesia | Surabaya |
| 23 | ATM I | Jl. Raya Sawotratap ds. Sawotratap, Gedangan, Kabupaten Sidoarjo 61254 - Indonesia | Surabaya |
| 24 | ATM RKZ | Rsk St.vincentius A. Paulo Diponegoro 51 | Surabaya |
| 25 | ATM CAPEM Sidoarjo | Jl. Ahmad Yani No. 41-C Sidoarjo | Surabaya |
| 26 | ATM Universitas Hayam Wuruk PERBANAS | JL Wonorejo Utara No 16 Surabaya | Surabaya |
| 27 | ATM RS Prasetya Husada Malang | Jl Raya Ngijo No 25 Karaplongso | Malang |
| 28 | ATM KC Jember | Jl Diponegoro 14 Jember | Denpasar |
| 29 | ATM Indomaret Maspion Unit II | Jl. Frontage Banjar Kemantren, Kec. Buduran, Kab Sidoarjo | Sidoarjo |
| 30 | ATM Kelapa Gading, Jkt | Jl. Kelapa Gading Boulevard Blok FV-1 | Jakarta Utara |
| 31 | ATM A Yani, Bekasi | Jl. A. Yani B Iok A4-1, Kayuringin Jaya, Bekasi | Jakarta |
| 32 | ATM TangCity | Ruko Tangerang City, Bussiness Park Blok B No 10 Jl Jend Sudirman No 1 | Tangerang |
| 33 | ATM Mangga Dua, Jkt | Jl Mangga Dua Raya Blok E-4 No. 1, | Jakarta Utara |
| 34 | ATM Gunung Sahari , Jkt | Maspion Plaza Jl. Gunung Sahari No. 18, | Jakarta Utara |
| 35 | ATM Muara Karang, Jkt | Jl. Pluit Karang blok Z4 Selatan Kav. 34 | Jakarta Utara |
| 36 | ATM Serpong-Tangerang | Jl. Raya Serpong 5853 (ruko WTC)-Tangerang | Tangerang |
| 37 | ATM Alfamidi Roda Pembangunan | Jl. Roda Pembangunan, Nanggewer, Cibinong, Bogor - Jawa Barat | Bogor |
| 38 | ATM Puri Niaga, Jkt | Jl. Puri Kencana Komplek Puri Niaga III Blok M8 No. 2C, Jakarta Barat | Jakarta Barat |
| 39 | ATM PT Maspion Kencana | JLI. KW Industri No MM2100, Gandamekar, Cikarang Barat,Bekasi, Jawa Barat | Bekasi |
| 40 | ATM Tanah Abang | Jl. K.H. Fachrudin Tanah Abang Blok C No.1, Jakarta Pusat | Jakarta Pusat |

| | | | |
|---|---|---|---|
| 41 | ATM Slamet Riyadi, Solo | Jl. Brigjend. Slamet Riyadi No. 129 | Solo |
| 42 | ATM Agus Salim, Smg | Komp. Pertokoan & Perkantoran JURNATAN Jl. H. Agus Salim blok D No. 11-12 | Semarang |
| 43 | ATM Piere Tendean,Purwokerto | Jl. Pierre Tendean Ruko Eks Kodim No. 57, | Purwokerto |
| 44 | ATM Sutomo, Medan | Jl. Sutomo No. 48-50, | Medan |
| 45 | ATM Veteran, Palembang | Jl. Veteran No. 264 F-G Palembang | Palembang |
| 46 | ATM Sunda, Bandung | Jl. Sunda No. 54-54A, Bandung | Bandung |
| 47 | ATM Ahmad Yani, Makassar | Jl. Ahmad Yani No. 11-12, | Makasar |
| 48 | ATM Gatot Subroto, Denpasar | Jl. Gatot Subroto Tengah 288 X, | Denpasar |
| 49 | ATM RS Kasih Ibu Denpasar | Jl Raya Teuku Umar 120 Denpasar | Denpasar |

### Lokasi CRM | *CRM Location*

| | | | |
|---|---|---|---|
| 1 | CRM Kantor Cabang Pembantu Pasar Atum | Pasar Atum Mall Lantai IV Stand No. FS-1-5, Jl Bunguran No. 45 Surabaya | Surabaya |
| 2 | CRM Kantor Pusat Operasional | Jl Basuki Rahmat 50-54 Surabaya | Surabaya |

# Keanggotaan Dalam Asosiasi

## *Membership in Business Associations* [OJK C.5] [GRI 2-28]

Hingga 31 Desember 2025 Bank Maspion telah terdaftar dalam keanggotaan atau organisasi sebagaimana terlampir pada tabel berikut:

*As of December 31, 2025, Bank Maspion is registered as a member or in the organization as shown in the following table:*

| No | Nama Asosiasi Organisasi | *Name of Association Organization* |
|---|---|---|
| 1 | **PERBANAS**<br>Perhimpunan Bank Nasional | ***PERBANAS***<br>*Indonesian National Banks Association* |
| 2 | **FKLJKD**<br>Forum Komunikasi Lembaga Jasa Keuangan Daerah | ***FKLJKD***<br>*Communication Forum for Regional Financial Services Institutions* |
| 3 | **BMPD Jawa Timur**<br>Badan Musyawarah Perbankan Daerah | ***BMPD East Java***<br>*East Java Regional Banking Consultative Agency* |
| 4 | **FKDKP**<br>Forum Komunikasi Direktur Kepatuhan Perbankan | ***FKDKP***<br>*Compliance Director Communication Forum* |
| 5 | **ASPI**<br>Asosiasi Sistem Pembayaran Indonesia | ***ASPI***<br>*Indonesian Payment System Association* |
| 6 | **LAPS SJK**<br>Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan | ***LAPS SJK***<br>*The Alternative Dispute Resolution Institution for the Financial Services Sector* |
| 7 | **AEI**<br>Asosiasi Emiten Indonesia | ***AEI***<br>*Indonesian Public Listed Companies Association* |

# Perubahan Komposisi Dewan Komisaris dan Direksi

## *Changes in the Board of Commissioners and the Board of Directors Composition*

Disepanjang tahun 2025, terdapat perubahan komposisi Dewan Komisaris dan Direksi Perseroan. Dengan demikian, komposisi Dewan Komisaris dan Direksi hingga 31 Desember 2025 adalah sebagai berikut:

*Throughout 2025, there has been some changes in the composition of the Company's Board of Commissioners and Board of Directors. Therefore, the composition of the Board of Commissioners and Board of Directors until December 31, 2025, is as follows:*

| Per 1 Januari 2025<br>*As of January 1, 2025* | | Per 31 Desember 2025<br>*As of December 31, 2025* | |
|---|---|---|---|
| **Dewan Komisaris**<br>*Board of Commissioners* | | | |
| Chat Luangarpa | Presiden Komisaris<br>*President Commissioner* | Chat Luangarpa | Presiden Komisaris<br>*President Commissioner* |
| Diana Alim | Komisaris<br>*Commissioner* | Diana Alim | Komisaris<br>*Commissioner* |
| Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* | Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* |
| Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* | Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* |
| M. Pujiono Santoso | Komisaris Independen<br>*Independent Commissioner* | Rony Teja Sukmana | Komisaris Independen<br>*Independent Commissioner* |
| **Direksi**<br>*Board of Directors* | | | |
| Kasemsri Charoensiddhi | Direktur Utama<br>*Presiden Director* | Kasemsri Charoensiddhi | Direktur Utama<br>*Presiden Director* |
| Endah Winarni | Direktur Marketing<br>*Business Director* | Junita Wangsadinata | Direktur Bisnis<br>*Business Director* |
| Iis Herijati | Direktur Operasional<br>*Operations Director* | Irawan Rukmanto | Direktur Operasional<br>*Operations Director* |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* |
| Ivan Adrian Sumampouw | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | Jeffrey Bob Karman | Direktur Kredit dan Risiko<br>*Credit and Risk Director* |

| Dewan Komisaris \| *Board of Commissioner* | | |
|---|---|---|
| **Nama \| *Name*** | **Jabatan \| *Position*** | **Dasar Pengangkatan \| *Appointment Decree*** |
| Chat Luangarpa | Komisaris Utama<br>*President Commissioner* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Extraordinary General Meeting of Shareholders on September 15, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |
| Diana Alim | Komisaris<br>*Commissioner* | • Rapat Umum Pemegang Saham Tahunan pada tanggal 20 Juni 2017<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 25 Agustus 2020 (diangkat kembali)<br>• Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Annual General Meeting of Shareholders on June 20, 2017*<br>• *Annual General Meeting of Shareholders on August 25, 2020 (reappointed)*<br>• *Extraordinary General Meeting of Shareholders on September 15, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |
| Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Extraordinary General Meeting of Shareholders on September 15, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

| Dewan Komisaris \| *Board of Commissioner* | | |
|---|---|---|
| **Nama \| *Name*** | **Jabatan \| *Position*** | **Dasar Pengangkatan \| *Appointment Decree*** |
| Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Extraordinary General Meeting of Shareholders on September 15, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |
| Rony Teja Sukmana | Komisaris Independen<br>*Independent Commissioner* | Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025<br>*Annual General Meeting of Shareholders on May 27, 2025* |

| Direksi \| *Board of Director* | | |
|---|---|---|
| **Nama \| *Name*** | **Jabatan \| *Position*** | **Dasar Pengangkatan \| *Appointment Decree*** |
| Kasemsri Charoensiddhi | Direktur Utama<br>*Presiden Director* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Extraordinary General Meeting of Shareholders on September 15, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |
| Junita Wangsadinata | Direktur Bisnis<br>*Business Director* | • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025<br>• *Annual General Meeting of Shareholders on May 27, 2025* |
| Irawan Rukmanto | Direktur Operasional<br>*Operations Director* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 9 Desember 2025<br>• *Extraordinary General Meeting of Shareholders on December 9, 2025* |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 5 Desember 2022<br>• Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)<br>• *Extraordinary General Meeting of Shareholders on December 5, 2022*<br>• *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |
| Jeffrey Bob Karman | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025<br>*Annual General Meeting of Shareholders on May 27, 2025* |

# Profil Dewan Komisaris

## *The Board of Commissioners' Profile*



**Alan Jenviphakul**
Komisaris Independen
*Independent Commissioner*

**Rony Teja Sukmana**
Komisaris Independen
*Independent Commissioner*

**Chat Luangarpa**
Komisaris Utama
*President Commissioner*

**Diana Alim**
Komisaris
*Commissioner*

**Pardi Kendy**
Komisaris
*Commissioner*



# Chat Luangarpa

Komisaris Utama
*President Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Thailand |
| **Usia** *Age* | 48 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Engineering* Chulalongkorn University, Thailand (1998) *Bachelor of Engineering Chulalongkorn University, Thailand (1998)*<br>• *Master of Business Administration* University of Queensland Brisbane, Australia (2004). *Master of Business Administration University of Queensland Brisbane, Australia (2004).* |

Beliau memiliki pengalaman yang luas di bidang manajemen perbankan selama bertahun-tahun. Beliau mendorong ekspansi regional KBank, yang melibatkan pembukaan bisnis baru di negara-negara AEC+3.

*He has extensive experience in banking management over the years. He has driven KBank's regional expansion strategy, which involves opening new business frontiers in AEC+3 countries.*

## Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • True Corporation PCL., (2006 – 2007) | • *True Corporation PCL., (2006 – 2007)* |
| • Seamico Securities PCL., (2007 – 2008) | • *Seamico Securities PCL., (2007 – 2008)* |
| • *Assistant Vice President* - Kasikorn Bank Public Company Limited (2008-2009) | • *Assistant Vice President - Kasikorn Bank Public Company Limited (2008-2009)* |
| • *Vice President* - Kasikorn Bank Public Company Limited (2009-2011) | • *Vice President - Kasikorn Bank Public Company Limited (2009-2011)* |
| • *First Vice President* - Kasikorn Bank Public Company Limited (2011-2013) | • *First Vice President - Kasikorn Bank Public Company Limited (2011-2013)* |
| • *Senior Vice President* - Kasikorn Bank Public Company Limited (2013-2017) | • *Senior Vice President - Kasikorn Bank Public Company Limited (2013-2017)* |
| • *First Senior Vice President* - Kasikorn Bank Public Company Limited (2017-2020) | • *First Senior Vice President - Kasikorn Bank Public Company Limited (2017-2020)* |
| • *Executive Vice President* - Kasikorn Bank Public Company Limited (2020 – sekarang) | • *Executive Vice President - Kasikorn Bank Public Company Limited (2020 - present)* |
| • Direktur Kasikorn Vision CO. LTD (2008 – sekarang) | • *Director Kasikorn Vision CO. LTD (2008 - present)* |
| • Direktur Kasikorn Vision Financial PTE. LTD (2021 – sekarang) | • *Director Kasikorn Vision Financial PTE. LTD (2021 – present)* |
| • Komisaris Utama PT Bank Maspion Indonesia Tbk (2022 – sekarang) | • *President Commissioner PT Bank Maspion Indonesia Tbk (2022 – present)* |

## Rangkap Jabatan | *Concurrent Position*

| | |
|---|---|
| **Di dalam Bank** | *Within the Bank* |
| • Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi & Nominasi | • *Member of Risk Oversight Committee and Member of Remuneration & Nomination Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Direktur Kasikorn Vision CO., LTD., (sejak 2008) | • *Director Kasikorn Vision CO., LTD., (since 2008)* |
| • *Executive Vice President* Kasikorn Bank Public Company Limited (sejak 2020) | • *Executive Vice President Kasikorn Bank Public Company Limited (since 2020)* |
| • Direktur Kasikorn Vision Financial Company PTE., LTD., (sejak 2021) | • *Director Kasikorn Vision Financial Company PTE., LTD., (since 2021)* |

## Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022 | • *Extraordinary General Meeting of Shareholders on September 15, 2022* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali) | • *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

## Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Memiliki hubungan afiliasi dengan pemegang saham pengendali, namun tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris maupun Direksi. | *Has an affiliation with the controlling shareholder but has no affiliation with fellow members of the Commissioners and Directors.* |



## Diana Alim

Komisaris
*Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 37 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Architecture* Iowa State University Lowa, Amerika Serikat (2012). *Bachelor of Architecture Iowa State University Lowa, United State of America (2012).*<br>• *Associate Degree Shanghai International Studies University* (2013) *Associate Degree Shanghai International Studies University (2013)* |

Beliau memiliki pengalaman cukup panjang pada perusahaan Maspion Group, dalam menjalankan bisnis Perseroan dengan nilai-nilai perusahaan.

*She has quite a long experience at the Maspion Group company, in running the Company's business with company values.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • Direktur Utama PT Marindo Boga (2014-sekarang) | • *President Director PT Marindo Boga (2014-present)* |
| • Asisten Presiden Direktur PT Maspion (2013-2015) | • *Assistant President Director PT Maspion (2013-2015)* |
| • *General Manager* Bank Maspion (2015-2017) | • *General Manager Bank Maspion (2015-2017)* |
| • Komisaris PT Bank Maspion Indonesia Tbk (2017-sekarang) | • *Commissioner PT Bank Maspion Indonesia Tbk (2017-present)* |

### Rangkap Jabatan | *Concurrent Position*

| | |
|---|---|
| **Di dalam Bank** | *Within the Bank* |
| • Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi & Nominasi | • *Member of Risk Oversight Committee and Member of Remuneration & Nomination Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Direktur Utama PT Marindo Boga (sejak 2014) | • *President Director PT Marindo Boga (since 2014)* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 20 Juni 2017 | • *Annual General Meeting of Shareholders on June 20, 2017* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 25 Agustus 2020 (diangkat kembali) | • *Annual General Meeting of Shareholders on August 25, 2020 (reappointed)* |
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022 | • *Extraordinary General Meeting of Shareholders on September 15, 2022* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali) | • *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Memiliki hubungan afiliasi dengan pemegang saham, namun tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris maupun Direksi. | *Has an affiliation with shareholders, but has no affiliation with fellow members of the Board of Commissioners or Board of Directors.* |



## Alan Jenviphakul

Komisaris Independen
*Independent Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Thailand |
| **Usia** *Age* | 54 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Business Administration,* Assumption University (BBA), Thailand (1993).<br>*Bachelor of Business Administration from Assumption University Thailand (1993)* |

Beliau adalah seorang veteran perbankan yang pengalaman perbankannya mencakup aktivitas perbankan korporasi, ritel, dan investasi. Beliau telah bekerja di New York, Thailand, Vietnam, dan Indonesia, yang berkontribusi pada pengalaman beliau dalam berbagai ekonomi dan sistem keuangan di berbagai tahap perkembangan dan siklus bisnis, beserta sistem budaya yang sangat beragam.

*He is a banking veteran whose banking experience encompasses corporate, retail and investment banking activities. He has worked in New York, Thailand, Vietnam and Indonesia, which contributed to his experience across economies and financial systems in various stages of development and business cycles, not to mention vastly different cultures.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • Direktur Citibank New York, Thailand, Vietnam, dan Indonesia (2000-2009) | • *Director Citibank New York, Thailand, Vietnam, and Indonesia (2000-2009)* |
| • Direktur PT Bank OCBC NISP Tbk, Indonesia (2009-2011) | • *Director PT Bank OCBC NISP Tbk, Indonesia (2009-2011)* |
| • Pendiri & Direktur PT Willowtree Capital, PT Willowtree Energy, dan PT Willowtree Energy Cikaok (2021–2021) | • *Founder & Director PT Willowtree Capital, PT Willowtree Energy, and PT Willowtree Energy Cikaok (2021-2021)* |
| • Komisaris Utama di PT Willowtree Energy dan PT Willowtree Energy Cikaok (2021-2022) | • *President Commissioner PT Willowtree Energy dan PT Willowtree Energy Cikaok (2021-2022)* |
| • Komisaris Utama di PT Willowtree Capital (2021-sekarang) | • *President Commissioner PT Willowtree Capital (2021-present)* |
| • Komisaris Independen PT Bank Maspion Indonesia Tbk (2022-sekarang) | • *Independent Commissioner PT Bank Maspion Indonesia Tbk (2022-present)* |

### Rangkap Jabatan | *Concurrent Position*

| | |
|---|---|
| **Di dalam Bank** | *Within the Bank* |
| • Ketua Komite Pemantau Risiko, Anggota Komite Audit dan Anggota Komite Remunerasi & Nominasi | • *Chairman of Risk Oversight Committee, Member of Audit Committee, and Member of Remuneration & Nomination Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Komisaris Utama di PT Willowtree Capital (sejak 2021) | • *President Commissioner PT Willowtree Capital (since 2021)* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022 | • *Extraordinary General Meeting of Shareholders on September 15, 2022* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali) | • *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



# Pardi Kendy

Komisaris Independen
*Independent Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 67 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Business* Administration University of Luton, England<br>*Bachelor of Business Administration University of Luton, England* |

Beliau seorang Bankir dengan pengalaman lebih dari 45 tahun di industri perbankan khususnya di bidang tresuri, sumber daya manusia dan operasional perbankan serta jaringan/*channel*.
*He is a banker with more than 45 years of experience in the banking industry, particularly in the areas of treasury, human resources, banking operations, and networks/channels.*

## Riwayat Pekerjaan | *Working History*

- Menjabat beberapa posisi dengan posisi terakhir sebagai *Treasury Executive Officer* Hong Kong and Shanghai Banking Corporation Jakarta (1977-1987)
- *Deputy Treasurer* Bangkok Bank Limited Jakarta (1987-1989)
- *Treasury General Manager* Bank Mitsubishi Buana (1989-1996)
- Direktur Bank UOB Indonesia (1996-2019)
- Komisaris Independen PT Bank Maspion Indonesia Tbk (2022-sekarang)

- *Served several positions with the last position as Treasury Executive Officer Hong Kong and Shanghai Banking Corporation Jakarta (1977-1987)*
- *Deputy Treasurer Bangkok Bank Limited Jakarta (1987-1989)*
- *Treasury General Manager Bank Mitsubishi Buana (1989-1996)*
- *Director Bank UOB Indonesia (1996-2019)*
- *Independent Commissioner PT Bank Maspion Indonesia Tbk (2022-present)*

## Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Anggota Komite Pemantau Risiko dan Ketua Komite Remunerasi & Nominasi | • *Member of the Risk Oversight Committee and Chair of the Remuneration & Nomination Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

## Dasar Pengangkatan | *Legal Basis for Appointment*

- Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022
- Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali)

- *Extraordinary General Meeting of Shareholders on September 15, 2022*
- *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)*

## Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



## Rony Teja Sukmana

Komisaris Independen
*Independent Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 61 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Ilmu Hubungan Internasional (Drs) Universitas Gadjah Mada, Yogyakarta (1989)<br>*Bachelor's Degree in International Relations (Drs) Gadjah Mada University, Yogyakarta (1989)* |

Beliau telah aktif sebagai asesor bidang Manajemen Risiko Perbankan di LSP Lembaga Sertifikasi Profesi Perbankan (LSPP) sejak tahun 2014. Dengan pengalaman lebih dari 30 tahun di industri perbankan, beliau memiliki keahlian yang luas di bidang bisnis, operasional, manajemen risiko, serta pengembangan dan distribusi jaringan perbankan (*channel distribution*). Beliau meraih gelar Sarjana Ilmu Hubungan Internasional dari Universitas Gadjah Mada.

*He has been actively serving as an assessor in Banking Risk Management at the Professional Certification Institute for Banking (LSP Lembaga Sertifikasi Profesi Perbankan – LSPP) since 2014. With more than 30 years of experience in the banking industry, he possesses extensive expertise in business, operations, risk management, as well as the development and distribution of banking networks (channel distribution). He holds a Bachelor's degree in International Relations from Universitas Gadjah Mada.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • Koordinator *Marketing* Cabang Pembantu Hilton PT Bank Pasific (1989-1991) | • *Marketing Coordinator of Hilton Sub-branch PT Bank Pasific (1989-1991)* |
| • Kepala Cabang Pembantu Samanhudi PT Bank Subentra (1991-1995) | • *Head of Sub-branch Samanhudi PT Bank Subentra (1991-1995)* |
| • Direktur PT Varia Intra Finance (1995-1996) | • *Director PT Varia Intra Finance (1995-1996)* |
| • Direktur PT Dua Sisi Grup (1996-1997) | • *Director PT Dua Sisi Grup (1996-1997)* |
| • Kepala Cabang Surabaya PT Bank Nusa Nasional (1997-2000) | • *Head of Surabaya Branch PT Bank Nusa Nasional (1997-2000)* |
| • *Syariah Operation Head* PT Bank Danamon Indonesia Tbk (2000 – 2013) | • *Syariah Operation Head PT Bank Danamon Indonesia Tbk (2000 – 2013)* |
| • *Regional Head* Jakarta 1 PT Bank UOB Indonesia (2013-2017) | • *Regional Head Jakarta 1 PT Bank UOB Indonesia (2013-2017)* |
| • *Regional General Manager* Jawa Barat PT Bank UOB Indonesia (2018-2020) | • *Regional General Manager West Java PT Bank UOB Indonesia (2018-2020)* |
| • Anggota Komite Audit PT Bank Maspion Indonesia Tbk (2024-2025) | • *Audit Committee Member PT Bank Maspion Indonesia Tbk (2024-2025)* |
| • Komisaris Independen PT Bank Maspion Indonesia Tbk (2025-sekarang) | • *Independent Commissioner PT Bank Maspion Indonesia Tbk (2025-present)* |

### Rangkap Jabatan | *Concurrent Position*

| | |
|---|---|
| **Di dalam Bank** | *Within the Bank* |
| • Ketua Komite Audit dan Anggota Komite Pemantau Risiko | • *Chairperson of the Audit Committee and Member of the Risk Oversight Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 | • *Annual General Meeting of Shareholders on May 27, 2025* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



## M. Pujiono Santoso*

Komisaris Independen
*Independent Commissioner*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 63 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Kehutanan Universitas Gadjah Mada, Yogyakarta (1986) *Bachelor of Science in Forestry Gadjah Mada University, Yogyakarta (1986)*<br>• Magister Manajemen STIE Perbanas, Surabaya (2013) *Master of Management STIE Perbanas, Surabaya (2013)* |

Beliau seorang bankir dengan pengalaman lebih dari 35 tahun di industri perbankan Indonesia.

*He is a banker with more than 35 years of experience in the Indonesian banking industry.*

**Riwayat Pekerjaan |** *Working History*

| | |
|---|---|
| • *Marketing & Branch Manager* PT Bank Niaga Tbk (1988-1999) | • *Marketing & Branch Manager PT Bank Niaga Tbk (1988-1999)* |
| • *Area Manager* PT Bank CIMB Niaga Tbk (1999-2010) | • *Area Manager PT Bank CIMB Niaga Tbk (1999-2010)* |
| • *Head of Sales & Distribution* Indonesia Timur PT CIMB Niaga Tbk pada tahun (2010-2012) | • *Head of Sales & Distribution Indonesia Timur PT CIMB Niaga Tbk (2010-2012)* |
| • Komisaris Independen PT Bank Maspion Indonesia Tbk (2012-2018) | • *Independent Commissioner PT Bank Maspion Indonesia Tbk (2012-2018)* |
| • Komisaris Utama Independen PT Bank Maspion Indonesia Tbk (2018-2022) | • *Independent President Commissioner PT Bank Maspion Indonesia Tbk (2018-2022)* |
| • Komisaris Independen PT Bank Maspion Indonesia Tbk (2022 – 2025) | • *Independent Commissioner PT Bank Maspion Indonesia Tbk (2022 – 2025)* |

*Efektif mengundurkan diri sebagai Komisaris melalui RUPS Tahunan pada 27 Mei 2025
**Effective resigned as Commissioner through EGMS on May 27, 2025*

# Profil Direksi
## *The Board of Directors' Profile*



**Jeffrey Bob Karman**
Direktur Kredit dan Risiko
*Credit and Risk Director*

**Junita Wangsadinata**
Direktur Bisnis
*Business Director*

**Kasemsri Charoensiddhi**
Direktur Utama
*President Director*

**Viktor Ebenheizer Fanggidae**
Direktur Kepatuhan dan Legal
*Compliance and Legal Director*

**Irawan Rukmanto**
Direktur Operasional
*Operations Director*



## Kasemsri Charoensiddhi

Direktur Utama
*President Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Thailand |
| **Usia** *Age* | 51 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Keuangan dari Michigan State University, Michigan, USA (1996) *Bachelor of Finance from Michigan State University, Michigan, USA (1996)* • *Master of Business Administration,* Sasin School of Management of Chulalongkorn University, Thailand (2000) *Master of Business Administration from Sasin School of Management of Chulalongkorn University, Thailand (2000)* |

Beliau seorang Bankir dengan pengalaman lebih dari 20 tahun di industri perbankan Global.
*She is a banker with more than 20 years of experience in the Global banking industry.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • Bankir investasi di SCB Securities Co., Ltd. pada tahun (2000-2008) dan diperbantukan di Goldman Sachs Asia LLC. (Hong Kong) di Grup Perbankan Investasi | • *Investment Banker at SCB Securities Co., Ltd. in (2000-2008) and was seconded to Goldman Sachs Asia LLC. (Hong Kong) in the Investment Banking Group* |
| • *Institutional client desk* Krungsri Asset Management Co., Ltd. di bawah Private Banking Division selama (2008-2009) | • *Institutional client desk Krungsri Asset Management Co., Ltd. under Private Banking Division during (2008-2009).* |
| • *Relationship Manager Team Lead* di TMB Bank PLC. pada tahun (2009-2012) | • *Relationship Manager Team Lead with TMB Bank PLC. in (2009-2012)* |
| • *Senior Vice President* KBank pada tahun (2012-2017) | • *Senior Vice President KBank (2012-2017)* |
| • Indonesia Project Director (2017-2022) dengan jabatan terakhir sebagai *First Senior Vice President* KBank | • *Indonesia Project Director (2017-2022) with her last position was First Senior Vice President KBank* |
| • Direktur Utama PT Bank Maspion Indonesia Tbk (2022-sekarang) | • *President Director of PT Bank Maspion Indonesia Tbk (2022-present)* |

### Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Ketua Komite Aset & Liabilitas | • *Chairwoman of the Assets and Liabilities Committee,* |
| • Anggota Komite Kredit | • *Member of the Credit Committee* |
| • Ketua Komite Manajemen Risiko | • *Chairwoman of the Risk Management Committee* |
| • Ketua Komite Pengarah Teknologi Informasi | • *Chairwoman of the Information Technology Steering Committee* |
| • Ketua Komite Produk & Kebijakan | • *Chairwoman of the Product and Policy Committee* |
| • Anggota Komite Sumber Daya Manusia | • *Member of the Human Resources Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 15 September 2022 | • *Extraordinary General Meeting of Shareholders on September 15, 2022* |
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal 4 Maret 2025 (merangkap Direktur Kredit Sementara) | • *Extrarordinaty General Meeting of Shareholders on March 4, 2025 (concurrently as Acting Credit Director)* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali) | • *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



# Junita Wangsadinata

Direktur Bisnis
*Business Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 63 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Science degree in Finance and Banking* San Fransisco State University, USA (1983)<br>*Bachelor of Science degree in Finance and Banking San Fansisco State University, USA (1983)*<br>• *MBA degree in Finance* University of San Fransisco, USA (1984)<br>*MBA degree in Finance University of San Fransisco, USA (1984)* |

Beliau memiliki pengalaman kerja lebih dari 41 tahun di dunia perbankan baik dari sisi operasional bank, *funding* dan terutama *lending* serta *fee base income* dengan berbagai prestasi. Beliau memulai karirnya sebagai seorang *Credit Trainee* dan kini memiliki pemahaman yang kuat mengenai berbagai lini bisnis dalam perbankan, khususnya pembiayaan untuk segmen komersial dan korporasi. Beliau memperoleh gelar MBA dalam bidang keuangan dari University of San Francisco dan meraih gelar *Bachelor of Science* untuk jurusan *Finance and Banking* dari San Francisco State University.

*She has more than 41 years of experience in the banking industry, covering bank operations, funding, and especially lending and fee-based income, with numerous achievements. She began her career as a Credit Trainee and now possesses a strong understanding of various lines of business in banking, particularly financing for the commercial and corporate segments. She holds an MBA in Finance from the University of San Francisco and a Bachelor of Science in Finance and Banking from San Francisco State University.*

## Riwayat Pekerjaan | *Working History*

- *Credit Trainee* Bank of Trade (1984-1985)
- *Credit Analyst* Worthen Bank (1985-1986)
- *Credit Officer* Bank Central Asia (1986-1987)
- *Vice President, Corporate Banking Group Head* PT Bank Lippo Tbk (1987-2008)
- Anggota *Board of Management, Chief of Commercial Banking* di PT Bank CIMB Niaga Tbk (2008–2017)
- *Acting CEO & Wholesale Banking Director* di PT Bank QNB Indonesia Tbk (2017–2019)
- Konsultan Keuangan Independen (2019–2020)
- Direktur Bisnis di PT Bank KEB Hana Indonesia (2021–2023)
- Anggota Komite Audit di PT Daya Intiguna Yasa Tbk (2024–2025)
- Direktur Bisnis di PT Bank Maspion Indonesia Tbk (2025–sekarang)

- *Credit Trainee Bank of Trade (1984-1985)*
- *Credit Analyst Worthen Bank (1985-1986)*
- *Credit Officer Bank Central Asia (1986-1987)*
- *Vice President, Corporate Banking Group Head PT Bank Lippo Tbk (1987-2008)*
- *Member of Board of Management, Chief of Commercial Banking of PT Bank CIMB Niaga Tbk (2008–2017)*
- *Acting CEO & Wholesale Banking Director of PT Bank QNB Indonesia Tbk (2017–2019)*
- *Independent Financial Consultant (2019-2020)*
- *Business Director of PT Bank KEB Hana Indonesia (2021-2023)*
- *Member of Audit Committee of PT Daya Intiguna Yasa Tbk (2024-2025)*
- *Business Director of PT Bank Maspion Indonesia Tbk (2025-present)*

## Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Anggota Komite Aset & Liabilitas | • *Member of the Assets & Liabilities Committee,* |
| • Anggota Komite Kredit | • *Member of the Credit Committee* |
| • Anggota Komite Manajemen Risiko | • *Member of the Risk Management Committee* |
| • Anggota Komite Pengarah Teknologi Informasi | • *Member of the Information Technology Steering Committee* |
| • Anggota Komite Produk & Kebijakan | • *Member of the Product & Policy Committee* |
| • Anggota Komite Sumber Daya Manusia | • *Member of the Human Resources Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

## Dasar Pengangkatan | *Legal Basis for Appointment*

- Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025
- *Annual General Meeting of Shareholders on May 27, 2025*

## Hubungan Afiliasi | *Affiliation*

Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham.

*Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.*



# Irawan Rukmanto

Direktur Operasional
*Operations Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 52 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Hogeschool van Utrecht, The Netherlands, *Bachelor of Business Administration* (1999). *Administrasi Bisnis dari Hogeschool Van Utrecht, The Netherlands (1999).* |

Beliau memiliki pengalaman kerja lebih dari 26 tahun di bidang *banking operasional, finance* dan *reporting, project management, market operational risk* dan *client management*. Beliau memiliki pemahaman yang mendalam tentang operasional perbankan yang mendukung semua lini bisnis, mulai dari segmen *wholesale* hingga segmen mikro, dan terlibat dalam berbagai proyek transformasi maupun *improvement*. Beliau meraih gelar *Bachelor of Business Administration* dari Hogeschool Van Utrecht (University of Professional Education and Applied Science).

*He has more than 26 years of experience in banking operations, finance and reporting, project management, market operational risk, and client management. He possesses a deep understanding of banking operations that support all lines of business, from the wholesale segment to the micro segment, and has been involved in various transformation and improvement projects. He holds a Bachelor of Business Administration degree from Hogeschool Van Utrecht (University of Professional Education and Applied Sciences).*

## Riwayat Pekerjaan | *Working History*

- *Head of Cash Management Services / Assistant Vice President* di Standard Chartered Bank, Jakarta Branch (1999-2007)
- *Investment Banking Operations Head/Vice President* di Deutsche Bank Jakarta Branch (2007-2009)
- *Investment Banking Operations Head/Vice President* di Deutsche Bank Thailand Branch (2009 – 2011)
- *Financial Institution Business Management Head* di PT Bank OCBC NISP Tbk (2011 – 2012)
- *Head of Wholesale Operations /Senior Vice President* di PT Bank UOB Indonesia (2012 – 2015)
- *Head of Centralised Operations/ Senior Vice President* di PT Bank BTPN Tbk (2015 – 2016)
- *Head of CI&B Operations/ Executive Director* di J.P. Morgan Chase Bank NA, Jakarta Branch (2016 – 2023)
- *Project Manager* di PT Aurionpro Solutions (2024 – 2025)
- *Head of Credit Operations* di PT Bank Maspion Indonesia Tbk (2025)
- Direktur Operasional di PT Bank Maspion Indonesia Tbk (2025–sekarang)

- *Head of Cash Management Services / Assistant Vice President of Standard Chartered Bank, Jakarta Branch (1999-2007)*
- *Investment Banking Operations Head/Vice President of Deutsche Bank Jakarta Branch (2007-2009)*
- *Investment Banking Operations Head/Vice President of Deutsche Bank Thailand Branch (2009 – 2011)*
- *Financial Institution Business Management Head of PT Bank OCBC NISP Tbk (2011 – 2012)*
- *Head of Wholesale Operations /Senior Vice President of PT Bank UOB Indonesia (2012 – 2015)*
- *Head of Centralised Operations/ Senior Vice President 0f PT Bank BTPN Tbk (2015 – 2016)*
- *Head of CI&B Operations/ Executive Director of J.P. Morgan Chase Bank NA, Jakarta Branch (2016 – 2023)*
- *Project Manager of PT Aurionpro Solutions (2024 – 2025)*
- *Head of Credit Operations di PT Bank Maspion Indonesia Tbk (2025)*
- *Operational Director of PT Bank Maspion Indonesia Tbk (2025-present)*

## Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Anggota Komite Aset & Liabilitas | • *Member of the Assets & Liabilities Committee,* |
| • Anggota Komite Manajemen Risiko | • *Member of the Risk Management Committee* |
| • Anggota Komite Pengarah Teknologi Informasi | • *Member of the Information Technology Steering Committee* |
| • Anggota Komite Produk & Kebijakan | • *Member of the Product & Policy Committee* |
| • Anggota Komite Sumber Daya Manusia | • *Member of the Human Resources Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

## Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal tanggal 9 Desember 2025. | • *Extraordinary General Meeting of Shareholders on December 9, 2025* |

## Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



## Viktor Ebenheizer Fanggidae

Direktur Kepatuhan dan Legal
*Compliance and Legal Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 45 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Komputer - Petra Christian University, Surabaya, Indonesia (2003)<br>*Bachelor's Degree in Computer – Petra Christian University, Surabaya, Indonesia (2003)*<br>• *Master of Business System* dari Monash University, Melbourne, Australia (2008)<br>*Master of Business Systems from Monash University, Melbourne, Australia (2008)*<br>• *Master of Business Law* dari Universitas Pelita Harapan, Indonesia (2019).<br>*Master of Business Law in Pelita Harapan University, Indonesia in 2019.* |

Beliau seorang Bankir dengan pengalaman selama 20 tahun di industri perbankan Indonesia.
*He is a banker with 20 years of experience in the Indonesian banking industry.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • *Programmer* di PT Bank Niaga, Tbk (2004) | • *Programmer of PT Bank Niaga, Tbk in (2004)* |
| • *Marketing Representative* (VBS, Australia) (2006) | • *Marketing Representative (VBS, Australia) in (2006)* |
| • *AVP-Compliance* di HSBC Ltd., Indonesia (2013 – 2014) | • *AVP-Compliance at HSBC Ltd., Indonesia in 2013 – 2014)* |
| • *VP-Head of Compliance* di Bank DBS Indonesia (2014 – 2017) | • *VP-Head of Compliance at Bank DBS Indonesia (2014 – 2017)* |
| • *SVP-Head of Compliance* di Bank ANZ Indonesia (2017-2022) | • *SVP-Head of Compliance at Bank ANZ Indonesia (2017-2022)* |
| • Direktur Kepatuhan & Legal PT Bank Maspion Indonesia Tbk (2022–sekarang) | • *Compliance and Legal Director PT Bank Maspion Indonesia Tbk (2022-present)* |

### Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Anggota Komite Aset & Liabilitas | • *Member of the Assets & Liabilities Committee,* |
| • Anggota Komite Manajemen Risiko | • *Member of the Risk Management Committee* |
| • Anggota Komite Pengarah Teknologi Informasi | • *Member of the Information Technology Steering Committee* |
| • Anggota Komite Produk & Kebijakan | • *Member of the Product & Policy Committee* |
| • Anggota Komite Sumber Daya Manusia | • *Member of the Human Resources Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Luar Biasa pada tanggal tanggal 5 Desember 2022 | • *Extraordinary General Meeting of Shareholders on December 5, 2022* |
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 (diangkat kembali) | • *Annual General Meeting of Shareholders on May 27, 2025 (reappointed)* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



## Jeffrey Bob Karman

Direktur Kredit dan Risiko
*Credit and Risk Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 65 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • *Bachelor of Science in Business Administration* University of San Francisco, USA (1984)<br>*Bachelor of Science in Business Administration University of San Francisco, USA (1984)*<br>• *Magisterial Management in International* Management Institute Management Prasetiya Mulya, Indonesia (1989)<br>*Magisterial Management in International Management Institute Management Prasetiya Mulya, Indonesia (1989)* |

Beliau memiliki pengalaman kerja lebih dari 35 tahun di dunia perbankan dan keuangan bidang kredit dan manajemen risiko. Beliau memiliki pemahaman yang kuat tentang berbagai aspek kredit maupun manajemen risiko melalui karirnya yang panjang di bank internasional maupun jasa keuangan.
*He has more than 35 years of experience in the banking and financial industry, particularly in the areas of credit and risk management. He has a strong understanding of various aspects of credit and risk management through his long career in international banking and financial services.*

### Riwayat Pekerjaan | *Working History*

| | |
|---|---|
| • *Account Manager Corporate Banking* PT Bank Danamon Indonesia (1990-1991) | • *Account Manager Corporate Banking PT Bank Danamon Indonesia (1990-1991)* |
| • *Account Manager Corporate Banking* PT ANZ Panin Bank (1991-1995) | • *Account Manager Corporate Banking PT ANZ Panin Bank (1991-1995)* |
| • *Senior Account Manager* Standard Chartered Bank (1995-1998) | • *Senior Account Manager Standard Chartered Bank (1995-1998)* |
| • *Head of Credit Portfolio Management* Indonesia ABN AmroBank N.V., (1999-2005) | • *Head of Credit Portfolio Management Indonesia ABN AmroBank N.V., (1999-2005)* |
| • *Head of Investment Banking* PT Sucorinvest Central Gani (2006-2008) | • *Head of Investment Banking PT Sucorinvest Central Gani (2006-2008)* |
| • *Division Head Corporate Credit Risk Management* PT OCBC NISP Tbk (2008-2013) | • *Division Head Corporate Credit Risk Management PT OCBC NISP Tbk (2008-2013)* |
| • *Head Asset Quality Management* PT CIMB Niaga Tbk (2013-2025) | • *Head Asset Quality Management PT CIMB Niaga Tbk (2013-2025)* |
| • Direktur Kredit & *Risk* PT Bank Maspion Indonesia Tbk (2025-sekarang) | • *Credit & Risk Director PT Bank Maspion Indonesia Tbk (2025-present)* |

### Rangkap Jabatan | *Concurrent Position*

| **Di dalam Bank** | *Within the Bank* |
|---|---|
| • Anggota Komite Aset & Liabilitas | • *Member of the Assets & Liabilities Committee* |
| • Ketua Komite Kredit | • *Chairman of the Credit Committee* |
| • Anggota Komite Manajemen Risiko | • *Member of the Risk Management Committee* |
| • Anggota Komite Pengarah Teknologi Informasi | • *Member of the Information Technology Steering Committee* |
| • Anggota Komite Produk & Kebijakan | • *Member of the Product & Policy Committee* |
| • Anggota Komite Sumber Daya Manusia | • *Member of the Human Resources Committee* |
| **Di luar Bank** | *Outside the Bank* |
| • Tidak Ada | • *None* |

### Dasar Pengangkatan | *Legal Basis for Appointment*

| | |
|---|---|
| • Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Mei 2025 | • *Annual General Meeting of Shareholders on May 27, 2025* |

### Hubungan Afiliasi | *Affiliation*

| | |
|---|---|
| Tidak memiliki hubungan afiliasi dengan sesama anggota Komisaris, Direksi, maupun pemegang saham. | *Has no affiliation with fellow members of the Commissioners, Directors and the Shareholders.* |



## Ivan Adrian Sumampouw*

Direktur Kredit dan Risiko
*Credit and Risk Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 52 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Ekonomi dari Univeristas Indonesia, Jakarta, Indonesia (1997)<br>*Bachelor of Economic from University of Indonesia, Jakarta, Indonesia (1997)*<br>• *MBA Degree* dari Rotterdam School of Management, Erasmus University, Netherlands (2002).<br>*MBA degree from Rotterdam School of Management, Erasmus University, Netherlands (2002).* |

Beliau merupakan seorang profesional di bidang Kredit & Manajemen Risiko yang sangat berpengalaman dengan lebih dari 20 tahun dalam industri perbankan dan keuangan, bank internasional, lembaga pemeringkat, dan perusahaan pembiayaan infrastruktur. Beliau memiliki pemahaman yang kuat tentang semua aspek kredit dan manajemen risiko.

*He is a professional in the field of credit & risk management who is very experienced with more than 20 years in the banking and finance industry, international banks, rating agencies, and infrastructure financing companies. He has a strong understanding of all aspects of credit and risk management.*

**Riwayat Pekerjaan |** *Working History*

- *Relationship Manager* IBJ Indonesia Bank (1997-2000)
- *Senior Analyst* Pefindo Credit Rating Indonesia (2002-2004)
- *Credit Risk Manager* DBS Indonesia Bank (2004-2006)
- Direktur Fitch Ratings Indonesia (2006-2008)
- SVP ANZ Indonesia Bank (2008-2013)
- *Senior Investment Officer* PT Indonesia Infrastructure Finance (2013)
- *Head of Corporate Credit Review* QNB Indonesia Bank (2013-2015)
- *Senior Credit Officer* (SCO) Standard Chartered Bank (2015-2018)
- *Chief Credit Officer/Head of Credit* Rabobank International Indonesia (2018-2020)
- *Head of Integrated Risk* Management PT Sarana Multi Infrastructure (2020-2022)
- Direktur Kredit & Resiko PT Bank Maspion Indonesia Tbk (2022–2025)

- *Relationship Manager IBJ Indonesia Bank (1997-2000)*
- *Senior Analyst Pefindo Credit Rating Indonesia (2002-2004)*
- *Credit Risk Manager DBS Indonesia Bank (2004-2006)*
- *Director Fitch Ratings Indonesia (2006-2008)*
- *SVP ANZ Indonesia Bank (2008-2013)*
- *Senior Investment Officer PT Indonesia Infrastructure Finance (2013)*
- *Head of Corporate Credit Review QNB Indonesia Bank (2013-2015)*
- *Credit Officer (SCO) Standard Chartered Bank (2015-2018)*
- *Chief Credit Officer/Head of Credit Rabobank International Indonesia (2018-2020)*
- *Head of Integrated Risk Management PT Sarana Multi Infrastructure (2020-2022)*
- *Credit & Risk Director PT Bank Maspion Indonesia Tbk (2022-2025)*

*Efektif mengundurkan diri sebagai Direktur melalui RUPS Luar Biasa tanggal 4 Maret 2025

**Effective resigned as Director through the Extraordinary General Meeting of Shareholders on March 4, 2025*



## Endah Winarni**

Direktur Marketing
*Business Director*

| | |
|---|---|
| **Kewarganegaraan** *Nationality* | Indonesia |
| **Usia** *Age* | 54 tahun I *years old* |
| **Riwayat Pendidikan** *Educational Background* | • Sarjana Teknologi Pangan dari Universitas Katolik Widya Mandala, Indonesia (1994). *Bachelor's degree in food technology from Widya Mandala Catholic University, Indonesia (1994).* |

Beliau adalah Pejabat Senior pada Perseroan dan seorang Bankir dengan pengalaman lebih dari 25 tahun di industri perbankan Indonesia.
*She is a Senior Officer at the Company and a Banker with more than 20 years of experience in the Indonesian banking industry.*

**Riwayat Pekerjaan |** *Working History*

- *Account Officer* Bank Permata (d/h Bank Universal) (1996-2003)
- *Relationship Manager* Bank DBS Indonesia (2003-2004)
- Staf khusus Biro Direksi PT Bank Maspion Indonesia Tbk (2005) hingga mencapai posisi Deputi Direktur (2012-2018)
- Direktur Marketing PT Bank Maspion Indonesia Tbk (2018-2025)

- *Account Officer of Bank Permata (formerly Bank Universal) (1996-2003)*
- *Relationship Manager Bank DBS Indonesia (2003-2004)*
- *Special staff at PT Bank Maspion Indonesia Tbk Directors Bureau (2005) and then as Deputy Director in (2012-2018)*
- *Director of PT Bank Maspion Indonesia Tbk (2018-2025)*

**Efektif mengundurkan diri sebagai Direktur melalui RUPS Tahunan tanggal 27 Mei 2025
***Effective resigned as Director through the Annual General Meeting of Shareholders on May 27, 2025*



## Iis Herijati***

Direktur Operasional
*Operational Director*

| | |
|---|---|
| **Kewarganegaraan**<br>*Nationality* | Indonesia |
| **Usia**<br>*Age* | 58 tahun I *years old* |
| **Riwayat Pendidikan**<br>*Educational Background* | • Sarjana Ekonomi dari Universitas Airlangga, Indonesia (1990).<br>*Bachelor of Economics degree from Airlangga University, Indonesia (1990).* |

Beliau adalah Pejabat Senior pada Perseroan dan seorang Bankir dengan pengalaman lebih dari 30 tahun di industri perbankan Indonesia.

*She is a Senior Officer at the Company and a Banker with more than 30 years of experience in the Indonesian banking industry.*

**Riwayat Pekerjaan |** *Working History*

- Bergabung dengan PT Bank Maspion Indonesia Tbk sejak tahun (1990)
- Asisten Direktur PT Bank Maspion Indonesia Tbk (1996 – 1999)
- Direktur Kepatuhan Independen PT Bank Maspion Indonesia Tbk (1999-2022)
- Direktur Operasional PT Bank Maspion Indonesia Tbk (2022-2025)

- *Joined PT Bank Maspion Indonesia Tbk since (1990)*
- *Assistant Director PT Bank Maspion Indonesia Tbk (1996 – 1999)*
- *Independent Compliance Director PT Bank Maspion Indonesia Tbk (1999-2022)*
- *Operational Director PT Bank Maspion Indonesia Tbk (2022-2025)*

***Efektif mengundurkan diri sebagai Direktur melalui RUPS Luar Biasa tanggal 9 Desember 2025

****Effective resigned as Director through the Extraordinary General Meeting of Shareholders on December 9, 2025*

# Pejabat Eksekutif
## *Executive Officers*



### Magdalena Barli
***Chief Technology Officer***
Warga Negara Indonesia, 53 Tahun | *Indonesia Citizen, 53 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1996 | Sekolah Tinggi Teknik Surabaya (STTS) | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |

**Pengalaman Kerja |** Working Experience
- EDP (*Electronic Data Processing*), PT Bank Maspion Indonesia Tbk (1993-1994)
- EDP, PT Kertarajasa Raya (1994-1996)
- EDP, PT Bank Maspion Indonesia Tbk (1996-2000)
- *Head Of SKTI Division*, PT Bank Maspion Indonesia Tbk (2000-2019)
- *IT Deputy Director,* PT Bank Maspion Indonesia Tbk (2019-2024)
- *Chief Technology Officer*, PT Bank Maspion Indonesia Tbk (2024-*present*)



### Kwan Tony Sutanto
***Head of Core Banking and Surrounding***
Warga Negara Indonesia, 55 Tahun | *Indonesia Citizen, 55 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1995 | Sekolah Tinggi Teknik Surabaya (STTS) | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |

**Pengalaman Kerja |** Working Experience
- Staff EDP (*Electronic Data Processing*),Bank Antar Daerah (1993-1996)
- Kabag EDP (*Electronic Data Processing*), Bank Antar Daerah (1996-1998)
- Kaur Teknologi, Bank Antar Daerah (1998-2001)
- Kabag EDP (*Electronic Data Processing*), (2001-2002)
- EDP Audit Bank PT Bank Maspion Indonesia Tbk (2002-2008)
- Kasie Internal Audit TI, PT Bank Maspion Indonesia Tbk (2008-2013)
- Kabag IT, PT Bank Maspion Indonesia Tbk (2013-2019)
- Kadiv SKTI, PT Bank Maspion Indonesia Tbk (2019-2024)
- *Head Of Core Banking and Surrounding*, PT Bank Maspion Indonesia Tbk (2024-*present*)



### Rico Prawira
***Head of Data Analytics & IT Management***
Warga Negara Indonesia, 41 Tahun | *Indonesia Citizen, 41 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2007 | Sekolah Tinggi Teknik Surabaya (STTS) | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |
| 2012 | Universitas Gadjah Mada, Yogyakarta | Bisnis<br>*Business* | Magister Administrasi Bisnis<br>*Master of Business Administration* |

**Pengalaman Kerja |** Working Experience
- Data Design Analyst (*Data Governance and Solution Delivery - Enterprise Services*), Commonwealth Bank of Australia (2010-2011)
- *Data Warehouse Analyst (IT Finance and Data Warehouse - IT),* PT Bank Commonwealth (2011)
- *Manager, Finance & Data Warehouse Development Manager (IT Finance and Data Warehouse - IT),* PT Bank Commonwealth (2012-2015)
- *Senior Manager, IT Data Warehouse Team Leader (IT Downstream),* PT Bank Commonwealth (2015-2016)
- *Assistant Vice President, Enterprise Application Architect (Strategy & Solution Architecture, Operation & IT),* PT Bank CIMB Niaga, Tbk. (2016-2018)
- *Assistant Vice President, IT DWH & Downstream Unit Head (IT Application Management, Operation & IT),* PT Bank Commonwealth (2018-2020)
- *Vice President, Enterprise Data Management Division Head (IT),* PT Bank Sinarmas, Tbk. (2020-2023)
- *Senior Vice President, Enterprise Architecture Division Head (IT & Digital Experience),* PT Bank Sinarmas, Tbk. (2023-2024)
- *Head of Data Analytic & IT Management*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Ikwan

***Head of IT Infrastructure***

Warga Negara Indonesia, 40 Tahun | *Indonesia Citizen, 40 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2008 | Sekolah Tinggi Teknik Surabaya (STTS) | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |

**Pengalaman Kerja |** Working Experience

- Staff IT jaringan, PT Bank Maspion Indonesia Tbk (2008-2015)
- Kepala Seksi *IT Network &* Infrastruktur, PT Bank Maspion Indonesia Tbk (2015-2017)
- Kepala bagian *IT Network &* Infrastruktur, dan *Information Security,* PT Bank Maspion Indonesia Tbk (2017-2023)
- *Division Head IT* Infrastruktur & *Cybersecurity*, PT Bank Maspion Indonesia Tbk (2023-2025)
- *Division Head IT* Infrastruktur, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Antonius Arthur Kastono

***Head of Cyber Security***

Warga Negara Indonesia, 43 Tahun | *Indonesia Citizen, 43 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2005 | Universitas Bina Nusantara, Jakarta | Sistem Informasi<br>*Information System* | Sarjana Komputer<br>*Computer Science* |
| 2011 | Central Queensland University, Australia | IS - Enterprise Security Management | Master of Information Systems with Distinction |

**Pengalaman Kerja |** Working Experience

- *Security Consultant*, PT Sekur Inti Permata (Securxcess) (2012-2013)
- *IT Security Threat & Analytic Manager* PT Bank Danamon Indonesia Tbk (2013-2018)
- *Cyber Security Departement Head*, PT Bank Commonwealth (2018-2024)
- *Head of Cyber Security*, PT Bank Maspion indonesia Tbk (2025-*present*)



## Deasy Wulaningsih, SE, AK, CA

***Chief Finance Officer***

Warga Negara Indonesia, 47 Tahun | *Indonesia Citizen, 47 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2001 | Universitas Katolik Indonesia Atma Jaya, Jakarta | Akuntansi<br>*Accounting* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Accounting Analyst*, PT Astra Internasional Tbk-Toyota Sales Operation (2001-2003)
- *Regional FP&A and Accountant*, GE Services (2003-2005)
- *ASF-JV Assistant Controller*, GE Finance Indonesia (2005-2008)
- *Financial Control Division-Deputy Division Head*, PT UOB Indonesia (2008-2010)
- *Accounting Policies and Project Head*, PT UOB Indonesia (2010-2013)
- *Finance Division Head*, PT Bank Andara (2013-2019)
- *Finance Division Head* PT Bank Oke Indonesia Tbk (2019-2024)
- *Chief Finance Officer*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Dwiana Kriswati

***Head of Accounting***

Warga Negara Indonesia, 52 Tahun | *Indonesia Citizen, 52 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1995 | Universitas Katolik Widya Mandala, Surabaya | Akuntansi<br>*Accounting* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- Staff Pembukuan, PT Bank Maspion Indonesia Tbk (1995 – 1997)
- Kepala Seksi Pembukuan, PT Bank Maspion Indonesia Tbk (1997-2000)
- Kepala Bagian Pembukuan, PT Bank Maspion Indonesia Tbk (2000 – 2012)
- Kepala Divisi Pembukuan dan Sistem Prosedur, PT Bank Maspion Indonesia Tbk (2012 – 2023)
- *Head of Accounting*, PT Bank Maspion Indonesia Tbk (2023-*present*)



## Monika Limanto

***Financial Planning Controlling and Analyst Head***

Warga Negara Indonesia, 37 Tahun | *Indonesia Citizen, 37 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2010 | Universitas Katolik Widya Mandala, Surabaya | Akuntansi<br>*Accounting* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Senior Auditor* di Ernst & Young (2010-2023)
- *Financial Planning Controlling and Analyst Head*, PT Bank Maspion Indonesia Tbk (2023-*present*)



## Ringgo Agung Mugiasworo

***Procurement Head***

Warga Negara Indonesia, 48 Tahun | *Indonesia Citizen, 48 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2000 | STIE Perbanas, Jakarta | Akuntansi<br>*Accounting* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Sales & Marketing*, Hanjin Shipping (2001-2003)
- *Buying Administrator*, PT Unilever Indonesia Tbk (2004-2007)
- *Import Progress for Packaging Material*, PT Unilever Indonesia Tbk (2007-2010)
- *Procurement Operation Packaging Supervisor*, PT AXA Services Indonesia (2010-2011)
- *Assistant Indirect procurement Manager*, PT Unilever Indonesia Tbk (2011-2013)
- *Procurement Operation Assistant Manager*, PT AXA Services Indonesia (2013-2014)
- *Procurement Demand Management Support Executive*, PT AXA Mandiri Financial Services (2014-2015)
- *Procurement Manager*, PT Bank Ekonomi Raharja (2015-2016)
- *Senior Procurement Manager*, Bank HSBC Indonesia (2016-2018)
- *Procurement Manager acts as Head of Facility Management and Procurement*, PT FWD Life Indonesia (2018-2020)
- *Business Continuity Crisis Management and Sales Office Operation*, PT FWD Insurance Indonesia (2020-2025)
- *Procurement Management Head*, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Ferhat Wideru

***Chief People Officer***

Warga Negara Indonesia, 56 Tahun | *Indonesia Citizen, 56 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1993 | Institut Pertanian Bogor | Teknik<br>*Engineering* | Sarjana Teknik Industri Pertanian<br>*Bachelor of Agricultural Industrial Engineering* |
| 2004 | *School of Business* IPB - IPB University | Manajemen Bisnis<br>*Business Management* | Master Manajemen Bisnis<br>*Master of Business Management* |

**Pengalaman Kerja |** Working Experience

- *HR Supervisor*, PT Astra Microtronics Technology, (1993-1996)
- *Compensation & Benefit Manager*, DHL International (1997-1999)
- *HR Consultant*, PricewaterhouseCooper (PwC) (1999-2002)
- *Senior HR Consultant*, TASS Consulting (2002-2003)
- *Employee & Industrial Relation Head*, PT BASF Indonesia (2003-2004)
- *Assistant Vice President, Compensation & Benefit for Consumer Banking*, Citibank N.A (2004-2006)
- *Senior Vice President, HR Business Head*, PT Bank Danamon Indonesia Tbk (2006-2019)
- *Senior Vice President (SVP), Senior HC Business Partner & HC Region Lead*, PT Bank Danamon Indonesia Tbk (2020-2024)
- *Chief People Officer (CHRO)* PT Bank Maspion Indonesia Tbk (2024-*present*)



## Erwin Kristianto Julistiono

***Head of HR Services & Strategy***

Warga Negara Indonesia, 45 Tahun | *Indonesia Citizen, 45 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2002 | Universitas Kristen Petra, Surabaya | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |
| 2006 | University of Melbourne, Melbourne, Australia | *Human Resource Management* | *Master of Applied Commerce (MAC) in Human Resource Management* |
| 2016 | Universitas Pelita Harapan, Surabaya | Hukum<br>*Law* | Magister Hukum<br>*Master of Law* |

**Pengalaman Kerja |** Working Experience

- *HR Manager*, UPH Surabaya, (2010-2015)
- *Head of Student Services & Career Center,* UPH, Surabaya (2015-2023)
- *HR Consultant*, PT ACTS group (2016-2023)
- *HR Consultant*, CV Hokky Retailindo, Bima (2021 – 2023)
- *HR Consultant*, PT Visiniaga Mitra Kreasindo, Surabaya (2022 - 2023)
- *Head of HR Services & Strategy,* PT Bank Maspion Indonesia Tbk (2023-*present*)



## Marlyn Tanralili

***Head of HR Management***

Warga Negara Indonesia, 48 Tahun | *Indonesia Citizen, 48 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2002 | Universitas Atma Jaya Yogyakarta | Ekonomi<br>*Economics* | Sarjana Ekonomi Manajemen<br>*Bachelor of Economics Management* |

**Pengalaman Kerja |** Working Experience

- Personalia/Sekretaris, PT Bank Dharmala, (1997-1999)
- Kuasa TPS, BPPN (1999-2000)
- Personalia, PT Bank Maspion Indonesia Tbk (2000-2003)
- *Human Capital Business Partner,* PT Bank OCBC NISP (2003-2018)
- *Head of HR Management,* PT Bank Maspion Indonesia Tbk (2018-*present*)



## Eflin Wijaya

***Organization Dev. & Talent Management Head***

Warga Negara Indonesia, 42 Tahun | *Indonesia Citizen, 42 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2006 | Universitas Katolik Indonesia Atma Jaya, Jakarta | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Organization and System Development Staff*, PT Central Asia Raya Life Insurance (2006-2010)
- *Human Resource Staff*, PT Agung Sedayu (2010-2011)
- *Asst Manager Organization Development*, PT Bank CIMB Niaga Tbk (2011-2013)
- *Organization and Performance Management*, PT Kalbe Indonesia Land (2013-2015)
- *Sr Manager Organization Development*, PT Bank Mandiri Tbk (2015-2017)
- *Organization Development Dept Head*, PT Rabobank International Indonesia (2017-2019)
- *AVP Talent Management and Organization Management*, PT Bank Danamon Indonesia Tbk (2019-2024)
- *Organization Development and Talent Management Head,* PT Bank Maspion Indonesia Tbk (2025-*present*)



## Sheffik Arzie

***Head of Internal Audit***

Warga Negara Indonesia, 49 Tahun | *Indonesia Citizen, 49 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2001 | Universitas Gadjah Mada, Yogyakarta | Teknik Sipil<br>*Civil Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Commercial and Corporate Audit Staff*, PT Bank CIMB Niaga Tbk (2004-2011)
- *Commercial and Corporate Credit Audit Head*, PT Bank CIMB Niaga Tbk (2011-2020)
- *Commercial Credit and Counterparty Risk Management Head*, PT Bank Nationalnobu Tbk (2022-2024)
- *Head of Internal Audit*, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Erlenny Suparman

***Head of Corporate Planning, Performance, Management Unit & Sales Management***

Warga Negara Indonesia, 43 Tahun | *Indonesia Citizen, 43 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2004 | Universitas Katolik Indonesia Atma Jaya, Jakarta | Akuntansi<br>*Accounting* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- Auditor KPMG (2004 - 2007)
- Auditor PwC (2008 - 2010)
- *Manager Treasury Finance*, PT Bank Ekonomi Raharja Tbk, member of HSBC Group (2010 - 2013)
- *AVP Corporate Banking Business Finance*, PT Bank HSBC Indonesia (2013 - 2016)
- *Head of Finance, Accounting & Product Control*, PT Bank Danamon Indonesia Tbk (2016 - 2018)
- *Head of Corporate Performance*, PT Bank Danamon Indonesia Tbk (2019)
- *Head of Corporate Planning & Business Performance*, PT Bank Neo Commerce Tbk (2020 - 2023)
- *Head of Corporate Planning, Business Performance & Sales Management*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Yanesha Hartdy

***Strategy / Transformation Head***

Warga Negara Indonesia, 39 Tahun | *Indonesia Citizen, 39 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2009 | Universitas Katolik Parahyangan, Bandung | Akuntansi<br>*Accounting* | Sarjana Akuntansi<br>*Bachelor of Accounting* |

**Pengalaman Kerja |** Working Experience

- Junior Audit di BDO Tanubrata Sutanto Fahmi dan Rekan (2009-2010)
- Junior Audit di KPMG Siddharta Widjaja (2010-2011)
- *Vice President* di PT Bank HSBC Indonesia (2011-2024)
- *Strategy / Transformation Head at* PT Bank Maspion Indonesia Tbk (2024-*present*)



## Zulkifli Adijaya

***Head of Treasury & Financial Institution***

Warga Negara Indonesia, 44 Tahun | *Indonesia Citizen, 44 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2004 | Iowa State University, Ames, IA, U.S.A | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Treasury, Foreign Exchange and Derivatives Trader*, PT Bank Lippo Tbk (2006-2007)
- *Treasury and Capital Market, Foreign Exchange and Option Trader*, PT Bank Danamon Indonesia Tbk (2007-2010)
- *Central Finance & FX Specialist*, PT Sinarmas Agro Resources and Technology Tbk (2010 – 2011)
- *Treasury, Foreign Exchange and derivative trader*, PT Bank CTBC Indonesia Tbk (2011-2020)
- *Treasury, Head of Trading*, PT Bank CTBC Indonesia Tbk (2020 – 2023)
- *Head of Treasury & Financial Institution,* PT Bank Maspion Indonesia Tbk (2023 – *Present*)



## Iwan Djayawasita

***Head of Corporate Secretary***

Warga Negara Indonesia, 46 Tahun | *Indonesia Citizen, 46 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2002 | Universitas 17 Agustus 1945 Surabaya | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Sales Supervisor*, PT Astra International Tbk (2001-2006)
- *Manager Consumer Asset*, HSBC Indonesia, (2006-2011)
- *Team Leader Funding*, PT Bank Commonwealth Indonesia (2011-2012)
- *Manager Corporate Commercial Funding Business*, PT Bank OCBC NISP Tbk (2012-2017)
- *AVP Transaction Banking*, PT. Bank Rabobank International Indonesia (2017-2019)
- *AVP Corporate Funding*, PT Bank Mega Tbk (2019)
- *Head of Corporate Secretary*, PT Bank Maspion Indonesia Tbk (2020-*present*)



## Akadhita Bogo Kristamtomo

***Head of Operational***

Warga Negara Indonesia, 40 Tahun | *Indonesia Citizen, 40 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2007 | STIE IEU, Yogyakarta | Ekonomi Manajemen<br>*Economic Management* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Account Officer*, PT Bank Danamon Indonesia Tbk (2007-2009)
- *Operation Officer*, PT Bank BTPN Tbk (2009-2009)
- *Quality Assurance-Internal Auditor*, PT Bank BTPN Tbk (2009-2010)
- *Management Trainee*, PT Bank BTPN Tbk (2010-2010)
- *PMO Specialist for Pension & Retail Funding*, PT Bank BTPN Tbk (2011-2013)
- *Branch Operation Manager*, PT Bank BTPN Tbk (2014-2014)
- *Area Operations Manager*, PT Bank BTPN Tbk (2014-2016)
- *Product Owner-Process Development*, PT Bank BTPN Tbk (2016-2018)
- *Area Quality Assurance Manager*, PT Bank BTPN Tbk (2018-2020)
- *Regional Quality Assurance Lead*, PT Bank BTPN Tbk (2020-2023)
- *Head of Operational*, PT Bank Maspion Indonesia Tbk (2023-*present*)



## Albert Febriant

***Head of Corporate Real Estate & Services***

Warga Negara Indonesia, 36 Tahun | *Indonesia Citizen, 36 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2010 | Universitas Katolik Widya Mandala, Surabaya | Teknik Kimia<br>*Chemical Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |
| 2015 | Universitas Pelita Harapan, Surabaya | Manajemen Keuangan<br>*Financial Management* | Magister Manajemen<br>*Master of Management* |

**Pengalaman Kerja |** Working Experience

- *Branch Development*, PT Bank Maspion Indonesia Tbk (2010-2017)
- *Marketing Supervisor*, PT Wangta Agung (2017-2020)
- *Branch Manager*, PT Nipsea Paint and Chemicals (2020-2022)
- *Head of General Affair*, PT Bank Maspion Indonesia Tbk (2022-2025)
- *Head of Corporate Real Estate & Services*, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Handi Maputra

***Head of Compliance***

Warga Negara Indonesia, 54 Tahun | *Indonesia Citizen, 54 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1996 | Universitas Gadjah Mada, Yogyakarta | Ilmu Hukum<br>*Law Science* | Sarjana Hukum<br>*Bachelor of Law* |
| 2022 | Universitas Trisakti, Jakarta | Hukum Bisnis<br>*Business Law* | Magister Hukum<br>*Master of Law* |

**Pengalaman Kerja |** Working Experience

- *Assistant Marketing Officer*, PT Bank Danamon Indonesia Tbk (1996-1998)
- *Marketing Officer*, PT Bank Danamon Indonesia Tbk (1999-2001)
- *Compliance Officer*, PT Bank Danamon Indonesia Tbk (2001-2002)
- *Sub Manager Risk Management & Compliance*, PT Bank Danamon Indonesia Tbk (2002-2004)
- *Assistant Manager Compliance*, PT Bank Danamon Indonesia Tbk (2004-2006)
- *Compliance Manager*, PT Bank Danamon Indonesia Tbk (2006-2008)
- *Senior Compliance*, PT Bank Mega Syariah (2008-2013)
- *Head of Legal Product and Policy*, PT Bank Muamalat Indonesia Tbk (2013-2022)
- *Trainer and Legal Consultant*, PT Azecotama & PT HMM (2022-2023)
- *Asssociate Lawyer*, Dewan Syam & Partners (2023-2024)
- *Head of Compliance*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Lily Wijaya

***Head of AML-CFTP***

Warga Negara Indonesia, 51 Tahun | *Indonesia Citizen, 51 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1997 | Universitas Wijaya Kusuma, Surabaya | Ekonomi<br>*Economics* | Sarjana Ekonomi<br>*Bachelor of Economics* |
| 2010 | Universitas Airlangga, Surabaya | Manajemen Keuangan<br>*Financial Management* | Magister Manajemen Keuangan<br>*Master of Financial Management* |

**Pengalaman Kerja |** Working Experience

- *Senior Bookkeeper*, PT Adya Buana Persada (1992 - 1997)
- *Internal Audit Staff*, PT Bank Maspion Indonesia Tbk(1997-2002)
- *Credit Risk Control Staff,* PT Bank Maspion Indonesia Tbk (2002-2004)
- *Head of Operational Audit Sub Department*, (2004-2006)
- *Head of Verification Department,* PT Bank Maspion Indonesia Tbk (2006-2014)
- *Head of AML-CFT*, PT Bank Maspion Indonesia Tbk (2010-2017)
- *Head of Compliance & AML-CFTP*, PT Bank Maspion Indonesia Tbk (2017- 2024)
- *Head of AML-CFTP,* PT Bank Maspion Indonesia Tbk (2024 – *present*)



## Alida Victoria Putri

***Head of Corporate & FI Credit Review***

Warga Negara Indonesia, 43 Tahun | *Indonesia Citizen, 43 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2003 | Universitas Indonesia, Jakarta | Akuntansi<br>*Accounting* | Sarjana Akuntansi<br>*Bachelor of Accounting* |
| 2009 | Erasmus University, Rotterdam | Bisnis<br>*Business* | Magister Administrasi Bisnis<br>*Master of Business Administration* |

**Pengalaman Kerja |** Working Experience

- *Financial Controller*, Unilever Indonesia (2003-2007)
- *Equity Analyst*, MNC Securities (2009-2010)
- *Equity Analyst*, DBS Vickers Securities (2010-2011)
- *Senior Manager-Corporate Credit Analyst*, Rabobank Indonesia (2011-2015)
- *AVP-Senior Corporate Credit Reviewer*, Bank QNB Indonesia (2015-2018)
- *VP-Senior Credit Analyst*, BNP Paribas Indonesia (2018-2023)
- *Head of Credit Review*, PT Bank Maspion Indonesia Tbk (2024-2025)
- *Head of Corporate & FI Credit Review*, PT Bank Maspion Indonesia Tbk (2025-present)



## Esy

***Head of Small Commercial & Retail Credit Review***

Warga Negara Indonesia, 48 Tahun | *Indonesia Citizen, 48 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1999 | Universitas Trisakti, Jakarta | Akuntansi<br>*Accounting* | Sarjana Akuntansi<br>*Bachelor of Accounting* |

**Pengalaman Kerja |** Working Experience

- *Credit Analyst Retail Commercial*, PT Bank Buana Indonesia (1999-2003)
- Wakil Kepala Seksi *Retail Commercial*, PT Bank Buana Indonesia (2003-2005)
- Kepala Bagian *Retail Commercial*, PT Bank Buana Indonesia (2005-2008)
- *Credit Approver,* PT Bank UOB Buana (2008-2009)
- *Senior Credit Approver,* PT Bank UOB Buana (2009-2010)
- *Senior Credit Underwriter*, PT Bank Permata Tbk. (2010-2011)
- *Credit Advisor SME*, PT Bank Commonwealth (2011-2018)
- *Deal Underwriter SME Unit Head*, PT Bank Commonwealth (2019-2024)
- *Head of Small Commercial and Retail Credit Review*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Rony Parolin Simanjuntak

***Head of Risk Management***

Warga Negara Indonesia, 46 Tahun | *Indonesia Citizen, 46 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2001 | Indonesia Persada University (UPI) YAI, Jakarta | Manajemen Keuangan *Financial Management* | Sarjana Manajemen Keuangan *Bachelor of Financial Management* |
| 2017 | Indonesia Persada University (UPI) YAI, Jakarta | Manajemen Keuangan *Financial Management* | Magister Keuangan *Master of Financial Management* |

**Pengalaman Kerja |** Working Experience

- *Product Development Division Officer*, PT Maybank Indonesia Tbk (ex Bank International Indonesia) (2002-2004)
- *Management Development Program / Analyst*, Perum Pegadaian (2004-2009)
- Unit Mandiri *Manager*, PT Bank Mandiri Tbk (2009 – 2011)
- *Deputy Dept Head*, PT Bank Victoria International Tbk (2012-2013)
- *Credit Risk Manager*, Sampoerna Financial Group (2013 – 2014)
- *Risk Management Dept Head* (*Acting as Division Head*), PT Bank IBK Indonesia Tbk (ex Bank Agris) (2014-2017)
- *Risk Management Departement Head*, Bank J Trust Indonesia (2017-2018)
- *Risk Management Deputy Division Head*, Bank J Trust Indonesia (2018-2020)
- *Risk Management Division Head Report to Executive Vice President*, Bank J Trust Indonesia (2020-2022)
- *Portfolio Management Departement Head Report to Division Head*, Indonesia Eximbank, Lembaga Pembiayaan Ekspor Indonesia (LPEI) (2022-2023)
- *Head of Risk Management*, PT Bank Maspion Indonesia Tbk (2023-*present*)



## Mohamad Kristanto

***Head of Policy***

Warga Negara Indonesia, 41 Tahun | *Indonesia Citizen, 41 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2005 | Sekolah Tinggi Teknologi Telkom, Bandung | Teknik Informatika *Computer Engineering* | Ahli Madya *Associate Expert* |
| 2009 | Universitas Mercu Buana, Jakarta | Teknik Informatika *Computer Engineering* | Sarjana Teknik *Bachelor of Engineering* |
| 2021 | Universitas Gadjah Mada, Yogyakarta | Manajemen *Management* | Magister Manajemen *Master of Management* |

**Pengalaman Kerja |** Working Experience

- *Department Head of Retail Risk Group at* PT Bank Syariah Mandiri (2001-2016)
- *Senior Manager of Integrated Risk Management Division at* PT Sarana Multi Infrastruktur (2016-2022)
- *Department Head of Risk Management Division at* Indonesia Financial Group (2022-2023)
- *Division Head of Policy*, PT Bank Maspion Indonesia Tbk (2023-*present*)



## Wally Umoro

***Head of Credit Product Trade and Supply Chain***

Warga Negara Indonesia, 44 Tahun | *Indonesia Citizen, 44 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2004 | Institut Teknologi Bandung | Teknik Geologi *Geology Engineering* | Sarjana Teknik *Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Intermediate Trade Service Clerk*, Standard Chartered Bank (2004-2007)
- *Assistant Manager Guarantee and SBLC*, HSBC Indonesia (2007-2013)
- *AVP Trade and Supply Chain Product Manager*, Citibank N.A. (2013-2017)
- *AVP Trade and Supply Chain Product Manager,* PT Bank Rabobank International Indonesia (2017-2019)
- *VP Trade and Supply Chain Product Manager*, MUFG Bank Ltd (2019-2024)
- *Head of Credit Product Trade and Supply Chain*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Sabrina RHA Sidabutar

***Head of Cash Management***

Warga Negara Indonesia, 49 Tahun | *Indonesia Citizen, 49 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2000 | Deakin University, Australia | Commerce | Bachelor of Commerce |
| 2001 | Monash University, Australia | Applied Finance | Master of Applied Finance |

**Pengalaman Kerja |** Working Experience

- *RM Financial Institutions,* PT Bank Mandiri (Persero) Tbk (2002-2007)
- *Client Manager,* HSBC Indonesia (2007-2008)
- *Strategy Office and Astra Relationship Division*, PT Bank Permata Tbk (2008-2020)
- *Sr Liquidity Management and Account Service Product,* PT Bank UOB Indonesia (2020-2024)
- *Head of Cash Management,* PT Bank Maspion Indonesia Tbk (2024-*present*)



## Denny Agustriawan

***Head of Digital Channel & Deposit***

Warga Negara Indonesia, 41 Tahun | *Indonesia Citizen, 41 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2007 | Universitas Gadjah Mada, Yogyakarta | Informatics & Computer System | Electrical Engineering |
| 2017 | Universitas Indonesia, Jakarta | IT Governance | Master of Information Technology |

**Pengalaman Kerja |** Working Experience

- *IT Officer,* PT Samsung Electronic Indonesia (2007-2008)
- *Software Engineer,* PT EMS Paramitra (2008-2009)
- *Senior Programmer Analyst - BaNCS Core Banking*, PT Bank Negara Indonesia Tbk (2009-2014)
- *Parameter Analyst - Flexcube Core banking*, PT Bank Commonwealth (2014-2016)
- *Business Consultant - Online Cash Management*, Hitachi eBworx Sdn Bhn (2016-2017)
- *IT Business Analyst / System Analyst* - Payment & Switching, PT Bank Commonwealth (2017-2018)
- *Solution Analyst - Wealth Management Digital Transformation*, PT Bank Mandiri Tbk (2018-2020)
- *Head of Product Division,* PT Bank Neo Commerce Tbk (2020-2023)
- *Head of Digital Channel & Deposit*, PT Bank Maspion Indonesia Tbk (2023 - *Present*)



## Beethoven Sihite

***Head of Corporate Banking***

Warga Negara Indonesia, 45 Tahun | *Indonesia Citizen, 45 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2002 | Universitas Bina Nusantara, Jakarta | Manajemen Teknologi Informasi *Management of Information Technology* | Sarjana Komputer *Computer Science* |
| 2023 | Swiss German University, Tangerang Ernst Abbe Hochschule Jena | Double Degree, Business Administration and Management | Magister Manajemen *Master of Management Magister Business Administration* |

**Pengalaman Kerja |** Working Experience

- *Business Development Staff*, PT Puradelta Lestari (2002-2007)
- *Credit Marketing Officer*, PT Bank Mega Tbk (2007-2008)
- *Business Development Staff*, PT Bank Mizuho Indonesia (2008-2010)
- *Senior Relationship Officer*, PT Bank Permata Tbk (2010-2017)
- *Deputy Chief Representative Officer*, Kasikornbank Public Company Limited (2018-2019)
- *Head of Corporate Banking*, PT Bank Maspion Indonesia Tbk (2019-*present*)



## Ignatius Martono

**Head of Commercial Banking**

Warga Negara Indonesia, 42 Tahun | *Indonesia Citizen, 42 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2006 | Universitas Katolik Widya Mandala, Surabaya | Teknologi Pangan *Food Technology* | Sarjana Teknologi Pertanian *Bachelor of Agricultural Technology* |

**Pengalaman Kerja |** Working Experience

- *Public Relations & Promotions*, PT Talkindo Selaksa Anugrah (2006-2007)
- *SME – Relationship Officer,* PT Bank Danamon Indonesia Tbk (2007-2011)
- *Corporate Banking RM*, PT Bank CTBC Indonesia (2011-2015)
- *Commercial Banking* TL – East Indonesia, PT Bank Rabobank International Indonesia (2015-2020)
- *Managing Director*, PT True Spices Indonesia (2020-2021)
- *Regional Lending Head for Java*, Bali *and* Nusa Tenggara, PT Kawan Cicil Teknologi Utama (2022-2023)
- *Commercial Banking Area Head East* Indonesia, PT Bank Maspion Indonesia Tbk (2023-2024)
- *Head of Commercial Banking*, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Shiny Tjahjarijadi

***Head of Funding***

Warga Negara Indonesia, 53 Tahun | *Indonesia Citizen, 53 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1994 | University of Oxford, Inggris | Business Administration | Diploma in Bus. Administration |

**Pengalaman Kerja |** Working Experience

- *Assistant Relationship Manager,* Standart Chartered Bank (1996-2003)
- *Senior Business Relationship*, PT Bank Commonwealth (2003-2006)
- *Senior Manager,* PT Bank Danamon Indonesia Tbk (2006-2007)
- *AVP Lending*, PT Bank Danamon Indonesia Tbk (2008-2013)
- *Senior AVP,* PT Bank Danamon Indonesia Tbk (2014-2015)
- *Representative*, Emirates National Bank of Dubai (2015-2023)
- *Head of Funding*, PT Bank Maspion Indonesia Tbk (2023-present)



## Juli Maria

***Head of Branch Banking***

Warga Negara Indonesia, 59 Tahun | *Indonesia Citizen, 59 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1991 | Universitas Katolik Indonesia Atma Jaya, Jakarta | Manajemen<br>*Management* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *SME Banking Branch Manager* – Roxy Mas, PT Bank CIMB Niaga Tbk (2000-2002)
- *SME Banking Branch Manager* – Pintu Kecil, PT Bank CIMB Niaga Tbk (2001-2006)
- *SME Banking Branch Manager* – Jembatan Dua, PT Bank CIMB Niaga Tbk (2006-2010)
- *SME Banking Branch Manager* – Tangerang, PT Bank CIMB Niaga Tbk (2010-2014)
- *SME Area Manager* Jakarta 2, PT Bank CIMB Niaga Tbk (2014 – 2015)
- *SME Branch Manager* – Plaza Oleos, PT Bank KEB Hana Indonesia (2016-2019)
- *Area Manager* - Jakarta 1, PT Bank KEB Hana Indonesia (2019-2020)
- *Corporate-Commercial & SME Banking Division Head*, PT Bank KEB Hana Indonesia (2020-2021)
- *SME Banking Division Head*, PT KEB Hana Indonesia (2022-2024)
- *Corporate Banking Division Head*, PT Bank Ina Perdana Tbk (2024)
- *SME & Commercial Banking Division Head*, PT Bank Ina Perdana Tbk (2024-2025)
- *Head of Commercial Banking West*, PT Bank Maspion Indonesia Tbk (2025-2025)
- *Head of Branch Banking*, PT Bank Maspion Indonesia Tbk (2025-*present*)



## Johanes Hany. ST

***Region Head East Indonesia***

Warga Negara Indonesia, 42 Tahun | *Indonesia Citizen, 42 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2006 | Universitas Kristen Petra, Surabaya | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Customer Sales Relationship*, PT Bank UOB Buana (2006-2007)
- *Area Sales Manager*, PT Bank UOB Buana (2007-2011)
- *Regional Banking Manager*, PT Bank ICBC Indonesia (2011-2016)
- *Regional Consumer Loan Manager*, PT Bank ICBC Indonesia (2016-2018)
- *Consumer Banking Coordinator*, PT Bank ICBC Indonesia (2018-2019)
- *Area Head Surabaya*, PT Bank OCBC NISP Tbk (2019-2024)
- *Region Head East Indonesia*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Suryadi Sanjaya Limbung

***Region Head West Indonesia***

Warga Negara Indonesia, 40 Tahun | *Indonesia Citizen, 40 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2007 | Universitas Tanjungpura, Pontianak | Manajemen<br>*Management* | Sarjana Ekonomi<br>*Bachelor of Economics* |
| 2014 | Universitas Tanjungpura, Pontianak | Manajemen<br>*Management* | Magister Manajemen<br>*Master of Management* |

**Pengalaman Kerja |** Working Experience

- *Senior Relationship Officer*, PT Bank UOB Indonesia (2007-2009)
- *SME Lending Manager*, PT Rabobank International Indonesia (2009-2017)
- *Sub Branch Manager*, PT Bank China Construction Bank Indonesia (2017-2018) & (2021-2023)
- *Area Head Manager*, PT Bank China Construction Bank Indonesia (2018-2021)
- *Region Head West Indonesia*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Prapere Nugrahanto

***Region Head Central Java***

Warga Negara Indonesia, 51 Tahun | *Indonesia Citizen, 51 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1996 | Universitas Kristen Satya Wacana, Salatiga | Ekonomi<br>*Economics* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Relationship Manager Funding and Lending*, PT Bank Danamon Indonesia Tbk (1996-2009)
- *Relationship Manager Lending*, PT Bank Commonwealth (2009-2010)
- *Area Business Banking Manager*, PT Bank UOB Indonesia (2010-2019)
- *Credit Business Manager*, PT Bank Mega Tbk (2020-2024)
- *Region Head Central Java*, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Rendi Saputra

***Area Head* Jakarta 1**

Warga Negara Indonesia, 36 Tahun | *Indonesia Citizen, 36 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2011 | Universitas Bina Nusantara, Jakarta | Manajemen<br>*Management* | Sarjana Manajemen<br>*Bachelor of Management* |

**Pengalaman Kerja |** Working Experience

- *Senior Relationship Manager Lending*, PT Bank DBS Indonesia (2013-2016)
- *Branch Manager*, PT Bank Sahabat Sampoerna (2016-2018)
- *Area Business Banking Manager*, PT Bank Rabobank International Indonesia (2018-2020)
- *Area Head* Jakarta 1, PT Bank Maspion Indonesia Tbk (2020-*present*)



## Yuda Maranatha Sembiring

***Area Head* Jakarta 2**

Warga Negara Indonesia, 47 Tahun | *Indonesia Citizen, 47 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2011 | Universitas Jayabaya, Jakarta | Teknik Kimia<br>*Chemical Engineering* | Sarjana Kimia<br>*Bachelor of Chemistry* |

**Pengalaman Kerja |** Working Experience

- *Staff* Analis Kimia, PT Pertamina Persero (2000-2004)
- *SPV Marketing*, CV Sembiring (2004-2006)
- *SPV* Produksi, PT Serena Energy (2006-2008)
- *Personal Banking Officer*, PT Bank Danamon Indonesia Tbk (2008-2010)
- *Relantionship Manager*, PT Bank Permata Tbk (2010-2015)
- *Relantionship Manager*, PT Bank Permata Tbk (2015-2019)
- *Brand Development Manager*, PT Bank Permata Tbk (2019-2022)
- *Branch Manager*, PT Bank Permata Tbk (2022-2024)
- *Area Head* Jakarta 2, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Adi Pusponegoro Tanojo

***Area Head* Surabaya 1**

Warga Negara Indonesia, 42 Tahun | *Indonesia Citizen, 42 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2005 | Universitas Surabaya, Surabaya | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Sales Executive*, PT Bank Internasional Indonesia Tbk (2005-2007)
- *Business Manager*, PT Bank Maybank Indonesia Tbk (2008-2017)
- *Executive Branch Manager*, PT Bank UOB Indonesia (2017-2024)
- *Area Head* Surabaya 1, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Katherine Kumalasari Susilo

***Area Head* Surabaya 2**

Warga Negara Indonesia, 45 Tahun | *Indonesia Citizen, 45 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2002 | Universitas Kristen Petra, Surabaya | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- Staf Kendali Mutu / Dosen at STIKOM (2002-2004)
- *Area Head* Surabaya 2 PT Bank Maspion Indonesia Tbk (2004-*present*)

## *Main Branch Manager*



### Antoni Salim

***Main Branch Manager* Mangga Dua, Jakarta**

Warga Negara Indonesia, 34 Tahun | *Indonesia Citizen, 34 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2014 | Universitas Slamet Riyadi, Surakarta | Akuntansi<br>*Accounting* | Sarjana Akuntansi<br>*Bachelor of Accounting* |
| 2016 | Universitas Bina Nusantara | *Business Management* | Magister Manajemen<br>*Master of Management* |

**Pengalaman Kerja |** Working Experience

- *Team Leader Mobile Sales,* PT Bank HSBC Indonesia (2014-2015)
- *Client Acquisition Manager,* PT Bank UOB Indonesia (2015-2016)
- *Branch Manager,* PT Indosurya Inti Finance (2017-2020)
- TL *Funding,* PT Akulaku Siver (2020-2022)
- *Team Leader Corporate Funding,* PT Bank Neo Commerce Tbk (2022-2023)
- *Main Branch Manager* Mangga Dua, PT Bank Maspion Indonesia Tbk (2023-*present*)



### Anton Pramono Cahyono

***Main Branch Manager* Slamet Riyadi, Solo**

Warga Negara Indonesia, 40 Tahun | *Indonesia Citizen, 40 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2008 | Universitas Surabaya | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |

**Pengalaman Kerja |** Working Experience

- *Account Officer,* PT Bank Sinarmas Tbk (2008-2011)
- *Sub-Branch Manager,* PT Bank Sinarmas Tbk (2011-2013)
- *Branch Manager,* PT Bank Sinarmas Tbk (2013-2013)
- *Sub-Branch Manager,* PT Bank Bumi Artha Tbk (2013-2015)
- *Branch Manager,* PT Bank Harda International Tbk (2015-2021)
- *Main Branch Manager* Slamet Riyadi Solo, PT Bank Maspion Indonesia Tbk (2021-*present*)



### Desi Muditamurni

***Main Branch Manager* Pierre Tendean, Purwokerto**

Warga Negara Indonesia, 51 Tahun | *Indonesia Citizen, 51 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2008 | Universitas Wijayakusuma, Purwokerto | Manajemen<br>*Management* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- *Teller*, PT. Bank Central Asia Cabang Cilacap (1992-1993)
- *Customer Service Officer,* PT. Bank Central Asia Tbk Cabang Cilacap (1993-1995)
- *Authorized Signer,* PT. Bank Central Asia Cabang Tbk Cilacap (1995-1997)
- *Customer Service,* PT. Bank Bali Cabang Purwokerto (1997-1999)
- *Customer Relation Officer,* PT. Bank Bali Cabang Purwokerto (1999-2002)
- *Head Desk Marketing,* PT. Bank Maspion Indonesia Tbk (2004-2009)
- Pjs Pemimpin Cabang , PT. Bank Maspion Indonesia Tbk (2009-2011)
- *Main Branch Manager* Pierre Tendean, Purwokerto, PT. Bank Maspion Indonesia Tbk (2011-*present*)



### Devri Christian

***Main Branch Manager* Serpong, Tangerang Selatan**

Warga Negara Indonesia, 41 Tahun | *Indonesia Citizen, 41 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2007 | Universitas Bina Nusantara, Jakarta | Teknik Informatika<br>*Computer Engineering* | Sarjana Komputer<br>*Computer Science* |

**Pengalaman Kerja |** Working Experience

- *Funding Officer*, Bank Internasional Indonesia (2008-2010)
- *Coordinator Marketing,* PT Bank Mega Tbk (2010-2011)
- *Assistant Sales Manager,* PT Bank Danamon Indonesia Tbk (2011-2013)
- *Relationship Manager,* PT Bank Nusantara Parahyangan (2013-2014)
- *Relationship Manager,* PT Bank CIMB Niaga Tbk (2014-2017)
- *Relationship Manager Priority,* PT Bank Permata Tbk (2017-2018)
- *Branch Manager,* PT Bank Permata Tbk (2018-2021)
- *Branch Manager,* PT Bank Maybank Indonesia Tbk (2021-2024)
- *Main Branch Manager* Serpong, PT Bank Maspion Indonesia Tbk (2024-*present*)



## Umiati Sasmita

***Main Branch Manager* Manyar Kertoarjo, Surabaya**

Warga Negara Indonesia, 54 Tahun | *Indonesia Citizen, 54 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1994 | Universitas Yos Sudarso, Surabaya | Ekonomi<br>*Economics* | Sarjana Ekonomi<br>*Bachelor of Economics* |

**Pengalaman Kerja |** Working Experience

- CS di PT Bank Bira (1992-1998)
- *Team Leader* di Bank Ekonomi (1999-2010)
- *Branch Executive* di PT Bank OCBC NISP Tbk (2010-2024)
- *Sub Branch Manager Merr* di PT Bank Maspion Indonesia Tbk (2024-2025)
- *Main Branch Manager* Manyar Kertoarjo di PT Bank Maspion Indonesia Tbk (2025-*present*)



## S. Risdianto

***Main Branch Manager* Jember**

Warga Negara Indonesia, 48 Tahun | *Indonesia Citizen, 48 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2000 | Universitas Jember | Keuangan<br>*Finance* | Sarjana Ekonomi<br>*Bachelor of Economics* |
| 2017 | Universitas Terbuka, Jember | Akuntansi<br>*Accounting* | Magister Akuntansi<br>*Master of Accounting* |

**Pengalaman Kerja |** Working Experience

- *Electronic Data Processing* di PT Djarum (2000-2002)
- *Branch Manager* Trenggalek di PT Bank Bukopin Tbk (2002-2024)
- *Main Branch Manager* Jember di PT Bank Maspion Indonesia Tbk (2024-*present*)



## Rianto Manik

***Main Branch Manager* Ahmad Yani, Makassar**

Warga Negara Indonesia, 31 Tahun | *Indonesia Citizen, 31 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2015 | Institut Teknologi Bandung | Teknik Geodesi dan Geomatika<br>*Geodesy and Geomatics Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Relationship Manager* di PT Bank Negara Indonesia Tbk (2016-2019)
- *Marketing Business Supervisor* di PT Bank Negara Indonesia Tbk (2019-2021)
- *Branch Manager* di PT Bank Seabank Indonesia (2022-2024)
- *Main Branch Manager* Ahmad Yani Makassar di PT Bank Maspion Indonesia Tbk (2024-present)



## Iwan Mulyadi Yahya

***Main Branch Manager* Agus Salim, Semarang**

Warga Negara Indonesia, 52 Tahun | *Indonesia Citizen, 52 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1996 | STIE Bandung | Manajemen<br>*Management* | Sarjana Manajemen<br>*Bachelor of Management* |

**Pengalaman Kerja |** Working Experience

- *Account Officer* Cirebon Branch, PT Maybank Indonesia Tbk (1996 - 2024)
- *Sub Branch Manager* Kotawisata, Cibubur, PT Maybank Indonesia Tbk (2004 - 2006)
- *Branch Manager* Pekalongan, Kudus, Tegal PT Maybank Indonesia Tbk (2006 - 2015)
- *Area Branch Manager* Purwokerto, PT Maybank Indonesia Tbk (2015 - 2019)
- *Area Branch Manager* Solo, PT Maybank Indonesia Tbk (2019 - 2020)
- *Area Branch Manager* Yogyakarta, PT Maybank Indonesia Tbk (2020 - 2021)
- *Regional Retail Banking* Jateng, PT Maybank Indonesia Tbk (2021 sd 2023)
- *Main Branch Manager* Agus Salim Semarang di PT Bank Maspion Indonesia Tbk (2023-present)



## Heince

***Main Branch Manager* Sutomo, Medan**

Warga Negara Indonesia, 47 Tahun | *Indonesia Citizen, 47 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2010 | ITMI, Medan | Akuntansi<br>*Accounting* | Sarjana Akuntansi<br>*Bachelor of Accounting* |

**Pengalaman Kerja |** Working Experience

- *Staff* Pembukuan di PT South East Asia Bank (1996-1997)
- *Electronic Data Processing* di PT Multi Pratama Jaya (1998-1999)
- *Machine Instructor* di Walpax Co. Ltd Taiwan (1999-2002)
- *Main Branch Manager* Sutomo Medan di PT Bank Maspion Indonesia Tbk (2002-*present*)



## Ezra Adhitya Selasi Utomo

***Main Branch Manager* Denpasar, Bali**

Warga Negara Indonesia, 43 Tahun | *Indonesia Citizen, 43 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2004 | Universitas Atma Jaya Yogyakarta | Teknik Sipil<br>*Civil Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Teller*, PT Bank Danamon Indonesia Tbk (2004-2006)
- *Teller*, PT Bank Maspion Indonesia Tbk (2007-2010)
- *Assistant Marketing*, PT Bank Maspion Indonesia Tbk (2010-2012)
- *Head Desk Marketing*, PT Bank Maspion Indonesia Tbk (2012-2019)
- *Area Head Marketing*, PT Bank Maspion Indonesia Tbk (2019)
- *Main Branch Manager* Denpasar di PT Bank Maspion Indonesia Tbk (2019-*present*)



## Irene Maharani

***Main Branch Manager* Veteran, Palembang**

Warga Negara Indonesia, 49 Tahun | *Indonesia Citizen, 49 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 1998 | Universitas Tridinanti, Palembang | Manajemen<br>*Management* | Sarjana Manajemen<br>*Bachelor of Management* |

**Pengalaman Kerja |** Working Experience

- *Head Finance* di Sahabat Motor Group (1999-2000)
- *Operational Head* di International AVB (2001-2003)
- *Consumer Banking Head SME Division Commercial Banking* di PT Bank Panin Indonesia Tbk (2004-2011)
- *Senior Ass.Vice President, Distribution Head Consumer & Secured Loan* di PT Bank OCBC NISP Tbk (2011-2014)
- Direktur Utama dan *Principal* di PT Mitra Griya Indojaya (2014-2017)
- *Main Branch Manager* - Cabang Palembang di PT Bank Maspion Indonesia Tbk (2017-*present*)



## Khristina Firda V.H

***Main Branch Manager* Malang**

Warga Negara Indonesia, 36 Tahun | *Indonesia Citizen, 36 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2011 | Universitas Kristen Petra, Surabaya | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Senior Funding Sales Officer* di PT Bank Sinarmas Tbk (2016-2018)
- *Relationship Manager Wealth Banking* di PT Bank UOB Indonesia (2018-2019)
- CRM di PT Bank Danamon Indonesia Tbk (2019-2021)
- *Branch Manager* di PT Bank Maybank Indonesia Tbk (2021-2023)
- *Main Branch Manager* di PT Bank Mega Tbk (2023-2024)
- *Main Branch Manager* Basuki Rahmat di PT Bank Maspion Indonesia Tbk (2024-2025)
- *Main Branch Manager* Malang di PT Bank Maspion Indonesia Tbk (2025-present)



### Irawati Susilo

***Main Branch Manager* Basuki Rahmat, Surabaya**

Warga Negara Indonesia, 47 Tahun | *Indonesia Citizen, 47 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2001 | University of New South Wales, Australia | Seni<br>*Art* | Sarjana Seni<br>*Bachelor of Art* |
| 2003 | University of New South Wales, Australia | Ekonomi<br>*Economics* | Master of Commerce |

**Pengalaman Kerja |** Working Experience

- *Relationship Manager* di PT Bank Danamon Indonesia Tbk (2006-2011)
- *Relationship Manager* di PT Bank UOB Indonesia (2011-2013)
- *Sub Branch Manager* di PT Bank Mega Tbk (2013-2024)
- *Main Branch Manager* Manyar Kertoarjo di PT Bank Maspion Indonesia Tbk (2024-2025)
- *Main Branch Manager* Basuki Rahmat di PT Bank Maspion Indonesia Tbk (2025-*present*)



### Helen Agussari Budiman

***Main Branch Manager* Sunda, Bandung**

Warga Negara Indonesia, 47 Tahun | *Indonesia Citizen, 47 years old*

| Graduate Year | Institution Name | Faculty/Department | Graduate/Degree |
|---|---|---|---|
| 2000 | Universitas Kristen Maranatha, Bandung | Teknik Industri<br>*Industrial Engineering* | Sarjana Teknik<br>*Bachelor of Engineering* |

**Pengalaman Kerja |** Working Experience

- *Account Officer,* PT Bank Lippo Tbk (2001-2007)
- *Cluster Head Corporate Banking Group,* PT Bank CTBC Indonesia (2007-2013)
- *Area Business Banking Manager,* PT Bank UOB Indonesia (2013-2018)
- *Regional Business Leader Commercial Banking,* PT Bank BTPN Tbk (2015-2017)
- *Area Business Leader Small Medium Enterprise,* PT Bank BTPN Tbk (2017-2018)
- *Branch Manager*, PT Bank Rabobank Internasional Indonesia (2018-2020)
- *Branch Manager*, PT Bank IBK Indonesia (2020-2022)
- *Branch Manager,* PT Bank China Construction Bank Indonesia (2022-2023)
- *Main Branch Manager,* PT Bank Maspion Indonesia Tbk (2024-*present*)

# Komposisi Pemegang Saham

## *Shareholder Composition* [OJK C.3] [GRI 2-1]

Berdasarkan Daftar Pemegang Saham yang dikeluarkan oleh PT Adimitra Jasa Korpora selaku Biro Administrasi Efek pada tanggal 31 Desember 2025, komposisi pemegang saham Bank Maspion adalah sebagai berikut:

Based on the Shareholders Register issued by PT Adimitra Jasa Korporasi the Share Registrar of December 31, 2025, Bank Maspion's shareholder composition is as described as follows:

### Komposisi Pemegang Saham dengan Kepemilikan 5% atau Lebih

### *Composition Shareholders with 5% or more Ownership*

| Pemegang Saham<br>*Shareholders* | Per 1 Januari 2025<br>*As of January 1, 2025* | | Per 31 Desember 2025<br>*As of December 31, 2025* | |
|---|---|---|---|---|
| | Jumlah Saham<br>*Number of Shares* | % | Jumlah Saham<br>*Number of Shares* | % |
| KASIKORN VISION FINANCIAL COMPANY PTE. LTD. | 14.680.989.577 | 81,10 | 15.574.208.968 | 86.03% |
| PT Alim Investindo | 2.515.221.271 | 13,89 | - | - |
| **Jumlah** | *Total* | **17.196.210.848** | **94,99** | **15.574.208.968** | **86.03%** |

## Kelompok Pemegang Saham dengan Kepemilikan Kurang dari 5%

*Shareholder Groups with Less than 5% Ownership*

| Pemegang Saham *Shareholders* | Per 1 Januari 2025 *As of January 1, 2025* | | Per 31 Desember 2025 *As of December 31, 2025* | |
|---|---|---|---|---|
| | Jumlah Saham *Number of Shares* | % | Jumlah Saham *Number of Shares* | % |
| Institusi Lokal *Local Institutions* | 441.701.734 | 2,44 | 1.973.190.302 | 10,90 |
| Institusi Asing *Foreign Institutions* | 443.941.138 | 2,45 | 534.427.450 | 2,95 |
| Individu Lokal *Local Individuals* | 20.772.654 | 0,12 | 20.800.184 | 0,11 |
| Individu Asing *Foreign Individuals* | 35.900 | 0,00 | 35.400 | 0,00 |
| **Jumlah** \| *Total* | **906.451.456** | **5,01** | **2.528.453.336** | **13,96** |

## Komposisi Pemegang Saham Berdasarkan Klasifikasi Kepemilikan

*Shareholder Composition Based on Ownership Classification*

| Pemegang Saham *Shareholders* | Per 1 Januari 2025 *As of January 1, 2025* | | Per 31 Desember 2025 *As of December 31, 2025* | |
|---|---|---|---|---|
| | Jumlah Saham *Number of Shares* | % | Jumlah Saham *Number of Shares* | % |
| Institusi Lokal *Local Institutions* | 2.956.923.035 | 16,33 | 1.973.190.302 | 10,90 |
| Institusi Asing *Foreign Institutions* | 15.124.930.715 | 83,55 | 16.108.636.418 | 88,98 |
| Individu Lokal *Local Individuals* | 20.791.384 | 0,11 | 20.800.184 | 0,11 |
| Individu Asing *Foreign Individuals* | 35.900 | 0,00 | 35.400 | 0,00 |
| **Jumlah** \| *Total* | **18.102.662.304** | **100,00** | **18.102.662.304** | **100,00** |

## Kepemilikan Saham Anggota Dewan Komisaris dan Direksi

*Share Ownership of the Members of the Board of Commissioners and Board of Directors*

| Nama *Name* | Jabatan *Position* | Per 1 Januari 2025 *As of January 1, 2025* | | Per 31 Desember 2025 *As of December 31, 2025* | |
|---|---|---|---|---|---|
| | | Jumlah Saham *Number of Shares* | % | Jumlah Saham *Number of Shares* | % |
| Chat Luangarpa | Komisaris Utama *President Commissioner* | - | 0,00% | - | 0,00% |
| Diana Alim | Komisaris *Commissioner* | - | 0,00% | - | 0,00% |
| Alan Jenviphakul | Komisaris Independen *Independent Commissioner* | - | 0,00% | - | 0,00% |
| Pardi Kendy | Komisaris Independen *Independent Commissioner* | - | 0,00% | - | 0,00% |
| Rony Teja Sukmana | Komisaris Independen *Independent Commissioner* | - | 0,00% | - | 0,00% |
| Kasemsri Charoensiddhi | Direktur Utama *President Director* | - | 0,00% | - | 0,00% |
| Junita Wangsadinata | Direktur Bisnis *Business Director* | - | 0,00% | - | 0,00% |

| Nama *Name* | Jabatan *Position* | Per 1 Januari 2025 *As of January 1, 2025* | | Per 31 Desember 2025 *As of December 31, 2025* | |
|---|---|---|---|---|---|
| | | Jumlah Saham *Number of Shares* | % | Jumlah Saham *Number of Shares* | % |
| Irawan Rukmanto | Direktur Operasional *Operations Director* | - | 0,00% | - | 0,00% |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal *Compliance and Legal Director* | - | 0,00% | - | 0,00% |
| Jeffrey Bob Karman | Direktur Kredit dan Risiko *Credit and Risk Director* | - | 0,00% | - | 0,00% |

## Kepemilikan Saham Tidak Langsung Anggota Dewan Komisaris dan Direksi

Hingga akhir tahun 2025, seluruh anggota Dewan Komisaris dan Direksi Bank tidak memiliki kepemilikan saham tidak langsung atas saham Bank.

## *Indirect Share Ownership of the Members of the Board of Commissioners and Board of Directors*

*Until the end of 2025, all members of the Board of Commissioners and Board of Directors of the Bank did not have any indirect share ownership of the Bank's shares.*

## Struktur Pemegang Saham serta Informasi Pemegang Saham Utama dan Pengendali

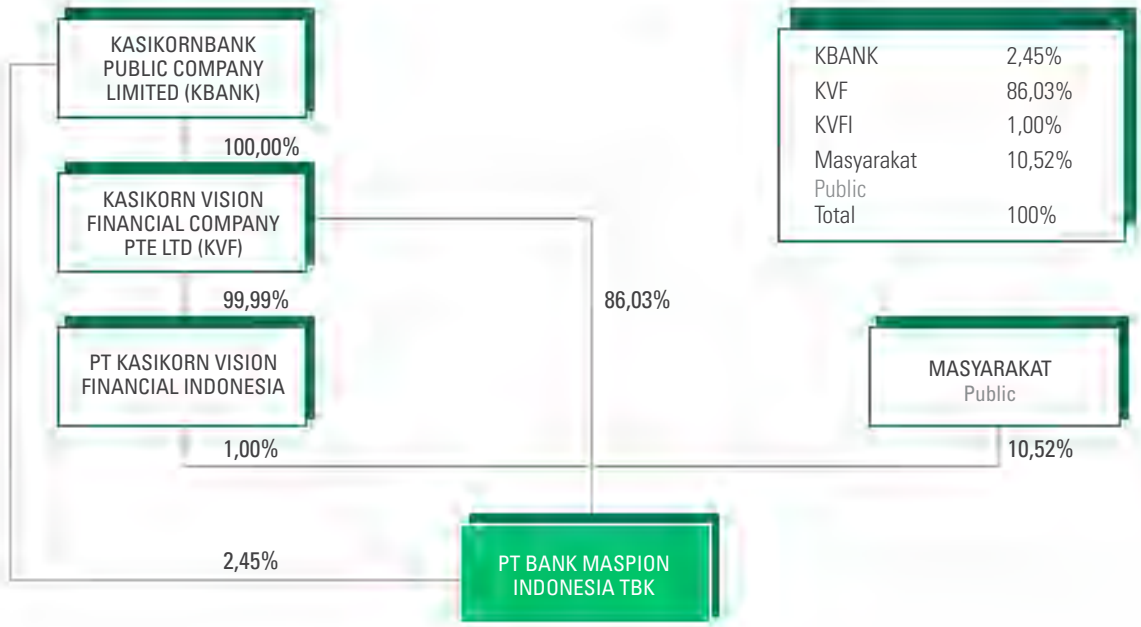
Pemegang saham utama dan pengendali Bank adalah Kasikorn Vision Financial Company Pte. Ltd. yang dimiliki sepenuhnya oleh KASIKORNBANK PUBLIC COMPANY LIMITED (KBANK) dengan kepemilikan 15.574.208.968 saham atau 86,03%.

Berdasarkan struktur kepemilikan saham Perseroan, pemilik manfaat tingkat perorangan Perseroan (*ultimate beneficial owner*) adalah Tan Siew Lan, Nancy. Penetapan ini selaras dengan pelaporan informasi Pemilik Manfaat tingkat perorangan yang telah didaftarkan Perseroan ke AHU Kemenkumham juga atas nama Tan Siew Lan, Nancy.

## *Shareholder Structure as well as Information of Main and Controlling Shareholder*

*The major shareholder and controller of the Bank is Kasikorn Vision Financial Company Pte. Ltd., which is wholly owned by KASIKORNBANK PUBLIC COMPANY LIMITED (KBANK) with 15,574,208,968 shares or 86.03% ownership.*

*Based on the Company's shareholding structure, the Company's ultimate beneficial owner at the individual level is Tan Siew Lan, Nancy. This determination is consistent with the reporting of individual beneficial ownership information that has been registered by the Company with the AHU of the Ministry of Law and Human Rights under the name Tan Siew Lan, Nancy.*




## Entitas Anak, Perusahaan Asosiasi, dan Perusahaan Ventura

### *Subsidiary, Associated Company, and Joint Venture* [GRI 2-2]

Hingga 31 Desember 2025, Bank tidak memiliki entitas anak, perusahaan asosiasi, dan perusahaan ventura.

*Until the end of December 31, 2025, the Bank did not have any Subsidiary, associated company or joint venture.*

## Kronologis Pencatatan Saham

### *Share Listing Chronology*

| Tanggal Pencatatan *Listing Date* | Tindakan Korporasi *Corporate Action* | Harga Saham *Share Price (Rp)* | Tambahan Modal Disetor (Saham) *Additional Paid-up Capital (Shares)* | Jumlah Saham Diterbitkan *Number of Shares Issued* | Bursa *Stock Exchange* |
|---|---|---|---|---|---|
| 11 Juli 2013<br>*July 11, 2013* | Penawaran Umum Perdana<br>*Initial Public Offering* | 320 | 770.000.000 | 3.851.000.000 | Bursa Efek Indonesia<br>*Indonesia Stock Exchange* |
| 14 Oktober 2016<br>*October 14, 2016* | Penawaran Umum Terbatas I<br>*Right Issue I* | 340 | 592.461.538 | 4.443.461.538 | Bursa Efek Indonesia<br>*Indonesia Stock Exchange* |
| 24 November 2022<br>*November 24, 2022* | Penawaran Umum Terbatas II<br>*Right Issue II* | 410 | 4.176.853.845 | 8.620.315.383 | Bursa Efek Indonesia<br>*Indonesia Stock Exchange* |
| 8 November 2023<br>*November 8, 2023* | Penawaran Umum Terbatas III<br>*Right Issue III* | 370 | 9.482.346.921 | 18.102.662.304 | Bursa Efek Indonesia<br>*Indonesia Stock Exchange* |
| 12 September 2025<br>*September 12, 2025* | Ketentuan *Free Float*<br>*Free Float Provisions* | 500 | 983.732.793 | 18.102.662.304 | Bursa Efek Indonesia<br>*Indonesia Stock Exchange* |

## Informasi Pencatatan Efek Lainnya

### *Information on Other Securities Listing*

Hingga akhir tahun 2025, Perseroan tidak melakukan pencatatan efek lainnya.

*Until the end of 2025, the Company did not conduct other securities listing.*

# Lembaga Penunjang Pasar Modal
## *Capital Market Supporting Agencies*

**Informasi Perdagangan dan Pencatatan Saham**
*Trade Information and Shares Listing*

**PT Bursa Efek Indonesia**
Gedung Bursa Efek Indonesia, Tower 1, Lantai 6
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190,
Indonesia

Tel | *Phone* : (021) 5150515
Fax | *Facsimile* : (021) 5150091
Jasa | *Service* : Pencatatan Saham | *Share Listing*
Periode | *Period* : Januari – Desember 2025 | *January – December 2025*
Biaya | *Fee* : Rp277.500.000

**Akuntan Publik**
*Public Accountant*

**Tanubrata Sutanto Fahmi Bambang & Rekan**
Prudential Tower, 17th Floor
Jl. Jend. Sudirman Kav. 79
Jakarta 12910 - Indonesia

Tel | *Phone* : (021) 57957300
Fax | *Facsimile* : (021) 57957301
Jasa | *Service* :
Audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025
*Audit of the Company's Financial Statements for the year ended in December 31, 2025*
Jasa Non-Audit I *Non-Audit Service* : Tidak ada I *None*
Periode | *Period* : Januari – Desember 2025 | *January – December 2025*
Biaya Audit | *Audit Fee* : Rp1.110.000.000

**Biro Administrasi Efek**
*Securities Administration Bureau*

**PT Adimitra Jasa Korpora**
Kirana Boutique Office
Jl. Kirana Avenue III Blok F3 No. 5
Kelapa Gading, Jakarta Utara 14250, Indonesia

Tel | *Phone* : (021) 29745222
Fax | *Facsimile* : (021) 29289961
Jasa | *Service* : Pengelolaan Daftar Pemegang Saham | *Shareholder Management*
Periode | *Period* : Juli 2025 – Juni 2026 | *July 2025 – June 2026*
Biaya | *Fee* : Rp35.530.000

**Kustodian**
*Custodian*

**PT Kustodian Sentral Efek Indonesia**
Gedung Bursa Efek Indonesia, Menara I, Lantai 5
Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190
Indonesia

Tel | *Phone* : (021) 52991099
Fax | *Facsimile* : (021) 52991199
Jasa | *Service* : Pengelolaan Administrasi Saham | *Share Administration Management*
Periode | *Period* : Januari – Desember 2025 | *January - December 2025*
Biaya | *Fee* : Rp11.100.000

# Perubahan yang Bersifat Signifikan
## *Significant Changes* [OJK C.6]

PT Bank Maspion Indonesia Tbk ("Bank Maspion" atau "BMAS") telah memenuhi ketentuan regulasi terkait pemenuhan saham *free float* dengan porsi sebesar 10,52%, serta meningkatkan kepemilikan KASIKORNBANK PUBLIC COMPANY LIMITED (KBank Group)* menjadi 89,48% per 12 September 2025.

*Informasi lebih detail dapat dilihat pada tabel komposisi pemegang saham.

*PT Bank Maspion Indonesia Tbk ("Bank Maspion" or "BMAS") has fulfilled the regulatory requirements regarding free float shares with a portion of 10.52%, and increased its ownership of KASIKORNBANK PUBLIC COMPANY LIMITED (KBank Group)* to 89.48% as of September 12, 2025.*

**More detailed information can be found in the shareholder composition table.*

# Informasi pada Situs Web Bank Maspion

## *Information on Bank Maspion's Website*

Situs resmi Bank Maspion (www.bankmaspion.co.id) disusun untuk memenuhi prinsip keterbukaan, kemudahan akses, dan transparansi informasi sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. POJK ini mewajibkan perusahaan publik menyediakan situs web resmi yang menyajikan informasi yang terbuka, aktual, dan dapat diakses oleh publik, mencakup informasi umum, informasi bagi investor, informasi tata kelola, dan informasi tanggung jawab sosial perusahaan.

### Informasi Umum Perusahaan

Bank Maspion menyajikan informasi dasar yang lengkap melalui struktur menu di situsnya, antara lain: riwayat singkat, visi dan misi, nilai-nilai inti, struktur organisasi, serta prestasi perusahaan. Informasi kontak dan alamat juga tersedia, termasuk kanal layanan seperti lokasi ATM & kantor cabang serta layanan *contact center*. Hal ini sesuai dengan ketentuan POJK yang mewajibkan situs web memuat profil dan informasi dasar badan usaha secara jelas dan mudah dipahami.

### Informasi bagi Investor / Publik

Situs Bank Maspion memiliki bagian Hubungan Investor yang menyediakan: informasi perusahaan, informasi pemegang saham, keterbukaan informasi dan publikasi laporan keuangan, serta laporan tata kelola. Ini membantu investor dan pemangku kepentingan lain dalam menilai kondisi finansial dan kinerja Bank Maspion secara transparan.

### Informasi Tata Kelola Perusahaan

POJK mewajibkan memuat informasi tata kelola secara detail. Bank Maspion sudah menyediakan sub-menu yang memuat struktur dewan komisaris dan direksi, sekretaris perusahaan, susunan anggota komite, pedoman serta tata tertib kerja, kebijakan privasi, dan deklarasi *anti-fraud*. Ini menunjukkan komitmen bank dalam menerapkan prinsip *Good Corporate Governance* melalui keterbukaan struktur dan kebijakan internal.

### Informasi Produk dan Layanan

Situs ini juga menampilkan menu luas tentang produk perbankan (tabungan, giro, deposito, kredit, *trade finance, remittance*) dan layanan digital, yang membantu masyarakat umum, nasabah, dan calon nasabah memahami layanan yang Bank Maspion tawarkan secara detail. Walaupun bukan bagian eksplisit utama POJK 8/2015, penyediaan informasi produk ini memperkaya transparansi yang dibutuhkan publik.

### Keterbukaan Informasi Tambahan

Di bawah Hubungan Investor, Bank Maspion menyediakan tautan ke Keterbukaan Informasi yang merujuk pada status perizinan dan pengawasan oleh Otoritas Jasa Keuangan & Bank Indonesia, serta status peserta penjaminan LPS beserta ketentuan limit penjaminan simpanan, membantu publik memahami aspek legal dan risiko terkait simpanan nasabah.

### Bahasa dan Aksesibilitas

Situs menyediakan pilihan bahasa Indonesia dan bahasa Inggris (EN), konsisten dengan persyaratan POJK agar informasi tersaji dalam bahasa Indonesia dan setidaknya satu bahasa asing sehingga *audiens* domestik dan internasional dapat mengakses informasi yang identik dalam kedua bahasa tersebut.

*The official website of Bank Maspion (www.bankmaspion.co.id) is designed to uphold the principles of information disclosure, ease of access, and transparency, as stipulated in the Financial Services Authority Regulation (POJK) Number 8/POJK.04/2015 concerning the Websites of Issuers or Public Companies. This regulation requires public companies to maintain an official website that provides open, up-to-date, and publicly accessible information, including general corporate information, investor-related information, corporate governance information, and corporate social responsibility disclosures.*

### *General Corporate Information*

*Bank Maspion presents comprehensive basic information through the structured menu on its website, including a brief corporate profile, vision and mission, core values, organisational structure, and corporate achievements. Contact details and office addresses are also made available, including service channels such as ATM and branch locations as well as contact centre services. This is in line with POJK requirements mandating that company websites clearly and comprehensively disclose corporate profiles and fundamental information.*

### *Investor / Public Information*

*The Bank Maspion website features an Investor Relations section that provides corporate information, shareholder information, information disclosure and the publication of financial statements, as well as corporate governance reports. This section supports investors and other stakeholders in assessing the Bank's financial condition and performance in a transparent manner.*

### *Corporate Governance Information*

*POJK requires detailed disclosure of corporate governance information. Bank Maspion has provided dedicated sub-menus containing information on the structure of the Board of Commissioners and Board of Directors, the Corporate Secretary, the composition of committees, guidelines and rules of procedure, privacy policies, and anti-fraud declarations. This reflects the Bank's commitment to implementing the principles of Good Corporate Governance through transparency in its organisational structure and internal policies.*

### *Product and Service Information*

*This website also features a comprehensive menu of banking products (savings accounts, checking accounts, time deposits, loans, trade finance, and remittances) and digital services, which help the general public, customers, and prospective customers understand the services offered by Bank Maspion in detail. Although not an explicit requirement of POJK 8/2015, the provision of this product information enhances the transparency that the public requires.*

### *Additional Information Disclosure*

*Within the Investor Relations section, Bank Maspion provides access to Information Disclosure links referring to its licensing and supervisory status under the Financial Services Authority and Bank Indonesia, as well as its participation in LPS, including the applicable deposit guarantee limits. This information assists the public in understanding the legal framework and risks associated with customer deposits.*

### *Language and Accessibility*

*The website is available in both Indonesian and English, in accordance with POJK requirements that mandate the use of Indonesian language and at least one foreign language. This ensures that both domestic and international audiences are able to access identical information in both languages.*

# 05 Analisa dan Pembahasan **Manajemen**

*Management Discussion and Analysis*

BANK MASPION



# Kondisi Ekonomi Makro dan Industri Perbankan Tahun 2025

## *Macro Economic Condition and Banking Industry in 2025*




Pada tahun 2025, perekonomian global tumbuh dengan moderat meskipun menghadapi ketidakpastian yang tinggi akibat dinamika geopolitik dan kebijakan perdagangan internasional. Dana Moneter Internasional (IMF) memperkirakan pertumbuhan ekonomi dunia sekitar 3,2% pada 2025, sedikit menurun dari tahun sebelumnya, yang mencerminkan perlambatan di beberapa negara maju dan pertumbuhan yang lebih stabil di negara berkembang.

Beberapa tantangan makroekonomi global termasuk tekanan inflasi yang belum sepenuhnya mereda di beberapa negara, risiko penyempitan perdagangan, serta dampak kebijakan proteksionisme. Sementara itu, sektor teknologi, khususnya investasi dalam kecerdasan buatan, menjadi pendorong pertumbuhan di negara-negara berpenghasilan tinggi, meski risiko dari geopolitik dan gangguan rantai pasok tetap ada.

Di Indonesia, perekonomian tetap menunjukkan resiliensi di tengah dinamika global. Data dari Badan Pusat Statistik (BPS) mencatat bahwa pertumbuhan ekonomi Indonesia pada triwulan III-2025 mencapai sekitar 5,04% (y-o-y), mencerminkan stabilitas aktivitas ekonomi domestik dengan kontribusi kuat dari konsumsi dan investasi.

Bank Indonesia (BI) mempertahankan suku bunga kebijakan (BI-Rate) pada 4,75% hingga akhir 2025 untuk menstabilkan nilai tukar dan mendukung pertumbuhan ekonomi, setelah serangkaian penurunan suku bunga sepanjang tahun untuk mendorong likuiditas dan kredit. Inflasi Indonesia berada dalam kisaran target BI (sekitar 2,5%±1%), mencerminkan kondisi harga yang terjaga meskipun tekanan global masih ada. Pemerintah Indonesia juga meluncurkan kebijakan baru terkait pengelolaan devisa bagi eksportir komoditas strategis untuk memperkuat likuiditas valuta asing dan stabilitas rupiah, di tengah tekanan dolar AS yang relatif kuat.

*In 2025, the global economy grew at a moderate pace despite heightened uncertainty arising from geopolitical dynamics and international trade policies. The International Monetary Fund (IMF) projected global economic growth of approximately 3.2% in 2025, slightly lower than the previous year, reflecting a slowdown in several advanced economies alongside more stable growth in emerging markets.*

*Global macroeconomic challenges persisted, including inflationary pressures that had not fully subsided in some countries, risks of trade fragmentation, and the impact of protectionist policies. Meanwhile, the technology sector, particularly investment in artificial intelligence, continued to act as a key growth driver in high-income economies, although geopolitical risks and supply chain disruptions remained ongoing concerns.*

*In Indonesia, the economy continued to demonstrate resilience amid global dynamics. Data from Statistics Indonesia (BPS) recorded Indonesia's economic growth in the third quarter of 2025 at approximately 5.04% year-on-year, reflecting stable domestic economic activity supported by strong contributions from household consumption and investment.*

*Bank Indonesia (BI) maintained its policy interest rate (BI-Rate) at 4.75% through the end of 2025 to stabilise the exchange rate and support economic growth, following a series of rate cuts earlier in the year aimed at boosting liquidity and credit expansion. Inflation remained within BI's target range (around 2.5% ±1%), indicating well-managed price stability despite ongoing global pressures. In addition, the Government of Indonesia introduced new policies on foreign exchange management for exporters of strategic commodities to strengthen foreign currency liquidity and support rupiah stability amid a relatively strong US dollar.*

Meskipun pertumbuhan tetap solid, pasar keuangan domestik sempat mengalami volatilitas akibat ketidakpastian pasar global dan faktor politik domestik yang mempengaruhi sentimen investor. Tekanan terhadap nilai tukar rupiah dan pergerakan pasar saham menjadi perhatian regulator untuk menjaga stabilitas sistem keuangan. Secara keseluruhan, perekonomian Indonesia menunjukkan ketahanan yang kuat didukung oleh permintaan domestik, kebijakan moneter yang adaptif, dan koordinasi antara pemerintah dan otoritas keuangan, sehingga berkontribusi pada stabilitas makroekonomi secara umum.

*Despite solid economic growth, domestic financial markets experienced periods of volatility driven by global market uncertainty and domestic political factors affecting investor sentiment. Pressures on the rupiah exchange rate and equity market movements became key areas of regulatory focus to safeguard financial system stability. Overall, Indonesia's economy demonstrated strong resilience, supported by domestic demand, adaptive monetary policy, and close coordination between the Government and financial authorities, contributing to broader macroeconomic stability.*

Sepanjang tahun 2025, industri perbankan Indonesia menunjukkan kinerja yang stabil meskipun menghadapi tantangan makroekonomi global dan domestik. Otoritas Jasa Keuangan (OJK) melaporkan bahwa kredit perbankan terus tumbuh dengan profil risiko yang terjaga, meskipun laju pertumbuhan sedikit melambat dibandingkan periode sebelumnya. Pada Oktober 2025, pertumbuhan kredit tercatat sekitar 7,36% y-o-y menjadi sekitar Rp8.220 triliun.

*Throughout 2025, Indonesia's banking industry delivered stable performance despite global and domestic macroeconomic challenges. The Financial Services Authority (OJK) reported that bank lending continued to grow with a well-maintained risk profile, although the pace of growth moderated compared with the previous period. As of October 2025, credit growth stood at approximately 7.36% year-on-year, reaching around Rp8,220 trillion.*

Penghimpunan Dana Pihak Ketiga (DPK) juga menunjukkan pertumbuhan yang solid sepanjang 2025, mencerminkan kepercayaan masyarakat terhadap perbankan. Per Oktober 2025, DPK tumbuh sekitar 11,48% y-o-y menjadi hampir Rp9.756 triliun.

*The mobilisation of Third-Party Funds (DPK) also recorded solid growth throughout 2025, reflecting sustained public confidence in the banking sector. As of October 2025, DPK grew by approximately 11.48% year-on-year to nearly Rp9,756 trillion.*

Kualitas aset perbankan tetap terjaga, ditunjukkan oleh rasio *Non-Performing Loan* (NPL) *gross* yang rendah sekitar 2,25%–2,28%, serta NPL *net* yang berada di bawah 1%, mencerminkan pengelolaan risiko kredit yang *prudent*. Likuiditas perbankan juga berada pada level aman, dengan rasio Alat Likuid terhadap DPK dan LCR jauh di atas *threshold* minimum, mendukung kemampuan bank dalam merespon tekanan likuiditas.

*Banking asset quality remained well preserved, as reflected in a low gross Non-Performing Loan (NPL) ratio of around 2.25%–2.28%, with net NPLs below 1%, indicating prudent credit risk management. Banking sector liquidity also remained at a safe level, with the Liquid Assets to DPK ratio and the Liquidity Coverage Ratio (LCR) well above the minimum regulatory thresholds, supporting banks' capacity to respond to liquidity pressures.*

Industri perbankan Indonesia menunjukkan permodalan yang sehat dengan *Capital Adequacy Ratio* (CAR) tinggi, memberikan *buffer* yang cukup untuk menghadapi risiko eksternal. OJK mencatat CAR industri perbankan berada di level yang kuat, menunjukkan kemampuan perbankan menghadapi tekanan. Sinergi antara BI, OJK, dan lembaga keuangan lainnya melalui Komite Stabilitas Sistem Keuangan (KSSK) menjadi pilar penting dalam menjaga stabilitas sektor jasa keuangan, terutama di tengah risiko global yang terus berubah. Walaupun pertumbuhan kredit tetap positif, ada indikasi perlambatan dalam beberapa segmen kredit UMKM, yang mencerminkan tantangan dalam pemulihan kredit usaha kecil dan menengah di tengah siklus ekonomi yang moderat.

*Indonesia's banking industry continued to exhibit strong capitalisation, supported by a high Capital Adequacy Ratio (CAR), providing sufficient buffers against external risks. OJK noted that the industry's CAR remained at a robust level, demonstrating the banking sector's resilience in absorbing potential shocks. Synergy among BI, OJK, and other financial authorities through the Financial System Stability Committee (KSSK) served as a key pillar in maintaining financial sector stability, particularly amid evolving global risks. While overall credit growth remained positive, signs of moderation were observed in certain MSME lending segments, reflecting ongoing challenges in the recovery of small and medium-sized enterprises amid a more moderate economic cycle.*

# Tinjauan Operasi per Segmen Usaha
## *Operational Review per Business Segment*

### Segmen Kredit

Perseroan memiliki segmen kredit yaitu modal kerja, investasi, dan konsumsi. Pada tahun 2025, kinerja segmen kredit mengalami peningkatan sebesar 5,51% dari Rp16.438.254 juta di tahun 2024 menjadi Rp17.343.332 juta. Dari keseluruhan total tersebut, 87,69% berasal dari portofolio kredit modal kerja, diikuti 11,79% dari kredit investasi, dan 0,52% dari kredit konsumsi.

### *Loans Segment*

*The Company has loans segment of working capital, investment, and consumer. In 2025, the performance of loans segment increased by 5.51% from Rp16,438,254 million in 2024 to Rp17,343,332 million. From the overall total, 87.69% was from working capital loans portfolio, followed by 11.79% from investment loans, and 0.52% from consumer loans.*

### Kredit yang Diberikan

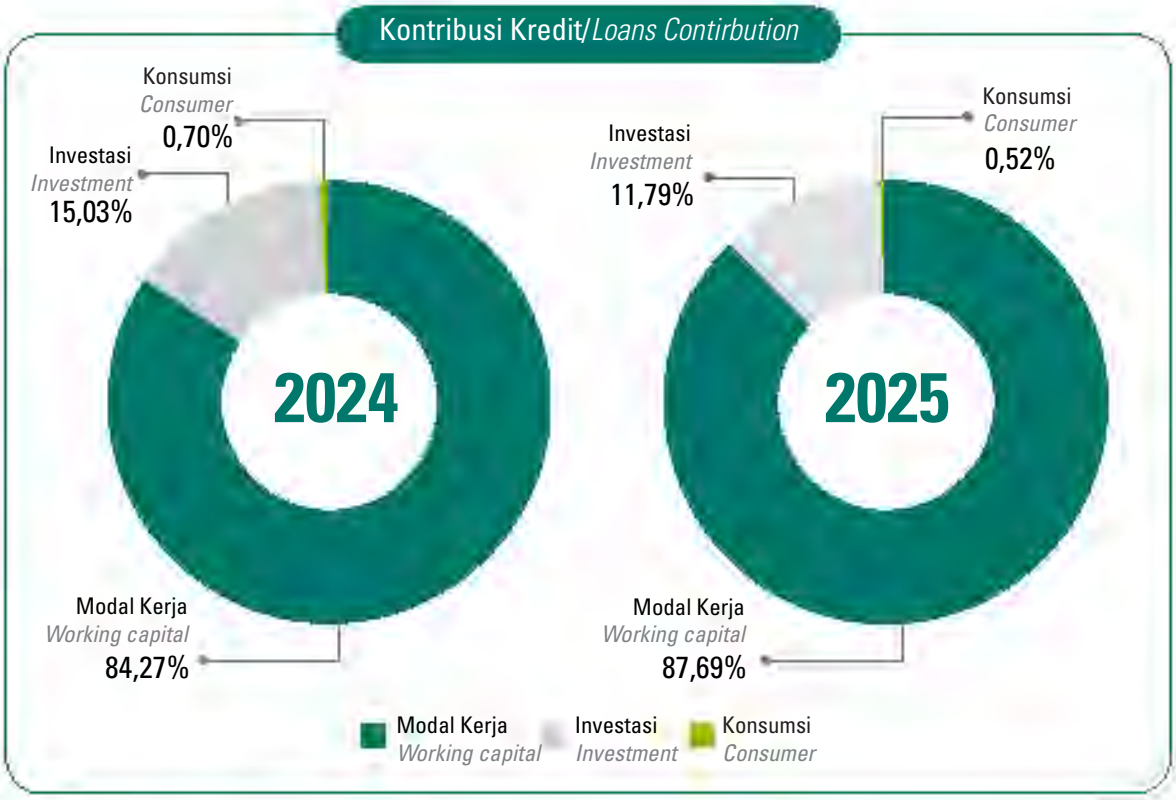
### *Loans*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Modal kerja *Working capital* | 15.209.357 | 13.852.717 | 1.356.640 | 9,79% |
| Investasi *Investment* | 2.044.319 | 2.471.280 | (426.961) | -17,28% |
| Konsumsi *Consumer* | 89.656 | 114.257 | (24.601) | -21,53% |
| Jumlah kredit yang diberikan *Total loans* | 17.343.332 | 16.438.254 | 905.078 | 5,51% |

### Kontribusi Kredit

### *Loans Contribution*



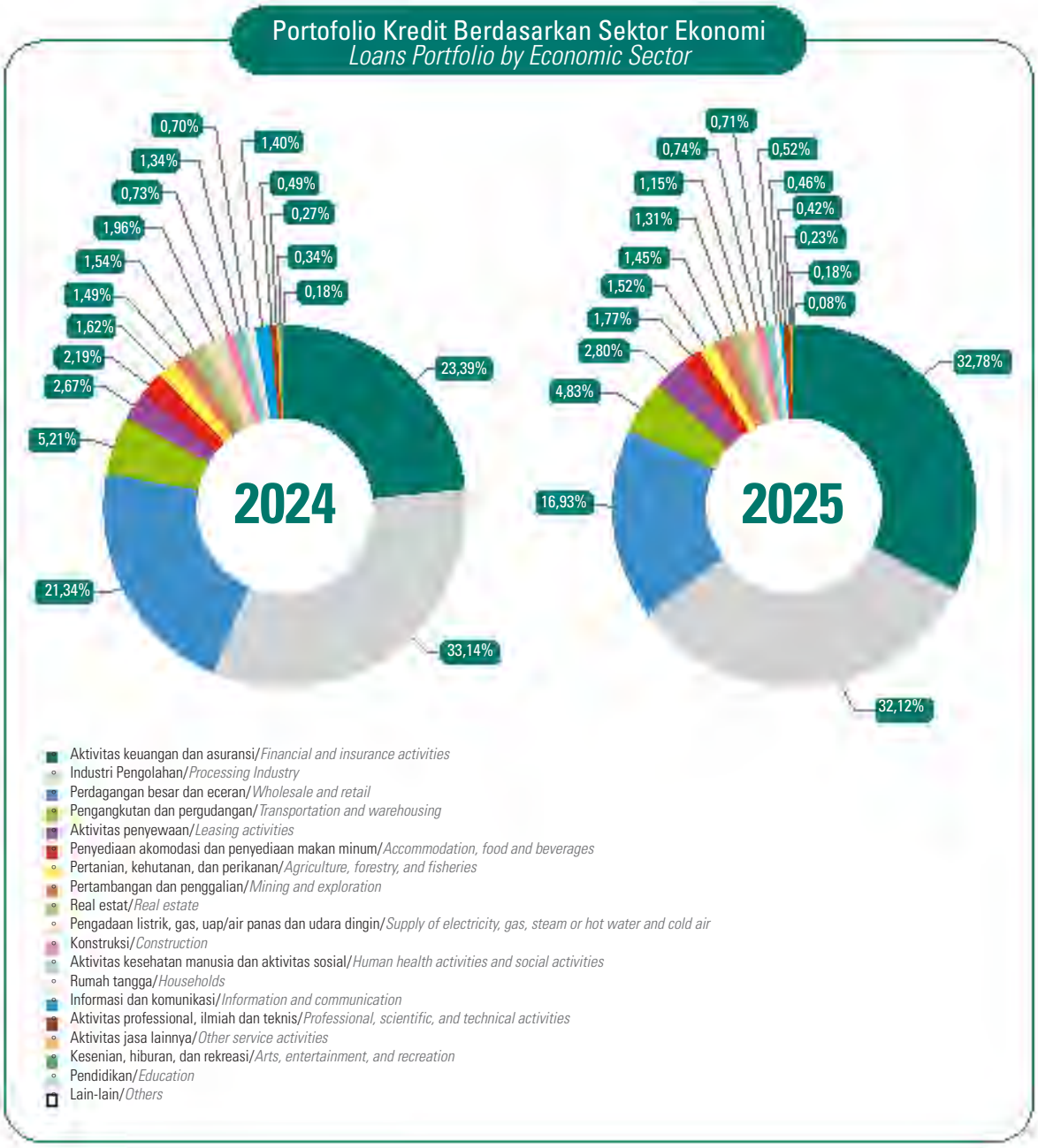
Berdasarkan sektor ekonomi, penyaluran kredit Bank terbesar adalah pada sektor aktivitas keuangan dan asuransi sebesar Rp5.684.575 juta atau 32,78% dari total portofolio kredit. *Portfolio* terbesar berikutnya berasal dari sektor industri pengolahan sebesar Rp5.571.519 juta atau 32,12%, diikuti dengan sektor perdagangan besar dan eceran sebesar Rp2.937.230 juta atau 16,94% dari total kredit Bank.

*Based on the economic sector, the Bank's largest loan disbursement was in the financial and insurance activities sector amounted to Rp5,684,575 million or 32.78% of total loan portfolio. The next largest portfolio came from the processing industry sector of Rp5,571,519 million or 32.12%, followed by the wholesale and retail sector amounted to Rp2,937,230 million or 16.94% of the Bank's total loans.*

## Kredit yang Diberikan Berdasarkan Sektor Ekonomi *Loans by Economic Sector*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Aktivitas keuangan dan asuransi *Financial and insurance activities* | 5.684.575 | 3.845.674 | 1.838.901 | 47,82% |
| Industri pengolahan *Processing industry* | 5.571.519 | 5.447.685 | 123.834 | 2,27% |
| Perdagangan besar dan eceran *Wholesale and retail* | 2.937.230 | 3.508.140 | (570.910) | -16,27% |
| Pengangkutan dan pergudangan *Transportation and warehousing* | 838.194 | 855.688 | (17.494) | -2,04% |
| Aktivitas penyewaan *Leasing activities* | 485.880 | 439.472 | 46.408 | 10,56% |
| Penyediaan akomodasi dan penyediaan makan minum *Accommodation, food and beverages* | 306.286 | 359.663 | (53.377) | -14,84% |
| Pertanian, kehutanan, dan perikanan *Agriculture, forestry, and fisheries* | 263.849 | 265.657 | (1.808) | -0,68% |
| Pertambangan dan penggalian *Mining and exploration* | 252.300 | 245.366 | 6.934 | 2,83% |
| *Real estate* *Real estate* | 227.710 | 253.244 | (25.534) | -10,08% |
| Pengadaan listrik, gas, uap atau air panas dan udara dingin *Supply of electricity, gas, steam or hot water and cold air* | 200.100 | 321.900 | (121.800) | -37,84% |
| Konstruksi *Construction* | 127.797 | 119.904 | 7.893 | 6,58% |
| Aktivitas kesehatan manusia dan aktivitas sosial *Human health activities and social activities* | 122.455 | 219.976 | (97.521) | -44,33% |
| Rumah tangga *Households* | 89.656 | 114.246 | (24.590) | -21,52% |
| Informasi dan komunikasi *Information and communication* | 79.087 | 230.835 | (151.748) | -65,74% |
| Aktivitas profesional, ilmiah dan teknis *Professional, scientific, and technical activities* | 72.165 | 80.326 | (8.161) | -10,16% |
| Aktivitas jasa lainnya *Other service activities* | 39.135 | 44.912 | (5.777) | -12,86% |
| Kesenian, hiburan, dan rekreasi *Arts, entertainment, and recreation* | 32.063 | 56.390 | (24.327) | -43,14% |
| Pendidikan *Education* | 13.331 | 29.166 | (15.835) | -54,29% |
| Lain-lain *Others* | - | 10 | (10) | -100,00% |
| Jumlah kredit yang diberikan *Total loans* | 17.343.332 | 16.438.254 | 905.078 | 5,51% |

## Portofolio Kredit Berdasarkan Sektor Ekonomi *Loans Portfolio by Economic Sector*




## Tingkat Kolektibilitas Kredit

Rasio kredit bermasalah (NPL) bruto dan neto Bank tercatat masing-masing sebesar 2,26% dan 1,37% pada akhir tahun 2025. Kolektibilitas kredit Bank disajikan pada tabel berikut:

## *Loan Collectability Rate*

*The Bank's gross and net Non-Performing Loan (NPL) ratio were 2.26% and 1.37%, respectively at the end of 2025. The Bank's loan collectability is presented in the following table:*

## Tingkat Kolektibilitas Kredit *Loans Collectability Rate*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 |
|---|---|---|
| Lancar *Current* | 16.587.434 | 15.220.332 |
| Dalam Perhatian Khusus *Special Mention* | 363.848 | 682.783 |
| Kurang Lancar *Substandard* | 116.334 | 2.435 |
| Diragukan *Doubtful* | - | 308 |
| Macet *Loss* | 275.716 | 532.396 |
| Jumlah kredit yang diberikan *Total loans* | 17.343.332 | 16.438.254 |

## Segmen Penghimpunan Dana Pihak Ketiga (DPK) *Funding Segment*

Pada tahun 2025, Bank membukukan dana pihak ketiga sebesar Rp11.849.990 juta dengan komposisi terbesar berasal dari deposito sebesar 72,84%, diikuti oleh giro dan tabungan masing-masing sebesar 17,36% dan 9,80%. Dibandingkan dengan tahun 2024 dengan total dana pihak ketiga sebesar Rp13.250.062 juta, terdapat penurunan dana sebesar 10,57%. Penurunan dana terutama terjadi pada *portfolio* deposito. Penurunan dana tersebut sejalan dengan kebutuhan dan strategi Bank untuk menjaga *cost of fund* dengan mendapatkan sumber dana murah. Hal tersebut nampak pada peningkatan giro dan tabungan yang masing-masing meningkat sebesar 5,76% dan 10,92%. Penurunan dana tersebut tidak berpengaruh terhadap likuiditas Bank yang masih terjaga dengan baik.

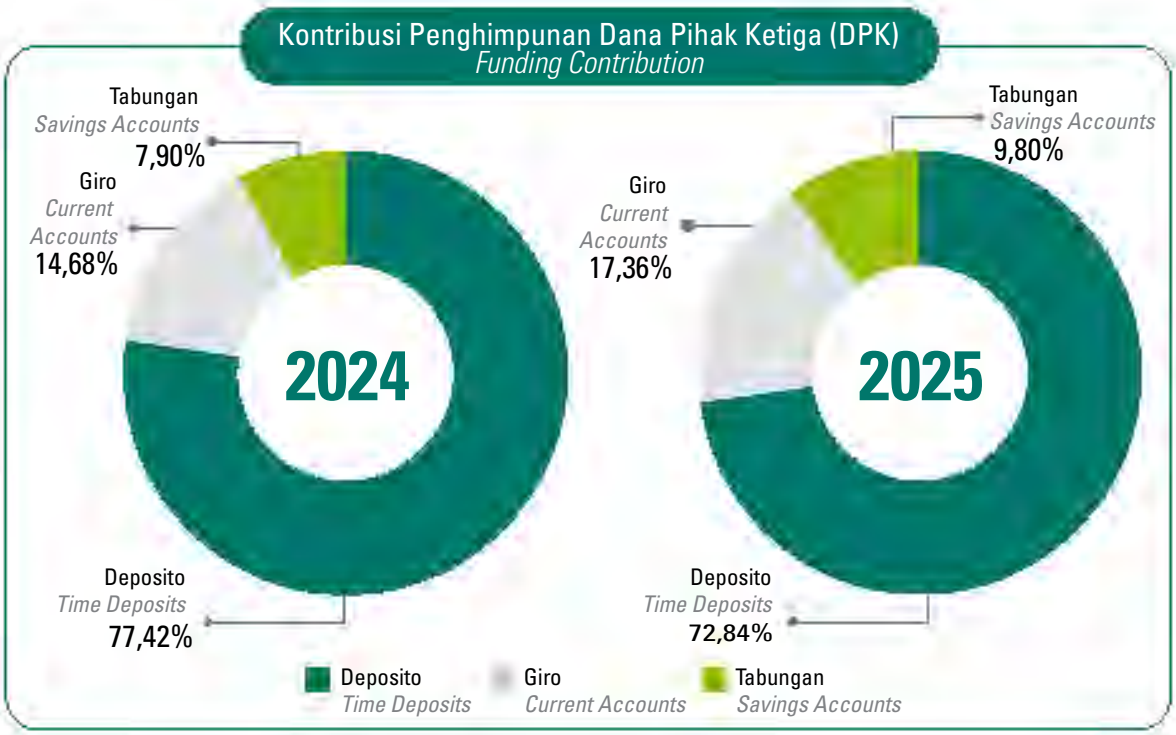
*In 2025, the Bank recorded third-party funds of Rp11,849,990 million, with the largest composition coming from deposits at 72.84%, followed by current accounts and savings accounts at 17.36% and 9.80%, respectively. Compared to 2024, with total third-party funds of Rp13,250,062 million, there was a decrease of 10.57%. The decrease in funds primarily occurred in the deposit portfolio. This decrease in funds was in line with the Bank's need and strategy to maintain the cost of funds by obtaining low-cost funding sources. This could be seen in the increase in current accounts and savings accounts, which increased by 5.76% and 10.92%, respectively. The decrease in funds did not affect the Bank's liquidity, which is still well maintained.*

## Penghimpunan Dana Pihak Ketiga (DPK) *Funding*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Giro *Current Accounts* | 2.057.570 | 1.945.491 | 112.079 | 5,76% |
| Tabungan *Savings Accounts* | 1.160.623 | 1.046.405 | 114.218 | 10,92% |
| Deposito *Time Deposits* | 8.631.797 | 10.258.166 | (1.626.369) | -15,85% |
| Jumlah Penghimpunan Dana Pihak Ketiga (DPK) *Total Funding* | 11.849.990 | 13.250.062 | (1.400.072) | -10,57% |

## Kontribusi Penghimpunan Dana Pihak Ketiga (DPK) *Funding Contribution*




## Segmen Operasi Berdasarkan Area Geografis

## *Operation Segment by Geographical Area*

Informasi segmen operasi Bank berdasarkan geografisnya dikelompokan ke dalam tujuh wilayah yaitu Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, Bali, Sulawesi, dan Sumatra. Berikut adalah rincian kinerja segmen operasi dalam dua tahun terakhir:

*The Bank's operating segment information is geographically grouped into seven regions namely Jakarta, West Java, Central Java, East Java, Bali, Sulawesi, and Sumatra. The following is a breakdown of operating segment performance in the last two years:*

### Segmen Operasi Berdasarkan Area Geografis

### *Operation Segment by Geographical Area*

| Uraian *Description* | 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jakarta | Jawa Barat *West Java* | Jawa Tengah *Central Java* | Jawa Timur *East Java* | Bali | Sulawesi | Sumatra | Jumlah *Total* |
| Pendapatan (beban) bunga, bersih *Interest income (expense), net* | 523.538 | (11.357) | (17.987) | 230.380 | (11.348) | (10.238) | (26.466) | 676.522 |
| Pendapatan (beban) operasional lainnya, bersih *Other operating income (expense), net* | (58.020) | 5.423 | (53.340) | (505.452) | (7.529) | (5.086) | (7.675) | (631.679) |
| Pendapatan non operasional, bersih *Non-operating income, net* | 1.246 | 424 | 316 | 339 | 101 | 87 | 98 | 2.611 |

| Uraian *Description* | 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jakarta | Jawa Barat *West Java* | Jawa Tengah *Central Java* | Jawa Timur *East Java* | Bali | Sulawesi | Sumatra | Jumlah *Total* |
| Jumlah pendapatan (beban) eksternal *Total external income (expense)* | 466.764 | (5.510) | (71.011) | (274.733) | (18.776) | (15.237) | (34.043) | 47.454 |
| Pendapatan (beban) antar area *Inter-area income (expense)* | (389.909) | 17.005 | 27.384 | 262.718 | 21.927 | 13.455 | 47.420 | - |
| Jumlah pendapatan (beban) area *Total area income (expense)* | 76.855 | 11.495 | (43.627) | (12.015) | 3.151 | (1.782) | 13.377 | 47.454 |
| Kredit yang diberikan, bersih *Loans, net* | 13.448.979 | 73.130 | 354.777 | 2.545.166 | 125.650 | 35.827 | 436.973 | 17.020.502 |
| Aset tetap, bersih *Fixed assets, net* | 76.242 | 10.210 | 27.455 | 238.339 | 12.444 | 8.733 | 12.095 | 385.518 |
| Jumlah aset *Total assets* | 4.835.814 | 128.269 | 763.678 | 15.377.661 | 381.376 | 232.237 | 697.197 | 22.416.232 |
| Jumlah liabilitas *Total liabilities* | 4.758.958 | 116.774 | 807.305 | 8.935.169 | 378.225 | 234.020 | 683.821 | 15.914.272 |

| Uraian *Description* | 2024 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jakarta | Jawa Barat *West Java* | Jawa Tengah *Central Java* | Jawa Timur *East Java* | Bali | Sulawesi | Sumatra | Jumlah *Total* |
| Pendapatan (beban) bunga, bersih *Interest income (expense), net* | 560.527 | (4.186) | (4.376) | 198.019 | (7.445) | (11.106) | (18.969) | 712.464 |
| Beban operasional lainnya, bersih *Other operating expense, net* | (397.840) | (24.838) | (42.544) | (528.256) | (7.561) | (10.527) | (18.044) | (1.029.610) |
| Pendapatan non-operasional, bersih *Non-operating income, net* | 1.643 | 420 | 535 | 2.218 | 225 | 227 | 590 | 5.858 |

| Uraian *Description* | 2024 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jakarta | Jawa Barat *West Java* | Jawa Tengah *Central Java* | Jawa Timur *East Java* | Bali | Sulawesi | Sumatra | Jumlah *Total* |
| Jumlah pendapatan (beban) eksternal *Total external income (expense)* | 164.330 | (28.604) | (46.385) | (328.019) | (14.781) | (21.406) | (36.423) | (311.288) |
| Pendapatan (beban) antar area *Inter-area income (expense)* | (455.185) | 8.608 | 15.796 | 362.717 | 16.041 | 14.430 | 37.593 | - |
| Jumlah pendapatan (beban) area *Total area income (expense)* | (290.855) | (19.996) | (30.589) | 34.698 | 1.260 | (6.976) | 1.170 | (311.288) |
| Kredit yang diberikan, bersih *Loans, net* | 10.382.070 | 100.630 | 465.426 | 4.239.713 | 169.796 | 54.816 | 562.430 | 15.974.881 |
| Aset tetap, bersih *Fixed assets, net* | 84.996 | 12.988 | 32.324 | 251.941 | 12.774 | 9.091 | 15.076 | 419.190 |
| Jumlah aset *Total assets* | 3.604.429 | 311.683 | 902.654 | 15.327.865 | 552.184 | 300.347 | 1.305.887 | 22.305.049 |
| Jumlah liabilitas *Total liabilities* | 3.895.286 | 331.679 | 933.235 | 8.518.301 | 550.924 | 307.321 | 1.304.718 | 15.841.464 |

Pendapatan antar area pada dasarnya berasal dari transaksi transfer dana antar area.

*The inter-area income was mainly derived from inter-area fund transfer.*

# Tinjauan Keuangan
## *Financial Review*

Pembahasan kinerja keuangan dalam laporan ini dianalisa berdasarkan Laporan Keuangan PT. Bank Maspion Indonesia, Tbk untuk tahun yang berakhir 31 Desember 2025, yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia dengan opini wajar dalam semua hal yang material, sebagaimana tercantum dalam laporannya tanggal 27 Februari 2026.

*The discussion of financial performance in this report is analysed based on the Financial Statements of PT. Bank Maspion Indonesia, Tbk for the year ended December 31, 2025, which has been audited by the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Rekan based on Audit Standards established by the Indonesian Institute of Certified Public Accountants with fairly in all material respects opinion, as stated in its report dated February 27, 2026.*

## Laporan Posisi Keuangan

## *Statement of Financial Position*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Jumlah Aset *Total Assets* | 22.416.232 | 22.305.049 | 111.183 | 0,50% |
| Jumlah Liabilitas *Total Liabilities* | 15.914.272 | 15.841.464 | 72.808 | 0,46% |
| Jumlah Ekuitas *Total Equity* | 6.501.960 | 6.463.585 | 38.375 | 0,59% |
| Jumlah Liabilitas dan Ekuitas *Total Liabilities and Equity* | 22.416.232 | 22.305.049 | 111.183 | 0,50% |

Pada posisi keuangan Bank, jumlah aset Bank tercatat naik dari Rp22.305.049 juta di tahun 2024 menjadi Rp22.416.232 juta di tahun 2025. Jumlah liabilitas mengalami kenaikan dari Rp15.841.464 juta di tahun 2024 menjadi Rp15.914.272 juta di tahun 2025. Peningkatan ini juga terjadi pada jumlah ekuitas dari Rp6.463.585 juta di tahun 2024 menjadi Rp6.501.960 juta di tahun 2025.

*In the Bank's financial position, the Bank's total assets were recorded to increase from Rp22,305,049 million in 2024 to Rp22,416,232 million in 2025. Total liabilities increased from Rp15,841,464 million in 2024 to Rp15,914,272 million in 2025. This increase also occurred in the total equity from Rp6,463,585 million in 2024 to Rp6,501,960 million in 2025.*

## Aset

## *Assets*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Kas *Cash* | 136.557 | 137.960 | (1.403) | -1,02% |
| Giro pada Bank Indonesia *Current accounts with Bank Indonesia* | 1.038.830 | 831.847 | 206.983 | 24,88% |
| Giro pada bank lain - bersih *Current accounts with other banks - net* | 271.530 | 145.241 | 126.289 | 86,95% |
| Penempatan pada Bank Indonesia dan bank lain - bersih *Placements with Bank Indonesia and other banks - net* | 99.940 | 216.454 | (116.514) | -53,83% |
| Efek-efek *Marketable securities* | 1.811.955 | 3.015.139 | (1.203.184) | -39,90% |
| Efek-efek yang dijual dengan janji dibeli kembali *Securities sold under agreements to repurchase* | 681.120 | - | 681.120 | 100,00% |
| Efek-efek yang dibeli dengan janji dijual kembali *Securities purchased under agreements to resell* | - | 792.724 | (792.724) | -100,00% |

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Tagihan spot dan derivatif *Spot and derivative receivables* | 5.007 | - | 5.007 | 100,00% |
| Tagihan akseptasi, bersih *Acceptance receivables, net* | 5.655 | 2.566 | 3.089 | 120,38% |
| Kredit yang diberikan - bersih *Loans - net* | 17.020.502 | 15.974.881 | 1.045.621 | 6,55% |
| Bunga yang akan diterima - bersih *Interest receivables - net* | 87.308 | 86.338 | 970 | 1,12% |
| Beban dibayar di muka *Prepaid expenses* | 20.514 | 19.456 | 1.058 | 5,44% |
| Aset tetap *Fixed assets* | 385.518 | 419.190 | (33.672) | -8,03% |
| Aset tak berwujud *Intangible assets* | 3.016 | 4.668 | (1.652) | -35,39% |
| Aset pajak tangguhan *Deferred tax assets* | 72.654 | 90.139 | (17.485) | -19,40% |
| Aset lain-lain *Other assets* | 776.126 | 568.446 | 207.680 | 36,53% |
| Jumlah aset *Total assets* | 22.416.232 | 22.305.049 | 111.183 | 0,50% |

Total aset Bank pada akhir tahun 2025 tercatat sebesar Rp22.416.232 juta, meningkat sebesar Rp111.183 juta atau 0,50% dibandingkan dengan akhir tahun 2024 sebesar Rp22.305.049 juta. Peningkatan tersebut terutama disebabkan oleh kenaikan aset produktif dalam bentuk kredit yang diberikan (*bruto*) sebesar Rp905.078 juta dan peningkatan efek-efek yang dijual dengan janji dibeli kembali sebesar Rp681.120 juta.

*The Bank's total assets at the end of 2025 were recorded at Rp22,416,232 million, an increase of Rp111,183 million or 0.50% compared to the end of 2024 of Rp22,305,049 million. The increase was mainly due to an increase in productive asset in the form of loans (gross) of Rp905.078 million and an increase in securities sold under agreements to repurchase of Rp681,120 million.*

## Giro pada Bank Indonesia

Pada tahun 2025, giro pada Bank Indonesia meningkat 24,88% atau Rp206.983 juta dari Rp831.847 juta di tahun 2024 menjadi Rp1.038.830 juta. Seiring dengan hal tersebut, rasio GWM juga mengalami peningkatan dari 6,31% di tahun 2024 menjadi 7,44% di tahun 2025. Kondisi ini menunjukkan bahwa Bank memiliki kecukupan likuiditas dalam mendukung stabilitas sistem perbankan.

## *Current Accounts with Bank Indonesia*

*In 2025, current accounts with Bank Indonesia increased by 24.88% or Rp206,983 million from Rp831,847 million in 2024 to Rp1,038,830 million. In line with this, the GWM ratio also increased from 6.31% in 2024 to 7.44% in 2025. This condition indicated that the Bank had sufficient liquidity to support the stability of the banking system.*

## Giro pada Bank Lain - Bersih

Pada tahun 2025, giro pada bank lain - bersih meningkat 86,95% atau Rp126.289 juta dari Rp145.241 juta di tahun 2024 menjadi Rp271.530 juta di tahun 2025. Peningkatan tersebut terjadi karena adanya penempatan dana dengan tujuan lebih mengoptimalkan penghasilan yang diterima.

## *Current Accounts with Other Banks – Net*

*In 2025, current accounts with other banks - net increased by 86.95% or Rp126,289 million from Rp145,241 million in 2024 to Rp271,530 million in 2025. This increase occurred due to the placement of funds with the aim of further optimizing the income received.*

## Penempatan pada Bank Indonesia dan Bank Lain - Bersih

Bank menempatkan sebagian likuiditas dalam bentuk deposito berjangka bank lain sebesar Rp99.940 juta pada tahun 2025 yang menurun sebesar Rp49.962 juta dibandingkan tahun 2024 sebesar Rp49.978 juta. Selain itu, Bank juga menempatkan dana dalam bentuk Fasilitas Simpanan Bank Indonesia (FASBI) yang bersifat harian pada tahun 2024 sebesar Rp166.476 juta. Penurunan penempatan pada tahun berjalan terutama disebabkan oleh pengalihan dana untuk penyaluran kredit.

## *Placements with Bank Indonesia and Other Banks - Net*

*Bank placed some of its liquidity in the form of other banks term deposit amounting to Rp99,940 million in 2025, a decrease of Rp49,962 million compared to Rp49,978 million in 2024. Moreover, the Bank also placed funds in the form of a daily Bank Indonesia Deposit Facility (FASBI) in 2024 amounting to Rp166,476 million. The decrease in placements in the current year was primarily due to the transfer of funds for loan disbursement.*

## Efek-efek

Dalam upaya mengoptimalkan imbal hasil yang diterima serta menjaga keseimbangan antara posisi likuiditas dan profitabilitas Bank, selama tahun 2025, Bank menempatkan sebagian besar likuiditas yang dimiliki ke efek-efek berupa Surat Utang Negara (SUN) dan Sekuritas Rupiah Bank Indonesia (SRBI). Efek-efek untuk tujuan investasi terdiri dari Surat Utang Negara (SUN) yang dimiliki hingga jatuh tempo dengan jangka waktu lebih dari 12 bulan, sedangkan Sekuritas Rupiah Bank Indonesia (SRBI) dimiliki hingga jatuh tempo dengan jangka waktu 2 sampai 6 bulan. Efek-efek yang dimiliki oleh Bank bersifat likuid dan berisiko rendah.

## *Marketable Securities*

*To optimize the returns received and maintain a balance between the Bank's liquidity and profitability positions, during 2025, the Bank placed most of its liquidity in marketable securities in the form of Government Securities (SUN) and Bank Indonesia Rupiah Securities (SRBI). Marketable securities for investment purposes consist of Government Securities (SUN) with maturities of more than 12 months, meanwhile, Bank Indonesia Rupiah Securities (SRBI) are held to maturity with a term of 2 until 6 months. Securities owned by the Bank are liquid and low risk.*

Pada tahun 2025, efek-efek Bank menurun sebesar Rp1.203.184 juta atau 39,90% dari Rp3.015.139 juta di tahun 2024 menjadi Rp1.811.955 juta di tahun 2025. Hal ini terjadi karena adanya penjualan Sekuritas Rupiah Bank Indonesia (SRBI) dan Surat Utang Negara (SUN) di tahun berjalan dan adanya sebagian efek-efek yang dijual dengan janji dibeli kembali. Seluruh efek yang dimiliki oleh Bank termasuk dalam kategori lancar dan diklasifikasikan sebagai efek-efek yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain. Bank tidak memiliki efek-efek pada pihak berelasi.

*In 2025, the Bank's marketable securities decreased by Rp1,203,184 million or 39.90% from Rp3,015,139 million in 2024 to Rp1,811,955 million in 2025. This occurred due to the sale of Bank Indonesia Rupiah Securities (SRBI) and Government Securities (SUN) in the current year and there were some securities sold under agreements to repurchase. All securities held by the Bank are categorized as current and classified as securities measured at amortized cost and measured at fair value through other comprehensive income. The Bank has no securities in related parties.*

## Efek-efek yang Dijual dengan Janji Dibeli Kembali

Pada tahun 2025, terdapat sebagian dari efek-efek yang dimiliki Bank dalam bentuk Sekuritas Rupiah Bank Indonesia (SRBI) yang dijual dengan janji dibeli kembali sebesar Rp681.120 juta dengan jangka waktu di bawah 1 tahun.

## *Securities Sold under Agreements to Repurchase*

*In 2025, some of the securities owned by the Bank were in the form of Bank Indonesia Rupiah Securities (SRBI) which were sold with a repurchase agreement amounting to Rp681,120 million with a term of less than 1 year.*

## Tagihan Spot dan Derivatif

Bank melakukan transaksi derivatif secara aktif dengan tujuan mengelola eksposur pada risiko pasar, terutama risiko mata uang. Pada akhir tahun 2025, nilai transaksi *spot*, *forward*, dan *swap* mata uang asing tercatat mencapai Rp2.264.100 juta. Sementara itu, nilai tagihan dan kewajiban derivatif pada tahun 2025 dibukukan masing-masing sebesar Rp5.007 juta dan Rp6.770 juta.

## *Spot and Derivative Receivables*

*Bank actively conducted derivative transactions to manage exposure on market risks, particularly currency risk. At the end of 2025, the value of foreign currency spot, forward, and swap transactions reached Rp2,264,100 million. Meanwhile, derivative receivables and liabilities in 2025 were recorded at Rp5,007 million and Rp6,770 million, respectively.*

## Kredit yang Diberikan

*Loans*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Pihak berelasi *Related parties* | 118.824 | 119.694 | (870) | -0,73% |
| Pihak ketiga *Third parties* | 17.224.508 | 16.318.560 | 905.948 | 5,55% |
| Jumlah kredit yang diberikan *Total loans* | 17.343.332 | 16.438.254 | 905.078 | 5,51% |
| Cadangan kerugian penurunan nilai *Allowance for impairment losses* | (322.830) | (463.373) | 140.543 | -30,33% |
| Jumlah kredit yang diberikan, bersih *Total loans, net* | 17.020.502 | 15.974.881 | 1.045.621 | 6,55% |

Pada tahun 2025, Bank mencatatkan kredit yang diberikan sebesar Rp17.343.332 juta, naik dibandingkan dengan tahun sebelumnya yang tercatat sebesar Rp16.438.254 juta. Peningkatan penyaluran kredit terutama kepada pihak ketiga dan difokuskan pada sektor-sektor produktif yang tercermin dari *portfolio* modal kerja yang berkontribusi sebesar 87,69%.

*In 2025, Bank recorded loans of Rp17,343,332 million, increased compared to the previous year, which was recorded at Rp16,438,254 million. The increase in loan disbursements was dominated by loans to third parties and focused on productive sectors reflected in the working capital portfolio, which contributed 87.69%.*

Sejalan dengan peningkatan penyaluran kredit, Bank menjaga kualitas masing-masing aset sesuai dengan prinsip kehati-hatian dengan membentuk Cadangan Kerugian Penurunan Nilai (CKPN) sekaligus mengantisipasi kerugian apabila terjadi penurunan nilai aset keuangan. CKPN yang telah dibentuk oleh Bank pada tahun 2025 adalah sebesar Rp322.830 juta. Cadangan tersebut dinilai cukup untuk menutupi kemungkinan tidak tertagihnya kredit yang diberikan.

*In line with the increase in loan disbursement, the Bank maintains the quality of each asset in accordance with prudential principles by forming Allowance for Impairment Losses (CKPN) and anticipating losses should there be an impairment of financial assets. The allowance for impairment losses formed by the Bank in 2025 was Rp322,830 million. The provision is considered adequate to cover the possibility of uncollectible loans.*

## Liabilitas

*Liabilities*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Liabilitas segera *Obligations due immediately* | 1.586 | 1.558 | 28 | 1,80% |
| Simpanan dari nasabah *Deposits from customers* | 11.849.990 | 13.250.062 | (1.400.072) | -10,57% |
| Simpanan dari bank lain *Deposits from other banks* | 1.819.057 | 2.348.272 | (529.215) | -22,54% |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali *Liabilities of securities sold under agreements to repurchase* | 680.953 | - | 680.953 | 100,00% |
| Liabilitas spot dan derivatif *Spot and derivative liabilities* | 6.770 | - | 6.770 | 100,00% |

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Liabilitas akseptasi *Acceptance liabilities* | 5.656 | 2.575 | 3.081 | 119,65% |
| Utang pajak *Taxes payable* | 14.907 | 16.343 | (1.436) | -8,79% |
| Pinjaman yang diterima *Borrowings* | 1.334.000 | - | 1.334.000 | 100,00% |
| Liabilitas lain-lain *Other liabilities* | 201.353 | 222.654 | (21.301) | -9,57% |
| Jumlah Liabilitas *Total liabilities* | 15.914.272 | 15.841.464 | 72.808 | 0,46% |

Total liabilitas Bank pada akhir tahun 2025 tercatat sebesar Rp15.914.272 juta, meningkat sebesar Rp72.808 juta atau 0,46% dibandingkan dengan akhir tahun 2024 sebesar Rp15.841.464 juta. Peningkatan tersebut terutama disebabkan oleh kenaikan pinjaman yang diterima sebesar Rp1.334.000 dan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali sebesar Rp680.953 juta.

*The Bank's total liabilities at the end of 2025 were recorded at Rp15,914,272 million, an increase of Rp72,808 million or 0.46% compared to the end of 2024 of Rp15,841,464 million. The increase was mainly due to an increase in borrowings of Rp1,334,000 million and liabilities of securities sold under agreements to repurchase of Rp680,953 million.*

## Simpanan dari Nasabah

## *Deposits from Customers*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Pihak berelasi *Related parties* | 2.068.763 | 295.866 | 1.772.897 | 599,22% |
| Pihak ketiga *Third parties* | 9.781.227 | 12.954.196 | (3.172.969) | -24,49% |
| Jumlah simpanan dari nasabah *Total deposits from customers* | 11.849.990 | 13.250.062 | (1.400.072) | -10,57% |

Simpanan dari nasabah di tahun 2025 menurun 10,57% atau Rp1.400.072 juta dari Rp13.250.062 juta di tahun 2024 menjadi Rp11.849.990 juta. Simpanan dari nasabah terutama berasal dari pihak ketiga. Penurunan dana Bank terutama disebabkan oleh penurunan simpanan dalam bentuk deposito. Penurunan tersebut merupakan strategi Bank untuk mendapatkan sumber dana murah dalam bentuk giro dan tabungan yang masing-masing meningkat sebesar 5,76% dan 10,92%. Hal ini juga tercermin dari meningkatnya rasio CASA terhadap total simpanan menjadi sebesar 27,16% dari sebelumnya 22,58%. Bank juga tetap dapat menjaga likuiditasnya dalam level yang aman.

*Deposits from customers in 2025 decreased by 10.57% or Rp1,400,072 million from Rp13,250,062 million in 2024 to Rp11,849,990 million. Deposits from customers mainly come from third parties. The decline in the Bank funds was primarily due to a decrease in the form of deposits. This decrease was the Bank's strategy to obtain low-cost funding sources in the form of current accounts and savings accounts, which increased by 5.76% and 10.92%, respectively. This was also reflected in the increase in the CASA ratio to total deposits to 27.16% from 22.58%. The Bank also managed to maintain its liquidity at a safe level.*

## Simpanan dari Bank Lain

*Deposits from Other Banks*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Pihak berelasi *Related parties* | 252.745 | 565.101 | (312.356) | -55,27% |
| Pihak ketiga *Third parties* | 1.566.312 | 1.783.171 | (216.859) | -12,16% |
| Jumlah simpanan dari bank lain *Total deposits from other banks* | 1.819.057 | 2.348.272 | (529.215) | -22,54% |

Simpanan dari bank lain di tahun 2025 menurun 22,54% atau Rp529.215 juta dari Rp2.348.272 juta di tahun 2024 menjadi Rp1.819.057 juta. Simpanan dari bank lain terutama berasal dari pihak ketiga. Simpanan dari pihak ketiga tercatat menurun dari Rp1.783.171 juta di tahun 2024 menjadi Rp1.566.312 juta. Sementara simpanan dari pihak berelasi di tahun 2025 tercatat sebesar Rp252.745 juta, menurun dibandingkan dengan tahun sebelumnya yang tercatat sebesar Rp565.101 juta. Penurunan simpanan dari bank lain dengan kontribusi utama deposito dan *call money*.

*Deposits from other banks in 2025 decreased by 22.54% or Rp529,215 million from Rp2,348,272 million in 2024 to Rp1,819,057 million. Deposits from other banks mainly come from third parties. Deposits from third parties recorded a decrease from Rp1,783,171 million in 2024 to Rp1,566,312 million. While deposits from related parties in 2025 were recorded at Rp252,745 million, a decrease compared to the previous year which was recorded at Rp565,101 million. Decrease in deposits from other banks with the main contribution being deposits and call money.*

## Liabilitas efek-efek yang dijual dengan janji dibeli kembali

*Liabilities of securities sold under agreements to repurchase*

Bank melakukan transaksi utang repo dengan Bank Indonesia sebagai salah satu strategi manajemen likuiditas. Pada tahun 2025, liabilitas efek-efek yang dijual dengan janji dibeli kembali dibukukan sebesar Rp680.953 juta, atau naik 100% dibandingkan dengan tahun sebelumnya.

*Bank carried out repo debt transactions with Bank Indonesia as a liquidity management strategy. In 2025, liabilities of securities sold under agreements to repurchase were recorded at Rp680.953 million, increased by 100% compared to the previous year.*

## Pinjaman yang Diterima

*Borrowings*

Dalam mendukung pertumbuhan kredit, Bank melakukan skema pembiayaan dengan jangka waktu 13 bulan sebagai sumber pendanaan. Pinjaman tersebut berasal dari pihak terkait yaitu Kasikornbank Public Company Limited sebesar Rp1.334.000 juta.

*To support credit growth, the Bank entered to a 13-month financing scheme as a funding source. The borrowing obtained from a related party, Kasikornbank Public Company Limited, amounting to Rp1,334,000 million.*

## Ekuitas

*Equity*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Modal ditempatkan dan disetor penuh *Issued and fully paid-up capital* | 1.810.266 | 1.810.266 | - | 0,00% |
| Tambahan modal disetor, bersih *Additional paid-in capital, net* | 4.140.843 | 4.140.843 | - | 0,00% |
| Saldo laba *Retained earnings* | | | | |
| Telah ditentukan penggunaannya *Appropriated* | 28.000 | 28.000 | - | 0,00% |

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Belum ditentukan penggunaannya *Unappropriated* | 409.480 | 370.083 | 39.397 | 10,65% |
| Penghasilan komprehensif lain: *Other comprehensive income:* | | | | |
| Kerugian aktuarial atas liabilitas imbalan kerja, setelah pajak *Actuarial loss on employee benefits liability, net of tax* | (26.764) | (30.941) | 4.177 | -13,50% |
| Selisih lebih revaluasi aset tetap *Revaluation surplus of fixed assets* | 140.307 | 147.885 | (7.578) | -5,12% |
| Kerugian perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak *Unrealized loss on changes in value of financial assets at fair value through other comprehensive income, net of tax* | (172) | (2.551) | 2.379 | -93,26% |
| Jumlah ekuitas *Total equity* | 6.501.960 | 6.463.585 | 38.375 | 0,59% |

Total ekuitas Bank pada akhir tahun 2025 mengalami peningkatan sebesar Rp38.375 juta dari Rp6.463.585 juta pada akhir tahun 2024 menjadi Rp6.501.960 juta pada akhir tahun 2025. Peningkatan ekuitas terjadi karena Bank membukukan laba bersih selama tahun berjalan sebesar Rp31.819 juta.

*The Bank's total equity at the end of 2025 increased by Rp38,375 million from Rp6,463,585 million at the end of 2024 to Rp6,501,960 million at the end of 2025. The increase in equity occurred due to the Bank recorded a net profit during the year of Rp31,819 million.*

## Laporan Laba Rugi dan Penghasilan Komprehensif Lain

## *Statement of Profit or Loss and Other Comprehensive Income*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Pendapatan bunga *Interest income* | 1.488.088 | 1.513.565 | (25.477) | -1,68% |
| Beban bunga *Interest Expense* | (811.566) | (801.101) | (10.465) | 1,31% |
| Pendapatan bunga bersih *Net interest income* | 676.522 | 712.464 | (35.942) | -5,04% |
| Pendapatan operasional lain *Other operating income* | 75.667 | 58.856 | 16.811 | 28,56% |
| Beban operasional lain *Other operating expense* | (707.346) | (1.088.466) | 381.120 | -35,01% |
| Laba (rugi) operasional *Operating income (loss)* | 44.843 | (317.146) | 361.989 | -114,14% |
| Pendapatan non-operasional bersih *Net non-operating income* | 2.611 | 5.858 | (3.247) | -55,43% |
| Laba (rugi) sebelum beban pajak *Income (loss) before tax expense* | 47.454 | (311.288) | 358.742 | -115,24% |
| Laba (rugi) tahun berjalan *Income (loss) for the year* | 31.819 | (247.213) | 279.032 | -112,87% |

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali *Total income (loss) attributable to equity holders of the parent entity and non-controlling interests* | 31.819 | (247.213) | 279.032 | -112,87% |
| Jumlah laba (rugi) komprehensif tahun berjalan *Total comprehensive income (loss) for the year* | 38.375 | (259.072) | 297.447 | -114,81% |
| Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali *Total comprehensive income (loss) attributable to equity holders of the parent entity and non-controlling interests* | 38.375 | (259.072) | 297.447 | -114,81% |
| Laba (rugi) per saham dasar (Rupiah penuh) *Basic earnings (loss) per share (in full Rupiah)* | 1,76 | (13,66) | 15,42 | -112,88% |

## Pendapatan Bunga *Interest Income*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Kredit yang diberikan *Loans* | 1.088.026 | 1.163.430 | (75.404) | -6,48% |
| Efek-efek *Marketable securities* | 328.691 | 269.666 | 59.025 | 21,89% |
| Penempatan pada bank lain *Placements with other banks* | 20.905 | 27.759 | (6.854) | -24,69% |
| Kredit modifikasian *Loans modification* | 11.711 | 21.660 | (9.949) | -45,93% |
| Penempatan pada Bank Indonesia *Placements with Bank Indonesia* | 8.796 | 13.621 | (4.825) | -35,42% |
| Lain-lain *Others* | 29.959 | 17.429 | 12.530 | 71,89% |
| Jumlah pendapatan bunga *Total interest income* | 1.488.088 | 1.513.565 | (25.477) | -1,68% |

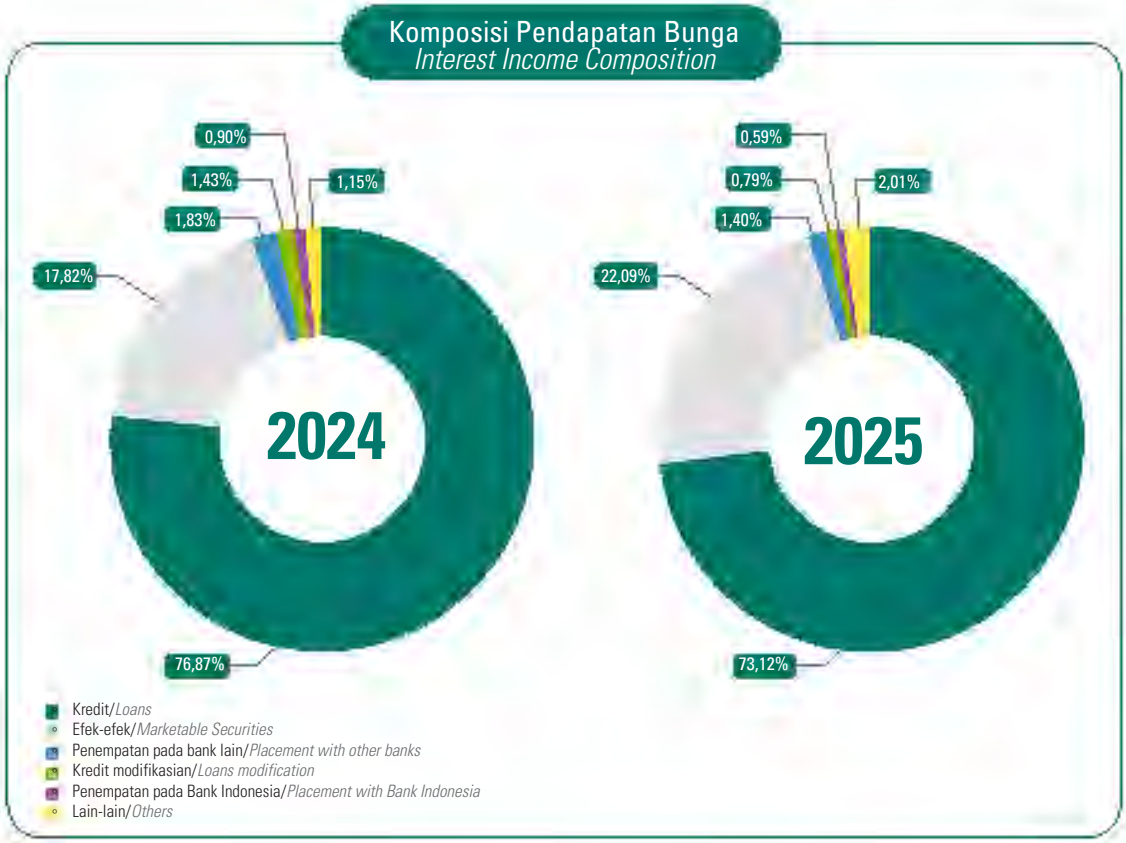
Total pendapatan bunga Bank tercatat mengalami penurunan sebesar Rp25.477 juta atau 1,68% dari tahun 2024. Pendapatan bunga kredit memberikan kontribusi sebesar 73,12% dari total pendapatan bunga Bank. Walaupun *outstanding* kredit yang diberikan meningkat, namun pendapatan bunga kredit menurun sebesar 6,48% dari tahun sebelumnya. Penurunan tersebut disebabkan oleh penurunan rata-rata suku bunga kredit dengan tujuan untuk menunjang target Bank guna meningkatkan *portfolio* kredit di segmen korporasi. Hal tersebut menunjukkan hasil dengan meningkatnya kredit segmen korporasi sebesar 32,11%.

*The Bank's total interest income decreased by Rp25,477 million or 1.68% compared to 2024. Loans interest income contributed 73.12% of the Bank's total interest income. Despite an increase in outstanding loans, but loan interest income decreased by 6.48% compared to the previous year. The decline was driven by a decrease in the average loan interest rate, aimed at supporting the Bank's target of increasing its loan portfolio in the corporate segment. This resulted in an increase in corporate segment loans by 32.11%.*

Pengelolaan *Assets Liabilities Management* secara tepat khususnya alokasi penempatan pada Bank Indonesia, pada bank lain maupun efek-efek berdasarkan kebutuhan likuiditas dengan tetap mengoptimalkan pendapatan yang akan diterima oleh Bank menyebabkan peningkatan pendapatan bunga dari sumber selain kredit yang tercatat meningkat sebesar Rp49.927 juta atau 14,26%.

*Proper Assets Liabilities Management, especially the placement of assets within Bank Indonesia, other banks, and marketable securities based on the liquidity needs while optimizing the income to be received by the Bank, has resulted in an increase in interest income from sources other than loans, which was recorded as increasing by Rp49,927 million or 14.26%.*

## Komposisi Pendapatan Bunga *Interest Income Composition*




## Beban Bunga *Interest Expense*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Deposito berjangka *Time Deposits* | 600.153 | 584.786 | 15.367 | 2,63% |
| Simpanan dari bank lain *Deposit from other banks* | 92.820 | 122.451 | (29.631) | -24,20% |
| Giro *Current Accounts* | 65.246 | 53.143 | 12.103 | 22,77% |
| Premi Penjaminan Pemerintah *Premiums on Government Guarantee* | 36.652 | 29.684 | 6.968 | 23,47% |
| Tabungan *Savings Accounts* | 11.520 | 11.037 | 483 | 4,38% |
| Efek-efek yang dijual dengan janji dibeli kembali *Securities sold with agreements to repurchase* | 1.890 | - | 1.890 | 100,00% |
| Pinjaman yang diterima *Borrowings* | 1.850 | - | 1.850 | 100,00% |
| Lain-lain *Others* | 1.435 | - | 1.435 | 100,00% |
| Jumlah beban bunga *Total interest expense* | 811.566 | 801.101 | 10.465 | 1,31% |

Bank mencatat beban bunga pada akhir tahun 2025 sebesar Rp811.566 juta meningkat sebesar 1,31% dibanding tahun 2024. Sebesar 83,41% dari komponen beban bunga berasal dari beban bunga dana pihak ketiga yang meningkat sebesar 4,31% dari Rp648.966 juta menjadi Rp676.919 juta. Peningkatan *cost of fund* terutama dikontribusi oleh beban bunga deposito sebesar 2,63%. Namun sejalan dengan strategi Bank untuk lebih fokus mendapatkan dana murah maka *outstanding* deposito cenderung menurun dan sebaliknya terjadi peningkatan pada giro dan tabungan yang berdampak terhadap peningkatan beban bunga giro dan tabungan masing-masing sebesar 22,77% dan 4,38%.

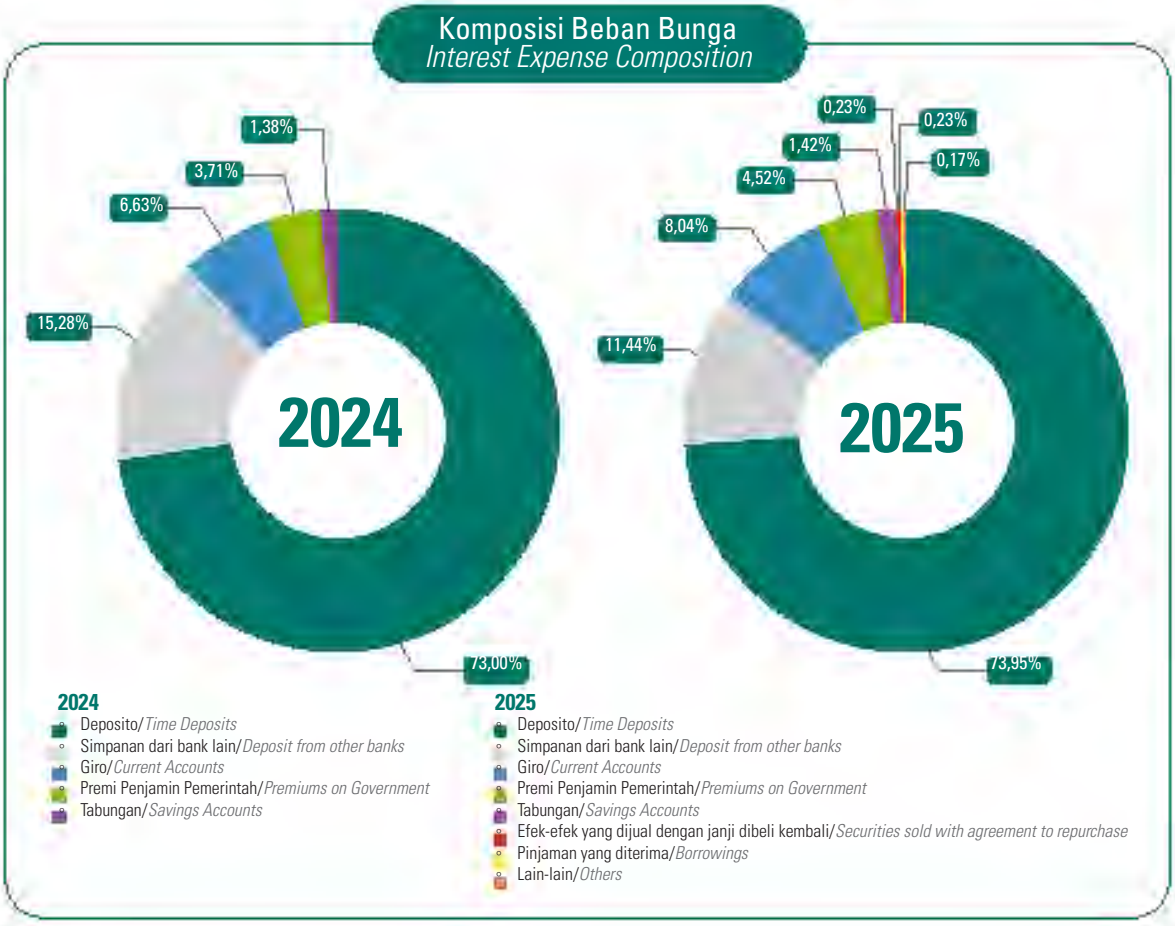
Beban bunga simpanan dari bank lain menurun sebesar Rp29.631 juta atau sebesar 24,20% yang sejalan dengan penurunan jumlah dan suku bunga simpanan dari bank lain. Di sisi lain, Bank juga melakukan transaksi repo dan penarikan pinjaman bilateral di akhir tahun 2025. Hal ini menyebabkan beban bunga terkait efek-efek yang dijual dengan janji dibeli kembali dan pinjaman yang diterima meningkat masing-masing sebesar Rp1.890 juta dan Rp1.850 juta.

*The Bank recorded interest expense at the end of 2025 of Rp811,566 million, an increase of 1.31% compared to 2024. 83.41% of the interest expense component came from third-party fund interest expense, which increased by 4.31% from Rp648,966 million to Rp676,919 million. The increase in cost of funds was primarily contributed by deposit interest expense of 2.63%. However, in line with the Bank's strategy to focus more on obtaining low-cost funds, the outstanding deposits tended to decline, while there was an increase in current accounts and savings accounts, which resulted in an increase in current account and savings interest expense of 22.77% and 4.38%, respectively.*

*Other banks deposit interest expenses decreased by Rp29,631 million or 24.20% which was in line with the decrease in the outstanding and interest rates of other banks deposits. On the other side, the Bank also conducted repo transactions and bilateral loan withdrawals at the end of 2025. This caused interest expenses related to securities sold under agreements to repurchase and borrowings to increase by Rp1,890 million and Rp1,850 million, respectively.*

## Komposisi Beban Bunga

*Interest Expense Composition*



## Pendapatan Bunga Bersih

Penurunan pendapatan bunga dan peningkatan beban bunga mengakibatkan penurunan pendapatan bunga bersih sebesar 5,04% dibandingkan tahun 2024. Namun, Bank tetap berusaha mengoptimalkan pendapatan bunga bersih dengan meningkatkan target penyaluran kredit dengan sumber pendanaan murah. Selain hal tersebut atas kelebihan likuiditas, Bank juga mengoptimalkan pendapatan dengan pembelian efek-efek.

## *Net Interest Income*

*The decline in interest income and the increase in interest expense resulted in a decrease in net interest income by 5.04% compared to 2024. However, the Bank continued to strive to optimize net interest income by increasing its lending target with low-cost funding sources. In addition to excess liquidity, the Bank also optimized income by purchasing securities.*

## Pendapatan Operasional Lain

## *Other Operating Income*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Denda dan administrasi *Penalties and administration* | 35.315 | 38.779 | (3.464) | -8,93% |
| Keuntungan penjualan surat berharga *Gain on sales of marketable securities* | 13.418 | - | 13.418 | 100,00% |
| Provisi dan komisi selain kredit *Fees and commissions from other than loans* | 2.348 | 1.632 | 716 | 43,87% |
| Lain-lain *Others* | 24.586 | 18.445 | 6.141 | 33,29% |
| Jumlah pendapatan operasional lain *Total other operating income* | 75.667 | 58.856 | 16.811 | 28,56% |

Pendapatan operasional lain mengalami kenaikan sebesar Rp16.811 juta atau 28,56% dari Rp58.856 juta di tahun 2024 menjadi Rp75.667 juta di tahun 2025. Peningkatan tersebut terutama terjadi karena adanya keuntungan penjualan surat berharga sebesar Rp13.418 juta dan pendapatan operasional lainnya yang berasal dari transaksi spot, pendapatan transfer, penerimaan kredit hapus buku, dan pendapatan operasional lainnya sebesar Rp6.141 juta.

*Other operating income increased by Rp16,811 million or 28.56% from Rp58,856 million in 2024 to Rp75,667 million in 2025. The increase was mainly due to a gain on the sales of marketable securities of Rp13,418 million and other operating income from spot transaction, transfer fee income, loan recoveries received, and other operational incomes of Rp6,141 million.*

## Beban Operasional Lain

## *Other Operating Expense*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Gaji dan tunjangan *Salaries and employee benefit* | 302.570 | 279.405 | 23.165 | 8,29% |
| Umum dan administrasi *General and administrative* | 265.351 | 428.690 | (163.339) | -38,10% |
| Penyisihan kerugian penurunan nilai *Provision for impairment losses* | 139.425 | 380.371 | (240.946) | -63,34% |
| Jumlah beban operasional lain *Total other operating expense* | 707.346 | 1.088.466 | (381.120) | -35,01% |

Beban operasional lain mengalami penurunan sebesar Rp381.120 juta atau 35,01% dari Rp1.088.466 juta di tahun 2024 menjadi Rp707.346 juta di tahun 2025 terjadi karena menurunnya beban umum dan administrasi serta beban penyisihan kerugian penurunan nilai, masing-masing sebesar Rp163.339 juta dan Rp240.946 juta. Sementara itu, beban gaji dan tunjangan mengalami kenaikan sebesar Rp23.165 juta dibanding tahun 2024.

*Other operating expenses increased by Rp381,120 million or 35.01% from Rp1,088,466 million in 2024 to Rp707,346 million in 2025 due to the decrease in general and administrative expenses and provision for impairment losses amounted to Rp163,339 million and Rp240,946 million, respectively. Meanwhile, salaries and allowance expenses increased by Rp23,165 million compared to 2024.*

### Laba (Rugi) Operasional

### *Operating Income (Loss)*

Dari sisi bisnis, Bank mengalami sedikit penurunan yang terlihat dari menurunnya pendapatan bunga bersih sebesar Rp35.942 juta atau sebesar 5,04% dibandingkan tahun 2024. Namun, di sisi *fee-based income*, Bank mengalami peningkatan performa yang dapat dilihat dari kenaikan pendapatan operasional lainnya sebesar Rp16.811 juta atau 28.56% dibandingkan tahun sebelumnya. Bank terus berupaya melakukan transformasi sebagai bentuk komitmen berkelanjutan untuk meningkatkan kapabilitas dan layanan kepada nasabah. Di sisi lain, Bank juga menjaga level efisiensi di tingkat yang optimal sehingga bisa membawa aspek positif di beban operasional yang berhasil mengalami penurunan sebesar Rp381.120 juta atau 35.01% dibandingkan tahun 2024. Berdasarkan hal tersebut, laba operasional Bank naik sebesar Rp361.989 juta dari (Rp317.146) juta pada akhir tahun 2024 menjadi Rp44.843 juta pada akhir tahun 2025.

*From the business side, the Bank experienced a slight decline as seen from the decrease in net interest income by Rp35,942 million or 5.04% compared to 2024. However, in the fee-based income side, the Bank experienced an increase in performance as seen from the increase in other operating income by Rp16,811 million or 28.56% compared to the previous year. The Bank continues to strive for transformation as a form of sustainable commitment to improve capabilities and services to customers. On the other hand, the Bank also maintains an optimal level of efficiency so that it can bring positive aspects to operating expenses which have successfully decreased by Rp381,120 million or 35.01% compared to 2024. Based on that, the Bank's operating profit increased by Rp361,989 million from (Rp317,146) million at the end of 2024 to Rp44,843 million at the end of 2025.*

### Laba Sebelum Beban Pajak dan Laba Tahun Berjalan

### *Income Before Tax Expense and Income for the Year*

Laba sebelum beban pajak dan laba tahun berjalan untuk tahun yang berakhir pada tanggal 31 Desember 2025 tercatat masing-masing sebesar Rp47.454 juta dan Rp31.819 juta, meningkat dibandingkan dengan tahun 2024 masing-masing sebesar (Rp311,288) juta dan (Rp247.213) juta disebabkan oleh penurunan pada beban operasional lainnya dibandingkan dengan tahun sebelumnya. Peningkatan laba tahun berjalan juga memberikan dampak terhadap peningkatan laba bersih per saham dari (Rp13,66) menjadi Rp1,76.

*Income before tax expense and income for the year ended December 31, 2025 were recorded at Rp47,454 million and Rp31,819 million, respectively, an increase compared to 2024 of (Rp311,288) million and (Rp247,213) million, respectively, due to a decrease in other operating expenses compared to the previous year. The increase in income for the year also had an impact on increasing net earnings per share from (Rp13.66) to Rp1.76.*

### Laba Komprehensif Tahun Berjalan

### *Comprehensive Income for the Year*

Total laba komprehensif yang dapat diatribusikan kepada pemilik entitas induk tercatat sebesar Rp38.375 juta di tahun 2025 meningkat dibandingkan tahun 2024 sebesar (Rp259.072) juta.

*Total comprehensive income attributable to owners of the parent entity was recorded at Rp38,375 million in 2025 increased compared to 2024 of (Rp259,072).*

## Laporan Arus Kas

## *Statement of Cash Flows*

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Kas neto digunakan untuk aktivitas operasi *Net cash used in operating activities* | (3.094.451) | (302.096) | (2.792.355) | 924,33% |
| Kas neto diperoleh dari (digunakan untuk) aktivitas investasi *Net cash provided by (used in) investing activities* | 1.288.552 | (13.645) | 1.302.197 | -9.543,40% |
| Kas neto diperoleh dari aktivitas pendanaan *Net cash provided by financing activities* | 2.014.953 | - | 2.014.953 | 100,00% |

Dalam jutaan Rupiah I *In million Rupiah*

| Uraian *Description* | 2025 | 2024 | Pertumbuhan *Growth* | |
|---|---|---|---|---|
| (1) | (2) | (3) | Rp (4) = (2)-(3) | % (5) = (4)/(3) |
| Peningkatan (penurunan) neto kas dan setara kas *Net increase (decrease) in cash and cash equivalents* | 209.054 | (315.741) | 524.795 | -166,21% |
| Kas dan setara kas awal tahun *Cash and cash equivalents at the beginning of year* | 1.331.593 | 1.644.080 | (312.487) | -19,01% |
| Pengaruh perubahan kurs mata uang asing *Effect of foreign currency exchange rate changes* | 6.438 | 3.254 | 3.184 | 97,85% |
| Kas dan setara kas akhir tahun *Cash and cash equivalents at the end of year* | 1.547.085 | 1.331.593 | 215.492 | 16,18% |

## Arus Kas dari Aktivitas Operasi

Arus kas neto yang digunakan untuk aktivitas operasi pada tahun 2025 dan 2024 tercatat masing-masing sebesar Rp3.094.451 juta dan Rp302.096 juta. Perbandingan arus kas dari aktivitas operasi pada tahun 2025 dan 2024 secara garis besar adalah sebagai berikut:

- Pada tahun 2025, arus kas keluar dari aktivitas operasi berasal dari penurunan simpanan nasabah sebesar Rp1.400.072 juta, aktivitas penyaluran kredit sebesar Rp1.174.215 juta, pembayaran bunga, provisi, dan komisi sebesar Rp825.095 juta, penurunan simpanan bank lain sebesar Rp529.215 juta, pembayaran gaji dan tunjangan sebesar Rp299.231 juta, pembayaran beban umum dan administrasi sebesar Rp252.482 juta, serta kenaikan aset lainnya sebesar Rp195.219 juta. Sementara itu, arus kas masuk terutama berasal dari penerimaan bunga, provisi, dan komisi sebesar Rp1.492.346 juta.

- Pada tahun 2024, arus kas keluar dari aktivitas operasi berasal dari aktivitas penyaluran kredit sebesar Rp3.242.983 juta, pembayaran bunga, provisi, dan komisi sebesar Rp793.420 juta, pembayaran beban umum dan administrasi sebesar Rp413.366 juta, serta pembayaran gaji dan tunjangan sebesar Rp281.986 juta. Sementara itu, arus kas masuk berasal dari peningkatan simpanan nasabah sebesar Rp2.218.943 juta, penerimaan bunga, provisi, dan komisi sebesar Rp1.546.398 juta, serta kenaikan simpanan bank lain sebesar Rp669.672 juta.

## *Cash Flow from Operating Activities*

*Net cash flow used for operating activities in 2025 and 2024 was recorded at Rp3,094,451 million and Rp302,096 million, respectively. The overall comparison of cash flows from operating activities in 2025 and 2024 is as follows:*

- *In 2025, cash outflow from operating activities came from a decrease in customer deposits of Rp1,400,072 million, loan disbursement activities of Rp1,174,215 million, payments of interest, fees, and commissions of Rp825,095 million, a decrease in other bank deposits of Rp529,215 million, payments of salaries and employee benefits of Rp299,231 million, payments of general and administrative expenses of Rp252,482 million, and an increase in other assets of Rp195,219 million. Meanwhile, cash inflows mainly came from receipts of interest, fees, and commission of Rp1,492,346 million.*

- *In 2024, cash outflow from operating activities came from loan disbursements activities of Rp3,242,983 million, payments of interest, fees, and commissions of Rp793,420 million, payments of general and administrative expenses of Rp413.366 million, and payments of salaries and employee benefits of Rp281.986 million. Meanwhile, cash inflow was derived from an increase in deposits from customers of Rp2,218,943 million, receipts of interest, fees, and commissions of Rp1,546,398 million, and an increase in deposits from other banks of Rp669,672 million.*

## Arus Kas dari Aktivitas Investasi

Arus kas neto yang diperoleh dari (digunakan untuk) aktivitas investasi pada tahun 2025 and 2024 tercatat masing-masing sebesar Rp1.288.552 juta dan (Rp13.645) juta. Perbandingan arus kas dari aktivitas investasi pada tahun 2025 dan 2024 secara garis besar adalah sebagai berikut:

- Pada tahun 2025, arus kas masuk mayoritas berasal dari net transaksi penjualan dan pembelian efek-efek sebesar Rp1.290.567 juta.

## *Cash Flow from Investing Activities*

*Net cash flow obtained from (used for) investing activities in 2025 and 2024 was recorded at Rp1,288,552 million and (Rp13,645) million, respectively. The overall comparison of cash flows from investing activities in 2025 and 2024 is as follows:*

- *In 2025, the majority of cash inflows came from net sales and purchase transactions of marketable securities amounting to Rp1,290,567 million.*

- Pada tahun 2024, arus kas keluar dari aktivitas investasi terdiri dari pembelian efek-efek, penambahan aset tetap, dan penambahan aset tak berwujud sebesar Rp637.846 juta. Di sisi lain, terdapat arus kas masuk dari penjualan efek-efek yang dibeli dengan janji dijual kembali dan aset tetap sebesar Rp624.201 juta.

- *In 2024, cash outflow from investment activities consisted of purchases of marketable securities, acquisition of fixed assets, and addition of intangible assets amounting to Rp637,846 million. On the other hand, there were cash inflow from the sale of securities purchased under agreements to resell and fixed assets amounting to Rp624,201 million.*

### Arus Kas dari Aktivitas Pendanaan

### *Cash Flow from Financing Activities*

Pada tahun 2025 terdapat arus kas masuk untuk aktivitas pendanaan dari penerimaan pinjaman bilateral sebesar Rp1.334.000 juta dan kenaikan utang atas efek-efek yang dijual dengan janji dibeli kembali sebesar Rp680.953 juta. Kas neto dari aktivitas pendanaan tersebut adalah sebesar Rp2.014.953 juta.

*In 2025, there were cash inflow for financing activities from bilateral loan receipts of Rp1,334,000 million and an increase in liabilities of securities sold under agreements to repurchase of Rp680,953 million. Net cash from financing activities was Rp2,014,953 million.*

Pada tahun 2024 tidak terdapat arus kas untuk aktivitas pendanaan.

*In 2024, there was no cash flow for financing activities.*

Dengan pergerakan arus kas dari aktivitas operasi, investasi, dan pendanaan di atas, posisi kas dan setara kas Bank pada akhir tahun 2025 adalah sebesar Rp1.547.085 juta, meningkat dibandingkan dengan tahun 2024 sebesar Rp1.331.593 juta.

*With the movements of cash flows from operating, investing, and financing activities above, the Bank's cash and cash equivalent position at the end of 2025 was Rp1,547,085 million, an increase compared to 2024 of Rp1,331,593 million*

# Rasio Keuangan dan Rasio Penting Lainnya

## *Financial Ratios and Other Important Ratios*

### Rasio Solvabilitas

### *Solvency Ratio*

### Rasio Kecukupan Modal (CAR)

### *Capital Adequacy Ratio (CAR)*

Rasio kecukupan modal (CAR) Bank tercatat sebesar 45,76% pada akhir tahun 2025, mengalami kenaikan dari tahun sebelumnya sebesar 43,52%. Hal ini disebabkan oleh penurunan Aset Tertimbang Menurut Risiko (ATMR) terutama berasal dari risiko kredit, dari Rp14.119.691 juta pada akhir tahun 2024 menjadi Rp13.087.575 juta pada akhir tahun 2025. Total modal Bank pada akhir tahun 2025 tercatat sebesar Rp6.345.902 juta, menurun sebesar Rp44.582 juta dari tahun sebelumnya sebesar Rp6.390.484 juta. Rasio CAR telah memperhitungkan risiko kredit, risiko pasar dan risiko operasional serta telah sejalan dengan ketentuan yang berlaku.

*The Bank's capital adequacy ratio (CAR) was recorded at 45.76% at the end of 2025, an increase from 43.52% in the previous year. This was due to a decrease in Risk-Weighted Assets (RWA), primarily due to credit risk, from Rp14,119,691 million at the end of 2024 to Rp13,087,575 million at the end of 2025. The Bank's total capital at the end of 2025 was recorded at Rp6,345,902 million, a decrease of Rp44,582 million from Rp6,390,484 million in the previous year. The CAR ratio has calculated credit, market, and operational risks and has complied with the applicable regulations.*

### Rasio Rentabilitas

### *Rentability Ratio*

| Uraian<br>*Description* | 2025 | 2024 |
|---|---|---|
| *Return on Assets* (ROA) | 0,21% | -1,43% |
| *Return on Equity* (ROE) | 0,51% | -3,79% |
| *Net Interest Margin* (NIM) | 3,45% | 3,76% |

### Return on Assets (ROA)

Pada tahun 2025, ROA tercatat sebesar 0,21% atau meningkat sebesar 1,64% dibandingkan dengan tahun sebelumnya. Peningkatan ROA terjadi karena kenaikan laba sebelum pajak sebesar Rp358.742 juta atau 115,24%.

### Return on Equity (ROE)

Pada tahun 2025, ROE tercatat sebesar 0,51% atau meningkat sebesar 4,30% dibandingkan dengan tahun sebelumnya. Peningkatan ROE disebabkan oleh kenaikan laba setelah pajak sebesar Rp279.032 juta atau 112,87%.

### Net Interest Margin (NIM)

NIM Bank pada tahun 2025 dan 2024 masing-masing tercatat sebesar 3,45% dan 3,76%, menurun sebesar 0.31%. Penurunan tersebut disebabkan oleh menurunnya pendapatan bunga bersih selama tahun berjalan.

## Rasio Likuiditas

Rasio LDR digunakan untuk mengukur penyaluran kredit Bank yang didanai oleh dana pihak ketiga. Pada tahun 2025, LDR Bank tercatat sebesar 146,36%, meningkat sebesar 22,30% dibandingkan tahun 2024. Meskipun LDR Bank berada pada level yang relatif tinggi, namun profil likuiditas Bank tetap terjaga. Hal ini tercermin dari Rasio Intermediasi Makroprudensial (RIM) per akhir Desember 2025 yang terealisasi sebesar 131,55%, yang menunjukkan bahwa Bank memiliki sumber pendanaan lain selain dana pihak ketiga yakni melalui pinjaman yang diterima. Disamping itu, ketahanan likuiditas Bank juga tercermin dari *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) per akhir Desember 2025 yang terealisasi masing-masing sebesar 156,83% dan 144,61%, berada di atas ketentuan minimum regulator.

## Rasio Kepatuhan

### Giro Wajib Minimum

Bank secara konsisten dapat menjaga tingkat likuiditas di level optimal untuk mendukung operasional harian dan memenuhi ketentuan Bank Indonesia melalui Giro Wajib Minimum (GWM). Pada tanggal 31 Desember 2025, GWM Bank telah sesuai dengan Peraturan Bank Indonesia PBI No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional serta Peraturan Anggota Dewan Gubernur (PADG) No. 31 Tahun 2025 tanggal 23 Desember 2025 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional.

### *Return on Assets (ROA)*

*In 2025, ROA was recorded at 0.21% or a 1.64% increase compared to the previous year. This increase was due to an increase in income before tax amounting to Rp358,742 million or 115,24%.*

### *Return on Equity (ROE)*

*In 2025, ROE was recorded at 0.51% or a 4.30% increase compared to the previous year. This increase was due to an increase in income for the year amounting to Rp279,032 million or 112,87%.*

### *Net Interest Margin (NIM)*

*The Bank's NIM in 2025 and 2024 was recorded at 3.45% and 3.76%, respectively, a decrease of 0.31%. This decrease was due to a decrease in net interest income during the year.*

## *Liquidity Ratio*

*LDR ratio is used to measure the Bank's credit distribution funded by third-party funds. In 2025, the Bank's LDR was recorded at 146.36%, an increase of 22.30% compared to 2024. Although the Bank's LDR was at a relatively high level, the Bank's liquidity profile remained well maintained. This was reflected in the Macroprudential Intermediation Ratio (RIM) as of the end of December 2025, which stood at 131.55%, indicating that the Bank has funding sources other than third-party funds, namely through loans received. In addition, the Bank's liquidity resilience was also reflected in the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) as of the end of December 2025, which were realized at 156.83% and 144.61%, respectively, above the regulatory minimum requirements.*

## *Compliance Ratio*

### *Minimum Statutory Reserves*

*The Bank consistently maintains optimal liquidity levels to support daily operations and meet Bank Indonesia's requirements through the Minimum Statutory Reserve (GWM). As of 31 December 2025, the Bank's GWM has complied with Bank Indonesia (BI) Regulation PBI No. 24/4/PBI/2022 dated March 1, 2022, concerning Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, and also the Regulations Member of the Board of Governors (PADG) No. 31 Year 2025 dated December 23, 2025, concerning the Implementation Regulations for Fulfilment of Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks.*

Tabel berikut menunjukkan rasio GWM Bank dalam rupiah dan valuta asing per 31 Desember 2025 dan 2024:

*The following table shows the Bank's reserve requirement ratio in rupiah and foreign currency as of December 31, 2025 and 2024:*

**Giro Wajib Minimum**
*Minimum Statutory Reserves*

| Uraian *Description* | 2025 | | 2024 | |
|---|---|---|---|---|
| | Syarat *Requirement* | Aktual *Actual* | Syarat *Requirement* | Aktual *Actual* |
| Rupiah *Rupiah* | | | | |
| Primer (*) *Primary (*)* | 5,30% | 7,44% | 6,00% | 6,31% |
| RIM *RIM* | 0,00% | 0,00% | 0,00% | 0,00% |
| PLM *PLM* | 4,00% | 24,05% | 5,00% | 30,88% |
| Valuta Asing *Foreign Currency* | 4.00% | 4,26% | 4.00% | 4,27% |

* Berdasarkan PADG No. 31 Tahun 2025 tanggal 23 Desember 2025, Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga pada tanggal 31 Desember 2025 dan 2024 Bank mendapatkan insentif berupa kelonggaran GWM masing-masing sebesar 3,7% dan 3%.
** Based on PADG No. 31 Year 2025 dated December 23, 2025, the Bank provides funds for specific and inclusive economic activities, therefore on December 31, 2025 and 2024 the Bank gains incentives in the form of GWM allowance by 3.7% and 3%, respectively.*

## Posisi Devisa Neto

Rasio PDN (Posisi Devisa Neto Bank - *On* dan *Off Balance Sheet*) pada tanggal 31 Desember 2025 dan 2024 jika menggunakan modal pada tanggal 30 November 2025 dan 2024 tercatat sebesar 0,04% dan 0,52% dan jauh di bawah ketentuan yang berlaku yaitu maksimal sebesar 20% dari total modal.

## *Net Open Position*

*The Bank's Net Open Position (NOP - On and Off-Balance Sheet) ratio as of December 31, 2025 and 2024 when using capital as of November 30, 2025 and 2024 was recorded at 0.04% and 0.52% and far below the applicable regulations of a maximum of 20% of total capital.*

# Pencapaian Tahun 2025
## *Achievement in 2025*

## Perbandingan Realisasi dengan Target Tahun 2025

## *Comparison of Realization and Projection in 2025*

Berikut adalah rangkuman pencapaian kinerja keuangan tahun 2025 jika dibandingkan dengan target yang telah ditetapkan:

*The following is a summary of the achievement of financial performance in 2025 when compared to the targets that have been set:*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian *Description* | Realisasi 2025 *Realization in 2025* | Target 2025 *Projection in 2025* | Pencapaian *Achievement* |
|---|---|---|---|
| **POSISI KEUANGAN** *FINANCIAL POSITION* | | | |
| Total Aset *Total assets* | 22.416.232 | 22.662.646 | 98,91% |
| Kredit yang diberikan *Loans* | 17.343.332 | 16.466.199 | 105,33% |
| Simpanan dari nasabah *Deposits from customers* | 11.849.990 | 13.327.502 | 88,91% |

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian<br>*Description* | Realisasi 2025<br>*Realization in 2025* | Target 2025<br>*Projection in 2025* | Pencapaian<br>*Achievement* |
|---|---|---|---|
| **LABA RUGI DAN PENGHASILAN KOMPREHENSIF**<br>*PROFIT OR LOSS AND COMPREHENSIVE INCOME* | | | |
| Pendapatan bunga<br>*Interest income* | 1.488.088 | 1.554.220 | 96,37% |
| Laba sebelum pajak<br>*Income before tax expense* | 47.454 | 32.379 | 146,56% |

| RASIO KEUANGAN (%)<br>*FINANCIAL RATIOS* | Realisasi 2025<br>*Realization in 2025* | Target 2025<br>*Projection in 2025* |
|---|---|---|
| ROE \| *ROE* | 0,51% | 0,49% |
| ROA \| *ROA* | 0,21% | 0,14% |
| NIM \| *NIM* | 3,45% | 3,55% |
| CIR \| *Cost to Income Ratio* | 78,40% | 78,69% |
| BOPO \| *Operating Expenses to Operating Income* | 97,15% | 98,06% |
| NPL – gross \| *NPL - gross* | 2,26% | 2,83% |
| CAR \| *CAR* | 45,76% | 42,90% |
| LDR \| *LDR* | 146,36% | 123,55% |

Sepanjang tahun 2025, Industri perbankan Indonesia menunjukkan tren perlambatan pertumbuhan, yang tercermin dari pertumbuhan kredit yang berada pada level *single* digit selama beberapa bulan berturut-turut. Perlambatan ini dipengaruhi oleh kombinasi faktor global dan domestik, antara lain melambatnya penurunan suku bunga *The Fed* dan fenomena "makan tabungan" yang masih terus berlanjut.

*Throughout 2025, Indonesia's banking industry showed a slowdown in growth, reflected in credit growth remaining at the single-digit level for several consecutive months. This slowdown was influenced by a combination of global and domestic factors, including the slower pace of interest rate cuts by the Federal Reserve and the continued "eating into savings" phenomenon, where households rely on existing savings to sustain consumption.*

Ditengah ketidakpastian global dan perlambatan industri perbankan nasional, kinerja Bisnis Bank sepanjang tahun 2025 mencerminkan capaian yang positif dan *resilience*, mencerminkan kemampuan Bank dalam mempertahankan pertumbuhan yang sehat. Dari sisi penyaluran kredit, Bank berhasil menyalurkan kredit hingga akhir tahun 2025 yang terealisasi sebesar Rp17.343.332 juta, tercapai 105,33% dari rencana bisnis Bank dan tumbuh sebesar Rp905.078 juta, dari posisi akhir tahun 2024 sebesar Rp16.438.254 juta. Berdasarkan jenis penggunaannya, realisasi penyaluran kredit masih sesuai dengan kebijakan Bank untuk fokus pada pembiayaan sektor-sektor produktif dengan *portfolio* tertinggi adalah kredit modal kerja sebesar 87,69% diikuti oleh kredit investasi sebesar 11,79% dan kredit konsumsi sebesar 0,52%.

*Amid global uncertainty and the moderation of the national banking industry, the Bank's business performance in 2025 demonstrated positive results and resilience, reflecting the Bank's ability to maintain healthy growth. From the lending perspective, the Bank successfully disbursed Rp17,343,332 million in loans by the end of 2025, achieving 105.33% of the Bank's business plan and increasing by Rp905,078 million compared to Rp16,438,254 million at the end of 2024. Based on loan utilization, the composition remained aligned with the Bank's policy of prioritizing financing for productive sectors, with the largest portion consisting of working capital loans at 87.69%, followed by investment loans at 11.79%, and consumer loans at 0.52%.*

Dari sisi pendanaan, Dana Pihak Ketiga Bank pada akhir tahun 2025 tercatat sebesar Rp11.849.990 juta atau tercapai 88,91% dari rencana bisnis Bank sebesar Rp13.327.502 juta, tidak tercapainya Dana Pihak Ketiga yakni pada Deposito. Dana Pihak Ketiga Bank juga mengalami penurunan sebesar 10,57% atau sebesar Rp1.400.072 juta, terutama pada Deposito. Pertumbuhan Dana Pihak Ketiga mengalami perlambatan seiring dengan masih berlangsungnya kompetisi penghimpunan dana di industri perbankan, terutama dana dalam bentuk deposito, namun Bank berhasil melakukan peningkatan sumber dana murah dalam bentuk CASA yang tercermin pada pertumbuhan giro dan tabungan masing – masing sebesar 5,76% dan 10,92%.

*From the funding side, the Bank's Third-Party Funds (TPF) at the end of 2025 were recorded at Rp11,849,990 million, representing 88.91% of the Bank's business plan target of Rp13,327,502 million. The shortfall in TPF was mainly attributable to time deposits, which also contributed to the overall decline in TPF. Compared to the previous year, TPF decreased by 10.57% or Rp1,400,072 million, primarily due to a decline in deposits. The slowdown in TPF growth occurred amid intense competition for fund mobilization across the banking In the banking industry, particularly funds in the form of deposits, the Bank successfully increased its low-cost funding sources in the form of CASA, as reflected in the growth of checking accounts and*

Dengan kondisi tersebut, rasio CASA Bank pada akhir Desember 2025 tercapai sebesar 27,16% meningkat 4,58% dari tahun 2024 sebesar 22,58%. Kondisi tersebut juga telah sejalan dengan strategi Bank untuk menjaga *cost of fund* pada level lebih rendah. Dengan pencapaian penyaluran kredit dan Dana Pihak ketiga Bank, realisasi *Loan to Deposit rasio* (LDR) Bank pada akhir tahun 2025 terealisasi sebesar 146,36%. Namun hal tersebut tidak berdampak terhadap terhadap likuiditas Bank.

*savings accounts by 5.76% and 10.92%, respectively. Under these conditions, the Bank's CASA ratio as of the end of December 2025 reached 27.16%, an increase of 4.58% points from 22.58% in 2024. This development is also in line with the Bank's strategy to maintain the cost of funds at a lower level. With the achievement of the Bank's credit disbursement and third-party funds, the Bank's Loan-to-Deposit Ratio (LDR) at the end of 2025 stood at 146.36%. However, this did not impact the Bank's liquidity.*

Dari sisi profitabilitas, realisasi pendapatan bunga Bank hingga akhir 2025 terealisasi sebesar Rp1.488.088 juta atau tercapai 96,37% dari rencana bisnis Bank sebesar Rp1.554.220 juta. Realisasi pendapatan bunga juga mengalami penurunan sebesar 1,84% atau sebesar Rp27.556 juta. Hingga akhir tahun 2025, Bank mencatat laba sebelum pajak sebesar Rp47.454 juta atau tercapai 146,56% dari rencana bisnis Bank sebesar Rp32.379 juta. Pencapaian laba sebelum pajak Bank pada tahun 2025 menunjukkan keberhasilan langkah pemulihan kinerja dibandingkan kondisi rugi pada tahun sebelumnya. Perbaikan kinerja ini didorong oleh pengelolaan biaya operasional yang lebih optimal.

*From a profitability perspective, the Bank recorded interest income of Rp1,488,088 million by the end of 2025, achieving 96.37% of the business plan target of Rp1,554,220 million. Interest income declined slightly by 1.84% or Rp27,556 million compared to the previous year. By the end of 2025, the Bank recorded a profit before tax of Rp47,454 million, equivalent to 146.56% of the Bank's business plan target of Rp32,379 million. The achievement of profit before tax in 2025 reflects the successful recovery of the Bank's performance compared to the loss recorded in the previous year. This improvement was primarily driven by more effective operational cost management.*

Keberhasilan dalam mencatatkan laba pada tahun 2025 memperkuat rasio profitabilitas yang tercermin dari membaiknya rasio ROA dan ROE Bank, yang terealisasi masing-masing sebesar 0,21% dan 0,51%. *Net Interest Margin* (NIM) terealisasi sebesar 3,45% di bawah rencana bisnis Bank sebesar 3,55% dan mengalami penurunan dibandingkan tahun sebelumnya, hal tersebut seiring dengan pertumbuhan kredit yang lebih terkonsentrasi pada akhir tahun dan penurunan biaya dana yang baru mulai terlihat pada periode yang sama.

*The Bank's return to profitability in 2025 also strengthened its profitability ratios, as reflected in the improvement of ROA and ROE, which were recorded at 0.21% and 0.51%, respectively. The Net Interest Margin (NIM) was realized at 3.45%, slightly below the Bank's business plan target of 3.55%, and lower than the previous year. This was mainly due to credit growth being concentrated toward the end of the year, while the decline in the cost of funds only began to materialize during the same period.*

Momentum perbaikan kinerja juga tercermin pada rasio BOPO dan CIR yang terealisasi di bawah rencana bisnis Bank dan telah mengalami penurunan dari tahun sebelumnya. Perbaikan pada BOPO dan CIR menandakan penguatan efisiensi biaya operasional yang lebih optimal. Dari sisi kualitas kredit Bank, rasio NPL *gross* tercatat 2,26% di bawah rencana bisnis Bank yakni sebesar 2,83% dan telah mengalami penurunan dibandingkan tahun sebelumnya. Pada sisi permodalan, rasio kecukupan modal (CAR) Bank tercapai sebesar 45,76% berada di atas rencana kerja sebesar 42,90%.

*The improvement in performance was also reflected in the BOPO and CIR ratios, which were realized below the Bank's business plan targets and declined compared to the previous year. The improvement in these ratios indicates stronger operational cost efficiency. In terms of asset quality, the Bank's gross NPL ratio was recorded at 2.26%, lower than the Bank's business plan target of 2.83%, and also improved compared to the previous year. From a capital perspective, the Bank's Capital Adequacy Ratio (CAR) reached 45.76%, exceeding the target set in the Bank's work plan of 42.90%.*

# Proyeksi Tahun 2026
## *Projection in 2026*

Dengan mempertimbangkan kondisi global dan domestik serta melihat pada pencapaian bisnis Bank pada tahun 2025, Bank akan terus memanfaatkan momentum pertumbuhan yang positif untuk memperkuat kinerja di tahun 2026. Bank akan fokus pada pengembangan lebih lanjut di sektor kredit, peningkatan kualitas layanan kepada nasabah, serta pengelolaan risiko yang lebih baik. Berikut adalah target dan proyeksi Bank untuk tahun 2026:

*Taking into account global and domestic conditions and looking at the Bank's business achievements in 2025, the Bank will continue to capitalize on the positive growth momentum to strengthen its performance in 2026. The Bank will focus on further expansion in the lending sector, improving the quality of customer service, and enhancing risk management. The following are the Bank's targets and projections for 2026:*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian<br>*Description* | Target 2026<br>*Projection in 2026* |
|---|---|
| **POSISI KEUANGAN**<br>*FINANCIAL POSITION* | |
| Total aset<br>*Total assets* | 28.236.883 |
| Kredit yang diberikan<br>*Loans* | 20.500.028 |
| **DANA PIHAK KETIGA (DPK)**<br>*THIRD PARTY FUNDS (DPK)* | |
| Giro<br>*Current accounts* | 2.126.422 |
| Tabungan<br>*Saving accounts* | 1.315.446 |
| Deposito<br>*Time deposits* | 9.974.828 |
| **LABA RUGI DAN PENGHASILAN KOMPREHENSIF**<br>*PROFIT OR LOSS AND COMPREHENSIVE INCOME* | |
| Pendapatan bunga<br>*Interest income* | 1.649.032 |
| Laba tahun berjalan<br>*Income for the year* | 54.795 |
| **RASIO KEUANGAN (%)**<br>*FINANCIAL RATIOS* | |
| LDR | 152,79% |
| NPL *Gross* | 2,64% |
| ROA | 0,22% |
| ROE | 0,89% |
| NIM | 3,55% |
| CIR | 78,55% |
| BOPO | 96,80% |
| CAR | 37,16% |

Bank memproyeksikan pertumbuhan kredit yang tumbuh sebesar ±25% pada tahun 2026, dengan fokus utama pada segmen korporasi. Sementara pada sisi pendanaan, pertumbuhan Dana Pihak Ketiga Bank diproyeksikan relatif stagnan, karena Bank memprioritaskan sumber pendanaan yang lebih murah melalui dukungan pinjaman dari *parent company*. Strategi ini diharapkan mampu menjaga efisiensi struktur biaya dana (*cost of fund*) serta mendukung ekspansi kredit yang berkelanjutan.

*The Bank projects credit growth of approximately ±25% in 2026, with a primary focus on the corporate segment. On the funding side, the Bank expects Third-Party Funds (TPF) growth to remain relatively stagnant, as the Bank prioritizes lower-cost funding sources through loan support from its parent company. This strategy is expected to maintain the efficiency of the Bank's cost of funds structure while supporting sustainable credit expansion.*

Meskipun pertumbuhan dana yang diproyeksikan relatif stagnan, Bank akan terus mendorong peningkatan komposisi dana murah (CASA) melalui penguatan berbagai inisiatif strategis antara lain dengan pendekatan *tacticals program* seperti yang telah dijalankan pada 2025, guna menjaga efisiensi struktur pendanaan.

*Despite the relatively stagnant funding growth projection, the Bank will continue to increase the proportion of low-cost funds (CASA) by strengthening several strategic initiatives, including the implementation of tactical programs similar to those carried out in 2025, in order to maintain an efficient funding structure.*

Dari sisi penyaluran kredit dan dalam rangka pemenuhan Rasio Pembiayaan Inklusif Makroprudensial (RPIM), Bank tidak hanya akan menyalurkan kredit kepada pelaku UMKM secara langsung, namun Bank juga akan menyalurkan kredit melalui skema pemberian kredit melalui rantai pasok kepada badan usaha non-UMKM selain Lembaga Jasa Keuangan yang disalurkan untuk membiayai UMKM, pembiayaan inklusif kepada Perorangan Berpenghasilan Rendah (PBR), pemberian kredit kepada pengembang perumahan non-UMKM yang disalurkan untuk membiayai proyek pembangunan rumah sederhana dan/atau rumah sangat sederhana dan/atau pembelian rumah sederhana dan/atau rumah sangat sederhana oleh masyarakat dengan pembayaran bertahap kepada pengembang, serta pembiayaan kepada UMKM melalui Lembaga Jasa Keuangan BPR / BPRS & Lembaga Jasa Keuangan Non-Bank dan Perusahaan Pembiayaan (*Finance Company*).

*From the lending perspective and in support of fulfilling the Macroprudential Inclusive Financing Ratio (RPIM), the Bank will not only extend credit directly to MSMEs, but will also channel financing through supply chain financing schemes to non-MSME business entities (excluding financial institutions), where such financing is intended to support MSMEs. In addition, the Bank will provide inclusive financing to low-income individuals, extend credit to non-MSME housing developers for the development of simple and very simple housing projects, as well as for the purchase of such housing units by the public through installment payments to developers. The Bank will also provide financing to MSMEs through Rural Banks (BPR/BPRS), non-bank financial institutions, and finance companies.*

Dalam rangka mencapai target yang telah ditetapkan sebagaimana tertuang dalam Rencana Bisnis Bank 2026-2028, Bank menetapkan fokus strategis pada tahun 2026 guna mendorong pertumbuhan bisnis yang berkelanjutan sebagai berikut:

*In order to achieve the targets set forth in the Bank's 2026–2028 Business Plan, the Bank has established the following strategic priorities for 2026 to drive sustainable business growth:*

1. **Perluasan Kredit bagi Nasabah Korporasi dan Peningkatan *Fee-Based Income***

   Bank Maspion akan memperluas portofolio kredit dengan fokus pada segmen korporasi, dengan memanfaatkan pemberian kredit berskala besar serta penguatan sinergi dengan Kasikornbank (KBANK) untuk menjangkau nasabah Thailand dan AEC+3 yang berinvestasi di Indonesia.

   Pertumbuhan bisnis ini akan didukung dengan solusi keuangan yang terintegrasi, seperti *trade finance, foreign exchange* (forex), dan *remittance*, guna meningkatkan pendapatan berbasis komisi (*fee-based income*) sebagai sumber pendapatan yang lebih berkelanjutan. Namun, meskipun fokus utama terletak pada segmen korporasi, Bank tetap berkomitmen untuk tetap mengembangkan segmen komersial dan retail.

2. **Transformasi Kapabilitas di Seluruh Level Organisasi**

   Dalam upaya mendorong pertumbuhan bisnis yang berkelanjutan, Bank juga secara proaktif melakukan transformasi menyeluruh di seluruh tingkatan organisasi. Transformasi ini bertujuan untuk memperkuat kapabilitas internal serta meningkatkan daya saing di tengah dinamika industri perbankan yang terus berkembang. Fokus utama transformasi diarahkan pada beberapa area strategis.

1. ***Expansion of Credit for Corporate Customers and Increase in Fee-Based Income***

   *Bank Maspion will expand its loan portfolio with a focus on the corporate segment, leveraging large-scale lending and strengthening synergies with Kasikornbank (KBANK) to reach Thai and AEC+3 customers investing in Indonesia.*

   *This business growth will be supported by integrated financial solutions, such as trade finance, foreign exchange (forex), and remittance services, to increase fee-based income as a more sustainable revenue source. However, while the primary focus is on the corporate segment, the Bank remains committed to continuing to develop the commercial and retail segments.*

2. ***Capability Transformation Across All Organizational Levels***

   *In an effort to drive sustainable business growth, the Bank is also proactively undertaking a comprehensive transformation across all levels of the organization. This transformation aims to strengthen internal capabilities and enhance competitiveness amid the ever-evolving dynamics of the banking industry. The primary focus of the transformation is directed toward several strategic areas.*

# Kebijakan Permodalan dan Struktur Modal
## *Capital Policies and Capital Structure*

Guna memastikan permodalan Bank dapat mendukung strategi pengembangan usaha, mempertahankan kelangsungan bisnis di masa mendatang, menjaga kecukupan modal sesuai dengan profil risiko serta memenuhi persyaratan permodalan yang ditetapkan oleh regulator, maka Bank menentukan kebijakan permodalan. Direksi menyusun rencana permodalan berdasarkan penilaian atas kebutuhan kecukupan permodalan yang dipersyaratkan serta disesuaikan dengan perkembangan ekonomi terkini. Rencana tersebut telah dituangkan pada rencana bisnis Bank dan telah disetujui oleh Dewan Komisaris.

*To ensure that the Bank's capital will support business development strategies, maintain business continuity in the future, maintain capital adequacy as required by the risk profile, and meet the capital requirements stipulated by the regulator, the Bank determines its capital policy. The Board of Directors prepared a capital plan based on assessing the required capital adequacy needs and adjusted it to the latest economic developments. The plan is presented in the Bank's business plan and has been approved by the Board of Commissioners.*

Secara periodik Bank telah melakukan proses penilaian kecukupan permodalan (*Internal Capital Adequacy Assessment* – ICAAP) dan *stress test* terhadap permodalan yang menunjukkan bahwa posisi permodalan Bank dapat menutup kerugian yang ditimbulkan dari berbagai potensi risiko yang dihadapi oleh Bank secara memadai.

*The Bank has periodically conducted Internal Capital Adequacy Assessment (ICAAP) and stress tests on its capital, which show that the Bank's capital position can adequately cover losses from various potential risks faced by the Bank.*

## Komponen Modal

## *Capital Component*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian<br>*Description* | 2025 | 2024 |
|---|---|---|
| **Modal**<br>*Capital* | | |
| Tier 1<br>*Tier 1* | 6.182.308 | 6.240.082 |
| Tier 2<br>*Tier 2* | 163.594 | 150.402 |
| Jumlah modal<br>*Total capital* | 6.345.902 | 6.390.484 |
| Aset Tertimbang Menurut Risiko untuk risiko kredit<br>*Risk Weighted Assets for Credit Risk* | 13.087.575 | 14.119.691 |
| Aset Tertimbang Menurut Risiko untuk risiko pasar<br>*Risk Weighted Assets for market risk* | 52.994 | 41.034 |
| Aset Tertimbang Menurut Risiko untuk risiko operasional<br>*Risk Weighted Assets for operational risk* | 728.445 | 522.175 |
| Jumlah Aset Tertimbang Menurut Risiko<br>*Total Weighted Assets by Risk* | 13.869.014 | 14.682.900 |
| Rasio KPMM<br>*Capital Adequacy Ratio* | 45,76% | 43,52% |

Pada tahun 2025 dan 2024, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

*In 2025 and 2024, the Bank has fulfilled all the required capital requirements.*

# Kebijakan Dividen
## *Dividend Policy*

Bank melaksanakan kebijakan pembagian dividen berpedoman pada Undang-Undang Perseroan Terbatas, yang menerapkan bahwa setiap pembayaran dividen harus disetujui dalam RUPS setelah mendapat rekomendasi dari Direksi. Sejalan dengan peraturan ini, Bank telah memiliki dan menjalankan Kebiakan Dividen Nomor Peraturan PD-11/Policy/1124 yang diterapkan untuk memastikan pelaksanaan prinsip Tata Kelola Perusahaan yang Baik dalam hal pendistribusian dividen. Pada tahun 2025 dan 2024 Perseroan tidak membagikan dividen.

*The Bank implements a dividend distribution policy in accordance with the Limited Liability Companies Act, which stipulates that every dividend payment must be approved at a General Meeting of Shareholders following a recommendation from the Board of Directors. In accordance with these regulations, the Bank has established and implemented Dividend Policy No. PD-11/Policy/1124, which is applied to ensure the implementation of the principles of Good Corporate Governance regarding dividend distribution. In 2025 and 2024, the Company did not distribute dividends.*

# Tingkat Kolektibilitas Piutang
## *Collectability of Receivables*

Bank mengukur tingkat kolektibilitas piutang melalui tingkat kolektibilitas kredit sesuai dengan rasio kredit bermasalah (NPL).

*The Bank measures the collectability of its receivables through the level of credit collectability in accordance with the non-performing loan ratio (NPL).*

Pada tahun 2025, Rasio NPL bruto dan neto masing-masing tercatat sebesar 2,26% dan 1,37%.

*In 2025, the gross and net NPL ratios were recorded at 2.26% and 1.37% respectively.*

Bank telah menerapkan berbagai upaya untuk memitigasi rasio NPL yang memburuk antara lain dengan menganalisa pemberian kredit secara menyeluruh sesuai dengan profil risiko Bank, pemantauan kondisi usaha/keuangan debitur secara rutin/berkala, serta upaya percepatan penyelesaian kredit bermasalah. Selain itu, Bank juga meningkatkan pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) sebagai salah satu upaya untuk mengantisipasi kemungkinan terjadinya penurunan nilai aset keuangan. Pada tahun 2025, Bank telah membentuk CKPN kredit sebesar Rp322.830 juta dan manajemen berpendapat bahwa CKPN tersebut cukup memadai untuk menutup kemungkinan tidak tertagihnya kredit yang diberikan. Bank juga melakukan penyelesaian dengan melakukan hapus buku kredit (*write-off*) atas beberapa debitur yang memenuhi kriteria tertentu.

*The Bank has implemented various efforts to mitigate the worsening NPL ratio, among others, by analysing lending thoroughly in accordance with the Bank's risk profile, monitoring the business/financial condition of debtors on a regular basis, as well as efforts to accelerate the settlement of non-performing loans. In addition, the Bank is also increasing the provision of allowance for impairment losses as an effort to anticipate possible declines in the value of financial assets. In 2025, the Bank has provided an allowance for impairment losses credit of Rp322,830 million and management is of the opinion that the allowance for impairment losses is sufficient to cover the possibility of non-collectable loans. The Bank also underwent loans settlement by writing off the loans of several debtors who met certain criteria.*

# Kemampuan Membayar Utang
## *Solvency Analysis*

Bank menjaga likuiditas yang memadai agar dapat memenuhi liabilitas jangka pendek maupun jangka panjang, antara lain dengan menetapkan pagu kas (*cash holding limit*) pada setiap kantor sehingga masing-masing kantor dapat memenuhi liabilitas jangka pendek berupa penarikan dana pihak ketiga. Bank juga menempatkan *secondary reserve* ke dalam instrumen keuangan yang likuid antara lain Surat Utang Negara dan SRBI yang dapat dengan mudah dijadikan kas tanpa terjadi penurunan nilai. Ketersediaan likuiditas Bank tercermin dari rasio Aset Likuid atas Dana Pihak Ketiga (AL/DPK) dan Aset Likuid atas *Non-Core Deposit* (AL/NCD) pada Desember 2025 masing-masing sebesar 12,94% dan 101,08% yang berada di atas ambang batas 10% dan 50%.

*The Bank maintains adequate liquidity to meet short-term and long-term liabilities, among others, by setting cash holding limits in each office to ensure that each office can meet short-term liabilities through third-party fund withdrawals. The Bank also places secondary reserves into liquid financial instruments, including Government Securities and SRBI that can be converted into cash without impairment. The Bank's solvency is reflected in the ratio of Liquid Assets to Third-Party Funds (AL/DPK) and Liquid Assets to Non-Core Deposit (AL/NCD) in December 2025, which were 12.94% and 101.08%, respectively, which were above the thresholds of 10% and 50%.*

Dalam meningkatkan ketahanan likuiditas jangka pendek dan panjang, Bank senantiasa menjaga kecukupan likuiditas dengan melakukan pengelolaan *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR). Pada Desember 2025, LCR dan NSFR Bank tercatat masing-masing sebesar 156,83% dan 144,61%, di atas ambang batas yang menetapkan pemenuhan kedua rasio tersebut paling rendah 100%.

*To improve short and long-term liquidity resilience, the Bank consistently maintains adequate liquidity by managing the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). As of December 2025, the Bank's LCR and NSFR were recorded at 156.83% and 144.61%, respectively, above the threshold that stipulates compliance with both ratios at a minimum of 100%.*

# Ikatan Material untuk Investasi Barang Modal
## *Material Commitment for Capital Expenditure*

Selama tahun 2025 Bank Maspion memiliki ikatan material untuk investasi barang modal, sehubungan dengan hal tersebut Bank menyampaikan informasi diantaranya:

*During 2025 Bank Maspion has material commitment for capital expenditure, in this regard the Bank submits the following information:*

### Tujuan

Ikatan material untuk investasi barang modal diantaranya pembelian perabot dan peralatan kantor dengan tujuan melakukan peremajaan sarana operasional agar lebih dapat menunjang kegiatan bisnis Bank.

### *Objective*

*The purpose of material commitment for capital expenditure includes the purchase of furniture and office equipment with the aim for rejuvenation operational facilities to support the Bank's business activities.*

### Sumber Dana

Bank memenuhi kebutuhan atas Investasi Barang Modal menggunakan perolehan dana dari akumulasi dari laba organik dengan menggunakan denominasi mata uang Rupiah guna memitigasi atas risiko nilai tukar.

### *Source of Funds*

*The Bank meets the needs of Capital expenditure using the additional capital through accumulation of organic profits by using Rupiah to mitigate exchange rate risk.*

# Investasi Barang Modal
## *Capital Expenditure*

### Jenis dan Nilai Investasi Barang Modal

Berikut adalah realisasi jenis dan nilai investasi barang modal pada tahun 2025 dan 2024:

### *Type and Value of Capital Goods Investment*

*The following is the realization of the type and value of capital expenditure in 2025 and 2024:*

### Investasi Barang Modal

### *Capital Expenditure Investment*

Dalam jutaan Rupiah | *In million Rupiah*

| Uraian<br>*Description* | 2025 | 2024 |
|---|---|---|
| Bangunan dan prasarana<br>*Buildings and infrastructures* | - | 127 |
| Perabot dan peralatan kantor<br>*Furniture and office equipments* | 4.599 | 9.878 |
| Kendaraan bermotor<br>*Motor vehicles* | - | 6.212 |
| Aset dalam penyelesaian<br>*Assets in progress* | - | 2.460 |
| Jumlah<br>*Total* | 4.599 | 18.677 |

### Tujuan Investasi Barang Modal

Bank melakukan investasi barang modal pada tahun 2025 bertujuan untuk menunjang aktivitas operasional, pertumbuhan bisnis, meningkatkan kinerja pelayanan produk dan fasilitas jaringan usaha Bank sebagai respon atas kebutuhan nasabah yang semakin beragam.

Bank melakukan investasi barang modal secara konsisten dalam bentuk pembelian perangkat keras, perangkat lunak, serta perabot dan peralatan kantor. Pengeluaran untuk belanja barang modal berasal dari perolehan dana melalui akumulasi dari laba organik Bank.

### *Capital Expenditure Objective*

*In 2025, the Bank invested in capital expenditure to support operational activities and business growth and improve the performance of the Bank's product services and business network facilities to respond to the increasingly diverse needs of customers.*

*The Bank consistently invests in capital expenditures such as the purchase of hardware, software, and furniture and office equipment. Spending on capital expenditures comes from the additional capital through accumulation from the Bank's organic profits.*

# Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

## *Material Information and Facts After The Accountant's Report Date*

Tidak terdapat informasi dan fakta material setelah tanggal laporan akuntan.

*No material information and facts available after the accountant's report date.*

# Informasi Material Mengenai Investasi, Ekspansi, Akuisisi, Divestasi dan Restrukturisasi Utang

## *Material Information Regarding Investment, Expansion, Acquisitions, Divestments and Debt Restructuring*

Selama tahun 2025, tidak terdapat investasi, ekspansi, akuisisi, divestasi dan restrukturisasi utang.

*During 2025, there were no material information regarding investment, expansion, acquisitions, divestments and debt restructuring.*

# Informasi Material Mengenai Transaksi Afiliasi dan Transaksi yang Mengandung Benturan Kepentingan

## *Material Information Regarding Affiliated Transactions and Transactions with Conflict of Interest*

### Transaksi dengan Pihak Afiliasi atau Berelasi

### *Affiliated or Related Party Transactions*

Bank berkomitmen untuk memastikan setiap transaksi dengan pihak afiliasi atau berelasi dilaksanakan sesuai dengan standar yang berlaku. Pelaksanaan transaksi tersebut mengacu pada POJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan serta PSAK 244 tentang "Pengungkapan Pihak-pihak Berelasi". Sesuai dengan POJK 42, Transaksi Afiliasi didefinisikan sebagai setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan Afiliasi dari perusahaan terbuka atau Afiliasi dari anggota Direksi, anggota Dewan Komisaris, pemegang saham utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali untuk kepentingan Afiliasi dari perusahaan terbuka atau Afiliasi dari anggota Direksi, anggota Dewan Komisaris, pemegang saham utama, atau Pengendali.

*The Bank is committed to ensuring that every transaction with affiliated or related parties is carried out in accordance with applicable standards. The implementation of these transactions refers to POJK No. 42/POJK.04/2020 concerning Affiliated Party Transactions and Conflict of Interest Transactions and PSAK 244 concerning "Related Party Disclosures." In accordance with POJK 42, Affiliated Party Transactions are defined as any activity and/or transaction conducted by a listed public company or a controlled company with Affiliates of the listed public company or Affiliates of members of the Board of Directors, members of the Board of Commissioners, major shareholders, or Controllers, including any activity and/or transaction conducted by a listed public company or a controlled company for the benefit of Affiliates of the listed public company or Affiliates of members of the Board of Directors, members of the Board of Commissioners, major shareholders, or Controllers.*

Sebagai bagian dari kegiatan normal usaha, Bank melakukan transaksi dengan pihak-pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan, berupa giro pada bank lain, tagihan akseptasi, kredit yang diberikan, bunga yang akan diterima, simpanan dari nasabah dan bank lain, pinjaman yang diterima, akrual bunga, *letter of credit*, bank garansi, sewa menyewa dan jasa konsultasi dengan kondisi dan persyaratan normal. Berikut ini adalah rincian transaksi dengan pihak afiliasi atau berelasi pada tanggal 31 Desember 2025 dan 2024:

*As part of its normal business activities, the Bank conducts transactions with related parties due to ownership and/or management relationships, in the form of current account with other banks, acceptance receivables, loans, interest receivables, deposits from customers and other banks, borrowings, accrued interest, letters of credit, bank guarantees issued, lease and consultation fee with normal conditions and requirements. The following are details of transactions with affiliated or related parties as of December 31, 2025 and 2024:*

| Uraian<br>*Description* | 2025 | 2024 |
|---|---|---|
| **Aset**<br>*Assets* | | |
| Giro pada bank lain<br>*Current accounts with other banks* | 6.395 | 7.152 |
| Tagihan akseptasi<br>*Acceptance receivables* | - | 1.147 |
| Kredit yang diberikan<br>*Loans* | 118.824 | 119.694 |
| Bunga yang akan diterima<br>*Interest receivables* | 832 | 833 |
| Jumlah<br>*Total* | 126.051 | 128.826 |
| | | |
| Liabilitas<br>*Liabilities* | | |
| Simpanan dari nasabah<br>*Deposits from customers* | 2.068.763 | 295.866 |
| Simpanan dari bank lain<br>*Deposits from other banks* | 252.745 | 565.101 |
| Pinjaman yang diterima<br>*Borrowings* | 1.334.000 | - |
| Liabilitas lain-lain - akrual bunga<br>*Other liabilities - accrued interest* | 6.983 | 3.308 |
| Jumlah<br>*Total* | 3.662.491 | 864.275 |

Pada tanggal 31 Desember 2025 dan 2024, saldo liabilitas komitmen bersih kepada pihak berelasi masing-masing sebesar RpNihil dan Rp3.252 juta. Pada tanggal 31 Desember 2025 dan 2024, saldo liabilitas kontinjensi bersih kepada pihak berelasi masing-masing adalah Rp2.818 juta dan Rp2.720 juta.

*As of December 31, 2025 and 2024, the outstanding commitment liabilities net to related parties were RpNil and Rp3,252 million, respectively. As of December 31, 2025 and 2024, the outstanding contingencies liabilities net to related parties were Rp2,818 million and Rp2,720 million, respectively.*

Informasi rinci terkait transaksi pihak berelasi Bank tersedia dalam laporan keuangan tahun buku 2025 pada Catatan 36.

*Detailed information related to the Bank's related party transactions is available in the financial statements for the financial year 2025 in Note 36.*

## Transaksi yang Mengandung Benturan Kepentingan

## *Transactions with Conflict of Interest*

Transaksi Benturan Kepentingan adalah transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan setiap pihak, baik dengan Afiliasi maupun pihak selain Afiliasi yang mengandung Benturan Kepentingan.

*A transaction with a Conflict of Interest is conducted by a public company or a controlled company with any party that contains a Conflict of Interest, either with an Affiliate or a party other than an Affiliate.*

Selama tahun 2025 tidak terdapat transaksi yang dapat dikategorikan sebagai transaksi yang mengandung benturan kepentingan.

*In 2025, no transaction can be categorized as a conflict of interest.*

# Perubahan Kebijakan Akuntansi

## *Changes in Accounting Policies*

Laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan akuntan Indonesia dan dengan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam-LK") No. VIII.G.7, tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

*The financial statements for the year ended December 31, 2025 and 2024 were prepared and presented in accordance with Indonesian Financial Accounting Standards, which include Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants and Capital Market and Financial Institutions Supervisory Agency ("Bapepam-LK") regulation No. VIII.G.7, regarding the "Financial Statements Presentation and Disclosure for Issuers or Public Companies".*

Bank telah konsisten menerapkan standar baru, amendemen dan penyesuaian yang telah diterbitkan, dan yang akan berlaku efektif untuk tahun buku yang dimulai pada atau setelah 1 Januari 2025 namun tidak berdampak secara subtansial terhadap kebijakan akuntansi Bank dan pengaruh material terhadap laporan keuangan adalah sebagai berikut:

*The Bank has consistently adopted the new standards, amendments and improvements issued and effective for the financial year at or after January 1, 2025 which do not have substantial changes to the Bank's accounting policies and had material impact on the financial statements are as follows:*

- **PSAK 221 (amendemen) Pengaruh Perubahan Kurs Valuta Asing tentang kekurangan ketertukaran**

  Amendemen PSAK 221, 'Pengaruh Perubahan Kurs Valuta Asing', memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.

- ***PSAK 221 (amendment) Effect of Changes in Foreign Exchange Rates on lack of convertibility***

  *Amendment of PSAK 221 'The Effects of Changes in Foreign Exchange Rates', clarifies the requirements concerning the conditions under which a currency is non-exchangeable and its disclosure.*

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2026 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya:

*The adoption of these amended standards, which are effective beginning January 1, 2026 did not result in substantial changes to the Bank's accounting policies and had no material impact on the amounts reported for the current or prior financial years:*

- **Amendemen PSAK 109 dan PSAK 107 "Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan"**

  Amendemen PSAK 109 ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual, seperti *tranche*. Amendemen 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 atau jumlah arus kas kontraktual.

- ***Amendment of PSAK 109 and PSAK 107 "Classification and Measurement of Financial Instruments"***

  *The amendment adds and clarifies provisions in PSAK 109 regarding the derecognition of financial liabilities and clarifies the assessment of cash flow characteristics for financial assets with environmental, social and governance (ESG)-linked features, financial assets with non-recourse features and contractually linked instruments, such as tranches. The amendment also modifies provisions in PSAK 107 related to disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adds provisions related to financial instruments with contractual terms that alter the timing or amount of contractual cash flow.*

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini:

*The adoption of the new standard is effective beginning January 1, 2027. Retrospective application is required, and so the comparative information for the financial year ending December 31, 2026 will be restated in accordance with this standard:*

- **PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan"**

  PSAK 118 menggantikan PSAK 201, mempertahankan banyak prinsip yang ada tetapi secara signifikan mengubah cara entitas melaporkan "laba atau rugi operasional." PSAK ini menetapkan struktur yang jelas untuk laporan laba rugi dengan

- ***PSAK 118 "Presentation and Disclosure in Financial Statements"***

  *PSAK 118 supersedes PSAK 201, retaining many existing principles but significantly changing how entities report "operating profit or loss." It establishes a defined structure for the statement of profit or loss, categorizing items into operating, investing, financing,*

mengelompokkan pos-pos ke dalam kategori operasi, investasi, pembiayaan, pajak penghasilan, dan operasi yang dihentikan. Standar ini mewajibkan pengungkapan tertentu, termasuk ukuran kinerja tetapan manajemen (UKTM), yang memungkinkan investor memahami bagaimana pandangan manajemen atas kinerja keuangan perusahaan dan bagaimana ukuran tersebut dibandingkan dengan ukuran yang didefinisikan dalam PSAK 118.

*income taxes and discontinued operations. The standard mandates specific disclosures, including management-defined performance measures (MPMs), allowing investors to understand management's view of the company's financial performance and how these measures compare to those defined in PSAK 118.*

Meskipun PSAK 118 tidak memengaruhi pengakuan atau pengukuran pos-pos dalam laporan keuangan, dampaknya terhadap penyajian dan pengungkapan diperkirakan akan sangat luas, terutama yang berkaitan dengan laporan kinerja keuangan dan penyediaan UKTM dalam laporan keuangan.

1) Meskipun adopsi PSAK 118 tidak akan berpengaruh pada laba bersih Bank, Bank mengharapkan pengelompokan pos pendapatan dan beban dalam laporan laba rugi ke dalam kategori baru akan memengaruhi cara perhitungan dan pelaporan laba operasi. Dari penilaian dampak garis besar yang dilakukan Bank, pos-pos berikut mungkin berpotensi memengaruhi laba operasi:
   a) Perbedaan nilai tukar yang saat ini digabungkan dalam pos 'pendapatan lain dan keuntungan/(kerugian) lain – neto' dalam laba operasi mungkin perlu dipisahkan, dengan beberapa keuntungan atau kerugian dari nilai tukar disajikan di bawah laba operasi.

   b) PSAK 118 memiliki persyaratan khusus mengenai kategori di mana keuntungan atau kerugian derivatif diakui – yaitu kategori yang sama dengan pendapatan dan beban yang dipengaruhi oleh risiko yang dikelola oleh derivatif tersebut. Meskipun Bank saat ini mengakui beberapa keuntungan atau kerugian dalam laba operasi dan lainnya dalam biaya keuangan, mungkin akan terjadi perubahan mengenai tempat di mana keuntungan atau kerugian tersebut diakui, dan Bank saat ini sedang mengevaluasi kebutuhan untuk melakukan perubahan.

2) Pos-pos yang disajikan dalam laporan keuangan utama mungkin akan berubah akibat penerapan konsep 'ringkasan terstruktur yang berguna' dan prinsip yang ditingkatkan mengenai agregasi dan disaggregasi. Selain itu, karena *goodwill* akan disajikan secara terpisah dalam laporan posisi keuangan, Bank akan memisahkan *goodwill* dan aset tidak berwujud lainnya serta menyajikannya secara terpisah dalam laporan posisi keuangan.
3) Bank tidak mengharapkan adanya perubahan signifikan dalam informasi yang saat ini diungkapkan dalam catatan, karena persyaratan untuk mengungkapkan informasi material tetap tidak berubah; namun, cara pengelompokan informasi tersebut mungkin berubah sebagai akibat dari prinsip agregasi/disaggregasi. Selain itu, akan ada pengungkapan baru yang signifikan yang diwajibkan untuk:
   (i) UKTM (Ukuran Kinerja Tetapan Manajemen);
   (ii) rincian jenis beban untuk pos-pos yang disajikan berdasarkan fungsi dalam kategori operasi laporan laba

*Even though PSAK 118 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular those related to the statement of financial performance and providing MPM within the financial statements.*

*1) Although the adoption of PSAK 118 will have no impact on the Bank's net profit, the Bank expects that grouping items of income and expenses in the statement of profit or loss into the new categories will impact how operating profit is calculated and reported. From the high-level impact assessment that the Bank has performed, the following items might potentially impact operating profit:*
   *a) Foreign exchange differences currently aggregated in the line item 'other income and other gains/(losses) – net' in operating profit might need to be disaggregated, with some foreign exchange gains or losses presented below operating profit.*

   *b) PSAK 118 has specific requirements on the category in which derivative gains or losses are recognized – which is the same category as the income and expenses affected by the risk that the derivative is used to manage. Although the Bank currently recognizes some gains or losses in operating profit and others in finance costs, there might be a change to where these gains or losses are recognized, and the Bank is currently evaluating the need for change.*

*2) The line items presented on the primary financial statements might change as a result of the application of the concept of 'useful structured summary' and the enhanced principles on aggregation and disaggregation. In addition, since goodwill will be required to be separately presented in the statement of financial position, the Bank will disaggregate goodwill and other intangible assets and present them separately in the statement of financial position.*
*3) The Bank does not expect there to be a significant change in the information that is currently disclosed in the notes because the requirement to disclose material information remains unchanged; however, the way in which the information is grouped might change as a result of the aggregation/ disaggregation principles. In addition, there will be significant new disclosures required for:*
   *(i) MPM (Management-defined Performance Measures);*
   *(ii) a break-down of the nature of expenses for line items presented by function in the operating category of the*

rugi – rincian ini hanya diperlukan untuk beberapa jenis beban tertentu; dan

(iii) untuk periode tahunan pertama penerapan PSAK 118, rekonsiliasi untuk setiap pos dalam laporan laba rugi antara angka yang telah disajikan ulang berdasarkan penerapan PSAK 118 dan angka yang sebelumnya disajikan berdasarkan PSAK 201.

4) Dari perspektif laporan arus kas, akan ada perubahan cara penyajian bunga diterima dan bunga dibayar. Bunga dibayar akan disajikan sebagai arus kas pendanaan dan bunga diterima akan disajikan sebagai arus kas investasi, yang merupakan perubahan dari penyajian saat ini sebagai bagian dari arus kas operasi.

*statement of profit or loss – this break-down is only required for certain nature expenses; and*

*(iii) for the first annual period of application of PSAK 118, a reconciliation for each line item in the statement of profit or loss between the restated amounts presented by applying PSAK 118 and the amounts previously presented applying PSAK 201.*

*4) From a cash flow statement perspective, there will be changes to how interest received and interest paid are presented. Interest paid will be presented as financing cash flows and interest received as investing cash flows, which is a change from current presentation as part of operating cash flows.*

# Suku Bunga Dasar Kredit (SBDK)

## *Basic Credit Interest Rate (SBDK)*

Berdasarkan POJK No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, transparansi Suku bunga Dasar Kredit (SBDK), sebagaimana telah diperbaharui melalui POJK No. 13 tahun 2024 tanggal 30 Juli 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit Bagi Bank Umum Konvensional, yang mewajibkan Bank untuk menyusun, mengumumkan dan menyampaikan SBDK. Hal ini bertujuan agar dapat meningkatkan tata kelola perusahaan dan mendorong persaingan yang sehat dalam industri perbankan.

*Pursuant to POJK No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports, transparency regarding the Prime Lending Rate (BLR), as amended by POJK No. 13 of 2024 dated July 30, 2024, regarding Transparency and Publication of the Base Lending Rate for Conventional Commercial Banks, which requires the Bank to prepare, announce, and disclose the PLR. This is intended to improve corporate governance and promote healthy competition within the banking industry.*

Informasi detail mengenai perubahan SBDK tersedia di kantor Bank dan dapat diakses melalui situs web resmi Bank di www.bankmaspion.co.id.

*Detailed information regarding changes to the SBDK is available at Bank branches and can be accessed via the Bank's official website at www.bankmaspion.co.id.*

Perhitungan SBDK didasarkan pada tiga komponen utama yaitu Harga Pokok Dana untuk Kredit (HPDK), biaya *overhead* yang dikeluarkan untuk kegiatan menghimpun dana dan penyaluran kredit, dan juga *profit margin* yang ditetapkan untuk aktivitas perkreditan. Berdasarkan POJK No. 13 tahun 2024, terdapat beberapa perubahan pada Rujukan Penyusunan SBDK serta penambahan pada segmentasi kredit dari yang semula 5 segmentasi menjadi 7 segmentasi kredit.

*The SBDK calculation is based on three main components: the Cost of Funds for Loans (HPDK), overhead costs incurred for fund mobilization and loan disbursement activities, and the profit margin set for lending activities. Pursuant to POJK No. 13 of 2024, there are several changes to the SBDK Calculation Guidelines, as well as an expansion of the credit segmentation from the original 5 segments to 7 credit segments.*

Berikut merupakan informasi SBDK per triwulan yang telah ditetapkan oleh Bank selama tahun 2025:

*The following is the quarterly SBDK information determined by the Bank for 2025:*

| Akhir Periode *End of Period* | Suku Bunga Dasar Kredit Rupiah *Base Interest Rate for Rupiah Loans* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Kredit Non UMKM *Non-MSME Loans* | | Kredit UMKM *MSME Loans* | | | KPR/KPA *KPR/KPA* | Non KPR/KPA *Non KPR/KPA* |
| | Korporasi *Corporate* | Ritel *Retail* | Menengah *Medium* | Ritel *Retail* | Mikro *Micro* | | |
| Triwulan I 2025 *Quarter I of 2025* | 7,26 | 7,40 | 7,97 | 7,97 | 7,97 | 7,97 | 7,97 |
| Triwulan II 2025 *Quarter II of 2025* | 7,23 | 7,57 | 8,06 | 8,06 | 8,06 | 8,06 | 8,06 |
| Triwulan III 2025 *Quarter III of 2025* | 7,27 | 7,61 | 8,09 | 8,09 | 8,09 | 8,09 | 8,09 |
| Triwulan IV 2025 *Quarter IV of 2025* | 6,89 | 7,23 | 7,97 | 7,97 | 7,97 | 7,71 | 7,71 |

# Perubahan Peraturan Perundang-Undangan
## *Regulatory Changes*

Pada tahun 2025, tidak terdapat perubahan peraturan perundang-undangan yang memiliki dampak signifikan pada kinerja bisnis Bank.

*In 2025, there were no regulatory changes that has significant impact to the Bank's business performance.*

# 06 Tinjauan Pendukung Bisnis

*Business Supporting Review*

BANK MASPION



# Sumber Daya Manusia
## *Human Resources* [GRI 3-3]

Dalam menghadapi dinamika industri perbankan yang terus bergerak cepat, Bank Maspion memandang sumber daya manusia sebagai penggerak utama transformasi dan pertumbuhan berkelanjutan. Oleh karena itu, pengelolaan SDM tidak hanya difokuskan pada pemenuhan kebutuhan organisasi saat ini, tetapi juga diarahkan untuk membangun kesiapan menghadapi tantangan masa depan. Bank Maspion menanamkan budaya kerja yang adaptif, kolaboratif, dan terbuka terhadap perubahan, sehingga setiap insan Bank terdorong untuk terus belajar, berkembang, dan meningkatkan kapasitas diri.

*In navigating the increasingly dynamic banking industry, Bank Maspion views its people as the primary drivers of transformation and sustainable growth. Therefore, human capital management is not merely focused on meeting today's organizational needs, but also on building long-term readiness for future challenges. The Bank fosters a work culture that is adaptive, collaborative, and open to change, encouraging every employee to continuously learn, grow, and enhance their capabilities.*

Pendekatan tersebut diwujudkan melalui pengelolaan talenta yang terstruktur, mulai dari proses rekrutmen yang selektif, pengembangan kompetensi yang berkesinambungan, hingga penerapan sistem manajemen kinerja yang mendorong pencapaian terbaik. Dengan fondasi ini, Bank Maspion membangun organisasi yang tidak hanya tangguh dalam merespons perubahan, tetapi juga proaktif dalam menangkap peluang. Perseroan meyakini bahwa kekuatan tim yang solid dan berdaya saing tinggi merupakan kunci untuk menjaga keberlanjutan kinerja serta memperkuat posisi Bank Maspion di tengah persaingan industri perbankan yang semakin kompetitif.

*This approach is implemented through a structured talent management framework, encompassing selective recruitment, continuous competency development, and a performance management system that promotes high achievement. With this foundation, Bank Maspion builds an organization that is not only resilient in responding to change, but also proactive in capturing emerging opportunities. The Bank believes that a strong, high-performing team is essential to sustaining long-term performance and strengthening Bank Maspion's competitive position in the increasingly competitive banking industry.*

### Rekrutmen

Dalam memastikan keberlanjutan pertumbuhan bisnis, Bank Maspion menempatkan proses rekrutmen sebagai pintu masuk utama dalam membangun organisasi yang tangguh dan relevan dengan dinamika industri. Rekrutmen tidak hanya dipandang sebagai pemenuhan kebutuhan posisi, melainkan sebagai proses strategis untuk menanamkan nilai, memperkuat budaya kerja, dan menyiapkan kapabilitas jangka panjang Perseroan. Oleh karena itu, setiap tahapan seleksi dirancang untuk menjaring individu yang tidak hanya kompeten secara teknis, tetapi juga selaras dengan arah strategis dan nilai-nilai Bank.

### *Recruitment*

*To ensure sustainable business growth, Bank Maspion positions recruitment as the main gateway to building a resilient and future-ready organization. Recruitment is not merely about filling vacancies, but is viewed as a strategic process to instill values, strengthen corporate culture, and develop long-term organizational capabilities. Accordingly, every stage of the selection process is designed to identify individuals who are not only technically competent, but also aligned with the Bank's strategic direction and core values.*

Dalam pelaksanaannya, Bank Maspion secara konsisten menjunjung tinggi prinsip:

- Keadilan dan kesetaraan kesempatan bagi seluruh kandidat,
- Transparansi dan objektivitas dalam proses seleksi, serta
- Kepatuhan terhadap ketentuan dan regulasi yang berlaku.

*In its implementation, Bank Maspion consistently upholds the following principles:*

- *Fairness and equal opportunity for all candidates,*
- *Transparency and objectivity throughout the selection process, and*
- *Full compliance with applicable regulations.*

Sejalan dengan itu, Bank juga mendorong penerapan prinsip inklusivitas dan keberagaman sebagai fondasi dalam membangun lingkungan kerja yang kaya perspektif, terbuka terhadap gagasan baru, dan kondusif bagi lahirnya inovasi.

*At the same time, the Bank promotes inclusivity and diversity as key foundations in building a workplace that embraces different perspectives, encourages new ideas, and supports continuous innovation.*

Pendekatan rekrutmen ini diyakini tidak hanya memperkuat kualitas layanan kepada nasabah, tetapi juga menciptakan ekosistem kerja yang mendorong karyawan untuk terus berkembang dan berkontribusi secara optimal. Dengan demikian, proses rekrutmen menjadi bagian integral dari upaya Bank Maspion dalam membangun tim yang solid, adaptif, dan berorientasi pada kinerja jangka panjang.

*This recruitment approach is believed to strengthen service quality for customers while creating a work environment that motivates employees to grow and contribute at their best. In this way, recruitment becomes an integral part of Bank Maspion's efforts to build a strong, adaptive, and performance-driven team.*

Secara umum, proses rekrutmen di Bank Maspion dilakukan melalui dua jalur utama:

1. *Internal Sourcing*
   *Internal sourcing* merupakan upaya pengembangan dan optimalisasi

*In general, Bank Maspion's recruitment process is carried out through two main channels:*

1. *Internal Sourcing*
   *Internal sourcing focuses on developing and optimizing talent*

talenta dari dalam organisasi melalui proses identifikasi, rotasi, dan promosi jabatan. Pendekatan ini bertujuan untuk:
- Memberikan kesempatan pengembangan karier yang lebih luas bagi karyawan,
- Meningkatkan motivasi dan loyalitas, serta
- Memastikan keberlanjutan kinerja melalui pemanfaatan talenta yang telah memahami budaya, nilai, dan proses bisnis Bank.

2. *External Sourcing*
   *External sourcing* dilakukan melalui perekrutan kandidat dari luar Bank guna memperkaya kapabilitas organisasi. Proses ini dilaksanakan melalui berbagai kanal, antara lain:
   - Situs resmi Bank dan *platform* profesional seperti LinkedIn,
   - *Job fair*, serta
   - Referensi dan jaringan internal karyawan.

Pendekatan ini memungkinkan Bank Maspion untuk mengakses *talent pool* yang lebih luas serta menghadirkan perspektif dan keahlian baru yang mendukung akselerasi transformasi dan inovasi.

Kombinasi antara *internal* dan *external sourcing* menjadi strategi yang saling melengkapi dalam menjaga keseimbangan antara penguatan talenta internal dan penyegaran kapabilitas eksternal. Melalui proses rekrutmen yang terarah dan terukur, Bank Maspion berkomitmen untuk membangun sumber daya manusia yang unggul, inklusif, dan siap mendorong pertumbuhan Perseroan secara berkelanjutan.

*from within the organization through identification, rotation, and promotion. This approach aims to:*
- *Provide broader career development opportunities for employees,*
- *Enhance motivation and loyalty, and*
- *Ensure business continuity by leveraging talents who already understand the Bank's culture, values, and business processes.*

2. *External Sourcing*
   *External sourcing is conducted by recruiting candidates from outside the Bank to enrich the organization's capabilities. This process is carried out through various channels, including:*
   - *The Bank's official website and professional platforms such as LinkedIn,*
   - *Job fairs, and*
   - *Employee referrals and internal networks.*

*This approach enables Bank Maspion to access a wider talent pool and bring in fresh perspectives and new expertise to support transformation and innovation.*

*The combination of internal and external sourcing forms a complementary strategy to maintain a healthy balance between developing internal talents and refreshing external capabilities. Through a structured and well-governed recruitment process, Bank Maspion is committed to building superior, inclusive, and future-ready human capital to drive sustainable growth.*

## Profil SDM [OJK C3][GRI 2-7, 405-1]

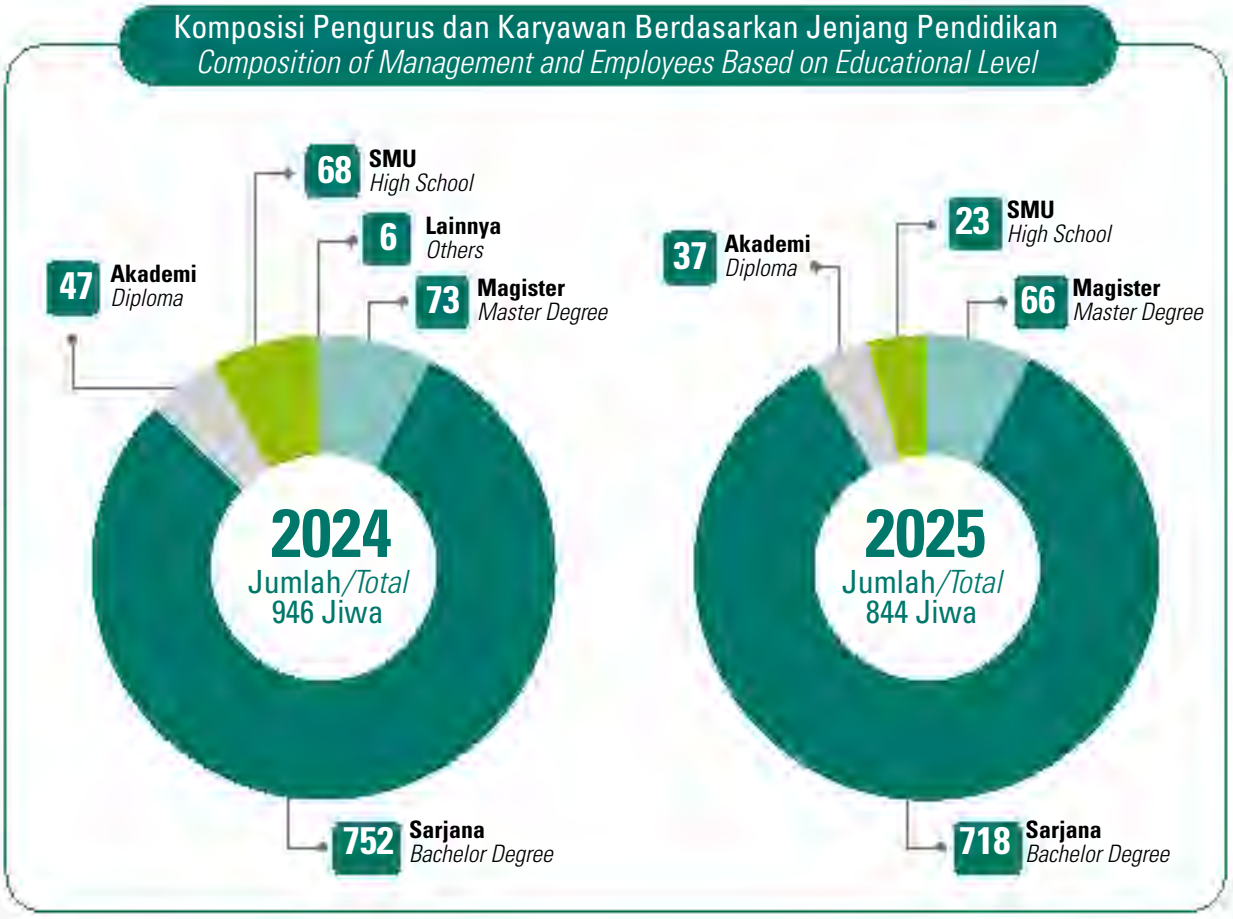
Jumlah Pengurus dan Karyawan Bank per akhir Desember 2024 dan Desember 2025 tercatat masing-masing sebanyak 946 orang dan 844 orang.

## *HR Profile* [OJK C3][GRI 2-7, 405-1]

*The number of bank executives and employees at the end of December 2024 and December 2025 was recorded at 946 and 844, respectively.*

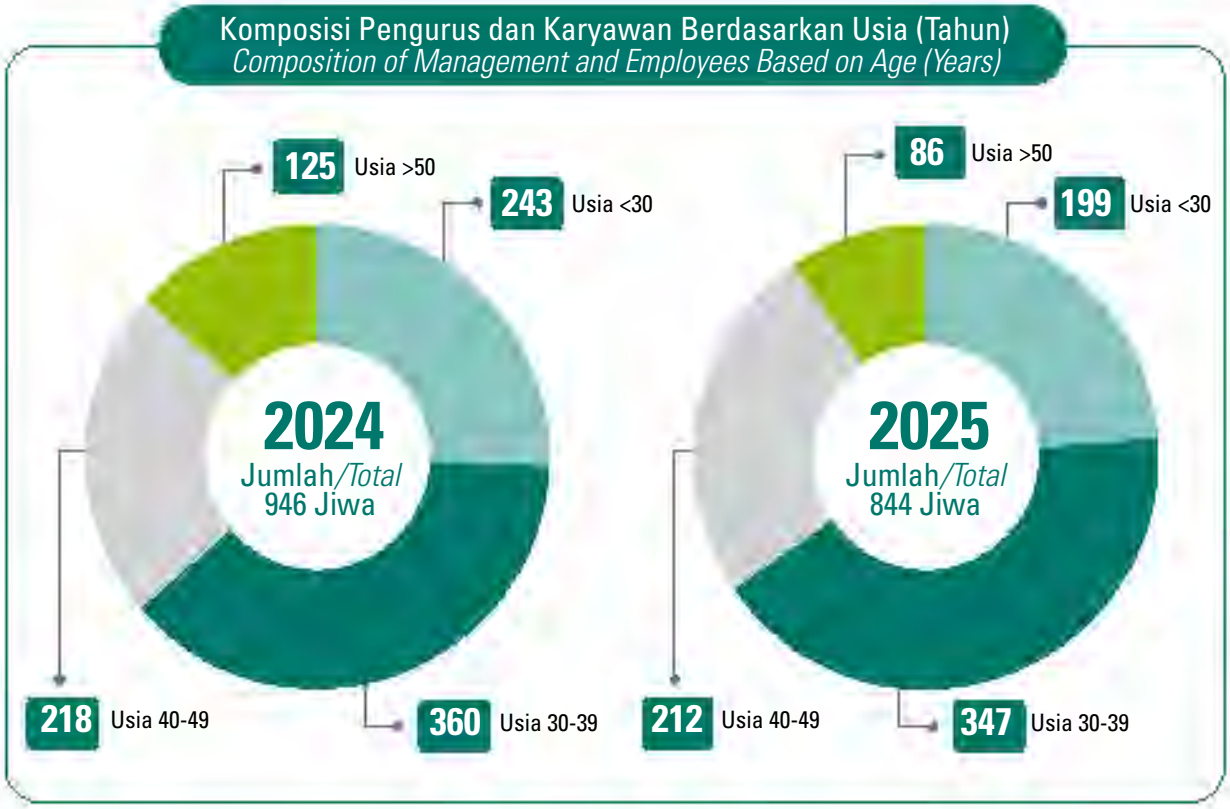
**Komposisi Pengurus dan Karyawan Berdasarkan Jenjang Pendidikan**
*Composition of Management and Employees Based on Educational Level*

| | Magister *Master Degree* | Sarjana *Bachelor Degree* | Akademi *Diploma* | SMU *High School* | Lainnya *Others* | Jumlah *Total* |
|---|---|---|---|---|---|---|
| 31 Desember 2025 *December 31, 2025* | 66 | 718 | 37 | 23 | - | 844 |
| 31 Desember 2024 *December 31, 2024* | 73 | 752 | 47 | 68 | 6 | 946 |



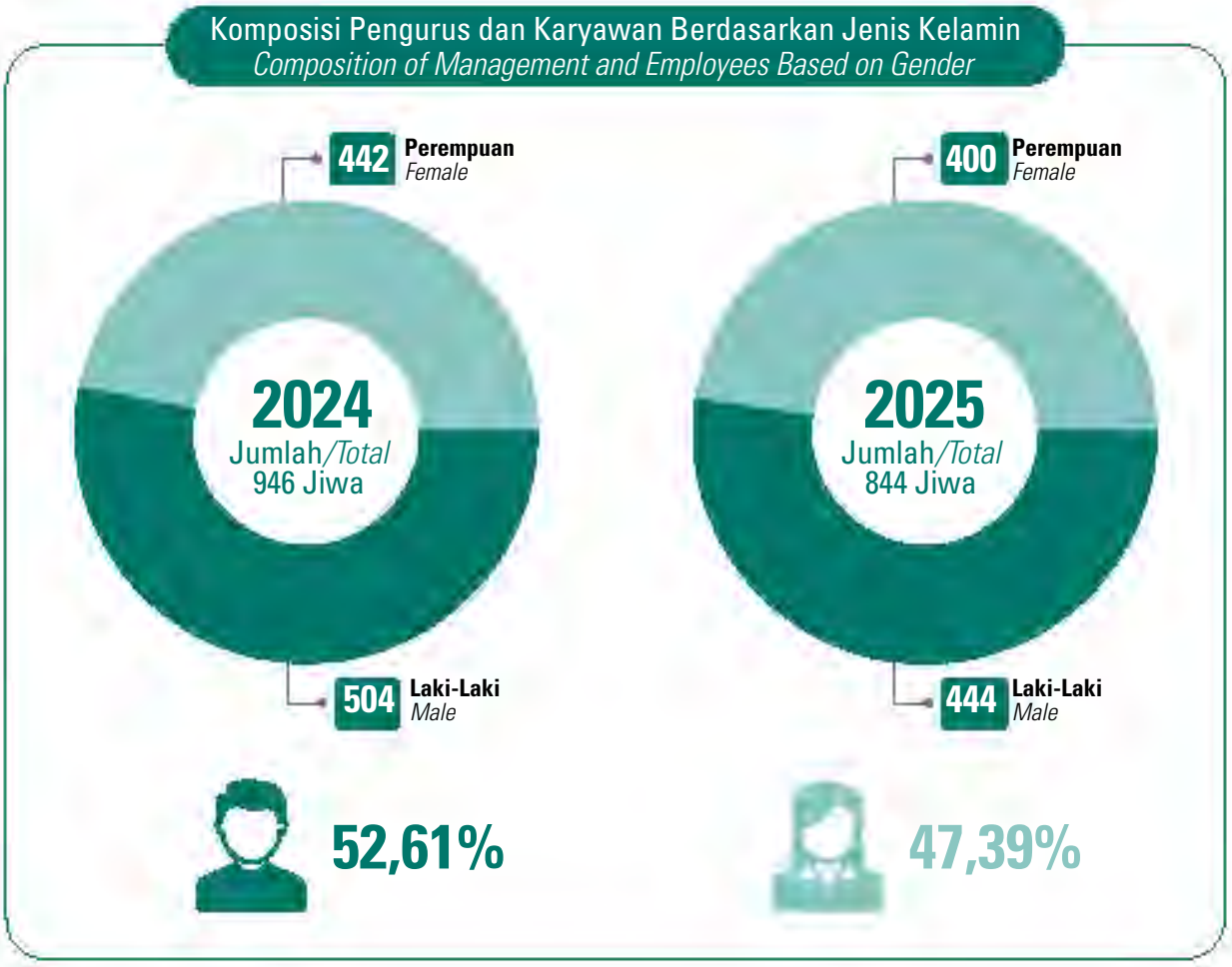
**Komposisi Pengurus dan Karyawan Berdasarkan Usia (Tahun)**
*Composition of Management and Employees Based on Age (Years)*

| | < 30 | 30 – 39 | 40 - 49 | ≥ 50 | Jumlah Total |
|---|---|---|---|---|---|
| 31 Desember 2025<br>*December 31, 2025* | 199 | 347 | 212 | 86 | 844 |
| 31 Desember 2024<br>*December 31, 2024* | 243 | 360 | 218 | 125 | 946 |



**Komposisi Pengurus dan Karyawan Berdasarkan Jenis Kelamin**
*Composition of Management and Employees Based on Gender*

| | Laki-Laki *Male* | Perempuan *Female* | Jumlah *Total* |
|---|---|---|---|
| 31 Desember 2025 *December 31, 2025* | 444 | 400 | 844 |
| 31 Desember 2024 *December 31, 2024* | 504 | 442 | 946 |



**Komposisi Pengurus dan Karyawan Berdasarkan Status Kepegawaian** [GRI 2-8]
*Composition of Management and Employees Based on Employment Status*

| | Tetap *Permanent* | Tidak Tetap *Temporary* | Jumlah *Total* |
|---|---|---|---|
| 31 Desember 2025 *December 31, 2025* | 812 | 32 | 844 |
| 31 Desember 2024 *December 31, 2024* | 915 | 31 | 946 |

[S-04]

| Uraian *Description* | 2025 | |
|---|---|---|
| Jumlah Pegawai Tidak Tetap/Kontrak/yang Dipegang oleh Kontraktor dan/atau Konsultan *Number of Non-permanent Employees/Contracts/ Held by Contractors and/or Consultants* | 32 orang/*employees* | 3,8% [dari total pegawai \| *of the total number of employees*] |
| | **2024** | |
| | 31 orang/*employees* | 3,27% [dari total pegawai \| *of the total number of employees*] |

**Komposisi Pengurus dan Karyawan Berdasarkan Jenjang Jabatan**
*Composition of Management and Employees Based on Job Level*

| | Pengurus *Governance* | Pejabat Eksekutif *Executive Officer* | Non-Pejabat Eksekutif *Non-Executive Officer* | Jumlah *Total* |
|---|---|---|---|---|
| 31 Desember 2025 *December 31, 2025* | 10 | 51 | 783 | 844 |
| 31 Desember 2024 *December 31, 2024* | 10 | 57 | 879 | 946 |

## Pengembangan Kompetensi Karyawan

Di tengah akselerasi perubahan industri perbankan, Bank Maspion memandang penguatan kompetensi karyawan sebagai fondasi utama dalam menjaga keberlanjutan kinerja dan daya saing Perseroan. Pengembangan SDM tidak hanya diarahkan untuk menjawab kebutuhan saat ini, tetapi juga untuk mempersiapkan insan Bank agar mampu beradaptasi terhadap transformasi teknologi, perubahan regulasi, serta dinamika ekspektasi nasabah di masa depan.

Untuk mewujudkan hal tersebut, Bank Maspion secara konsisten mengimplementasikan berbagai program pembelajaran yang terstruktur dan berkelanjutan, mencakup penguatan kapabilitas teknis perbankan sekaligus pengembangan kompetensi perilaku dan kepemimpinan. Pendekatan ini diyakini mampu membentuk sumber daya manusia yang tidak hanya andal dalam menjalankan fungsi operasional, tetapi juga memiliki pola pikir yang adaptif, kolaboratif, dan berorientasi pada solusi.

Investasi berkelanjutan dalam pengembangan kompetensi ini menjadi bagian dari upaya Bank Maspion dalam membangun organisasi pembelajar (*learning organization*), di mana setiap individu didorong untuk terus meningkatkan kapasitas diri dan berkontribusi secara optimal terhadap pencapaian tujuan jangka panjang Perseroan.

Sepanjang tahun 2025, Bank telah menyelenggarakan pengembangan SDM melalui 514 topik seminar dan pelatihan dengan total 3.416,15 jam sesi pelatihan, yang dilaksanakan baik secara luring (tatap muka) maupun daring (*online learning*). Program pelatihan tersebut disampaikan oleh fasilitator internal maupun eksternal.

## *Employee Competency Development*

*Amid the accelerating changes in the banking industry, Bank Maspion views the strengthening of employee competencies as a key foundation for sustaining performance and maintaining long-term competitiveness. Human capital development is not only designed to address current needs, but also to prepare the Bank's people to adapt to technological transformation, regulatory developments, and the evolving expectations of customers.*

*To achieve this, Bank Maspion consistently implements structured and continuous learning programs that cover both technical banking capabilities and behavioral and leadership competencies. This approach is expected to shape human capital that is not only operationally reliable, but also adaptive, collaborative, and solution-oriented.*

*This ongoing investment in competency development is an integral part of Bank Maspion's effort to build a learning organization, where every individual is encouraged to continuously enhance their capabilities and contribute optimally to the achievement of the Company's long-term objectives.*

*Throughout 2025, the Bank conducted human capital development programs through 514 training and seminar topics, totaling 3,416.15 hours of training sessions, delivered through both in-person (offline) and online learning methods. These programs were facilitated by both internal and external instructors.*

Adapun ruang lingkup pelatihan yang diberikan antara lain mencakup:
- Pengembangan *soft skills* dan kompetensi teknis,
- Program kepemimpinan (*leadership*), dan
- Program sertifikasi bagi karyawan yang menempati fungsi atau jabatan tertentu.

*The training programs covered, among others:*
- *Soft skills and technical competencies,*
- *Leadership development programs, and*
- *Certification programs for employees in specific functions or positions.*

Program pelatihan ini diberikan secara menyeluruh kepada:
- Manajemen (Direksi dan Dewan Komisaris),
- Pejabat Eksekutif, serta
- Seluruh karyawan Bank sesuai dengan kebutuhan pengembangan masing-masing fungsi.

*These programs were provided to:*
- *Management (Board of Directors and Board of Commissioners),*
- *Executive Officers, and*
- *Employees across the organization based on functional development needs.*

Selain pelatihan internal, Bank juga secara aktif mengikuti berbagai kegiatan sosialisasi yang diselenggarakan oleh Otoritas Jasa Keuangan (OJK), antara lain:
1. Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK SDBK
2. Sosialisasi APOLO OJK Modul Laporan Insidental Perbankan
3. Webinar *How to Achieve Peak Performance in* 2025
4. Webinar Penyegaran Emiten Perusahaan Publik POJK No 15 tahun 2022 dan POJK No 29 tahun 2023 Tentang Aksi Korporasi
5. *Workshop* SIPEDULI untuk Laporan Inklusi dan Literasi Keuangan
6. Rapat Dengar Pendapat Rancangan POJK Transparansi dan Publikasi Laporan Bank
7. Webinar Sosialisasi POJK No. 45 Tahun 2024 tentang Pengembangan dan penguatan Emiten dan Perusahaan Publik
8. Webinar Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan
9. *Workshop* Penerapan *Climate Risk Management and Scenario Analysis*
10. Webinar *Outlook* Ekonomi dan Keuangan di Tahun 2025
11. Sosialisasi Peraturan Otoritas Jasa Keuangan Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui SIPELAKU dan Mekanisme Penggunaan SIPELAKU
12. Webinar Sosialisasi Taksonomi Untuk Keuangan Berkelanjutan Indoesia
13. Webinar Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan
14. Forum Penguatan Fungsi GRC terkait Penerapan *Internal Control over Financial Reporting* dalam rangka penguatan Sektor Jasa Keuangan
15. Webinar Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime*
16. Webinar *Sustainability Accounting and Reporting in the Financial Services Sector*

*In addition to internal programs, the Bank also actively participated in various socialization programs organized by the Financial Services Authority (OJK), including:*
1. *Socialization of Procedures for Reporting and Publishing Basic Credit Interest Rates in accordance with POJK SDBK*
2. *Socialization of APOLO OJK Banking Incident Report Module*
3. *Webinar on How to Achieve Peak Performance in 2025*
4. *Webinar on Refresher Course for Public Company Issuers POJK No. 15 of 2022 and POJK No. 29 of 2023 on Corporate Actions*
5. *SIPEDULI Workshop on Financial Inclusion and Literacy Reports*
6. *Hearing Meeting on the Draft POJK on Transparency and Publication of Bank Reports*
7. *Webinar on the Dissemination of POJK No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies*
8. *Webinar on the Role of GRC in Enhancing Investor Confidence and Financial Sector Stability*
9. *Workshop on the Application of Climate Risk Management and Scenario Analysis*
10. *Webinar on the Economic and Financial Outlook for 2025*
11. *Socialization of Financial Services Authority Regulation No. 28 of 2024 concerning the Management of Actor Track Record Information through SIPELAKU and the Mechanism for Using SIPELAKU*
12. *Webinar on the Socialization of Taxonomy for Sustainable Finance in Indonesia*
13. *Webinar on the Role of GRC in Enhancing Investor Confidence and Financial Sector Stability*
14. *Forum on Strengthening GRC Functions related to the Implementation of Internal Control over Financial Reporting in order to strengthen the Financial Services Sector*
15. *Webinar on Raising Awareness of Criminal Risks related to Investment Fraud and Green Financial Crime*
16. *Webinar on Sustainability Accounting and Reporting in the Financial Services Sector*

Berikut beberapa contoh kegiatan pelatihan, sosialisasi, dan seminar yang dilaksanakan sepanjang tahun 2025:
1. Regulasi dan Kepatuhan
   - Sosialisasi dan refreshment terkait berbagai Peraturan Otoritas Jasa Keuangan (POJK), termasuk POJK No.45 Tahun 2024, POJK No.15 Tahun 2024, POJK No.12 Tahun 2024, dan POJK terkait transparansi serta pelaporan bank.
   - Sosialisasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), termasuk *mandatory training* dan

*Below are some examples of training, socialization, and seminar activities conducted throughout 2025:*
1. *Regulations and Compliance*
   - *Socialization and refreshment related to various Financial Services Authority Regulations (POJK), including POJK No.45 of 2024, POJK No.15 of 2024, POJK No.12 of 2024, and POJK related to transparency and bank reporting.*
   - *Socialization of Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF), including mandatory training*

peningkatan *awareness* terhadap risiko TPPU/TPPT.
- Sosialisasi Anti Penyuapan, *Anti Fraud*, serta penanganan transaksi mencurigakan dan *screening sanction list*.
- *Workshop* dan sosialisasi integritas pelaporan keuangan, *internal control over financial reporting* (ICoFR), serta kebijakan akuntansi dan pelaporan bank.
- Sosialisasi terkait perlindungan konsumen, pengaduan nasabah, dan transparansi informasi perbankan.

2. Keuangan dan Perbankan
   - Pelatihan dan *workshop* terkait analisis kredit, proses kredit *corporate* dan *commercial*, serta pengelolaan kredit bermasalah.
   - Pelatihan *treasury* dan transaksi keuangan, termasuk *Treasury Dealer certification, treasury process*, dan transaksi pasar uang.
   - Pelatihan terkait *trade finance, cash management, funding products,* serta layanan pembayaran dan sistem transaksi perbankan.
   - *Workshop* terkait pengelolaan rasio keuangan perbankan, seperti BMPK, likuiditas, dan penguatan stabilitas sistem keuangan.
   - Seminar dan forum diskusi terkait perkembangan pasar keuangan, *bullion bank, repo market,* serta stabilitas sektor jasa keuangan.

3. Keberlanjutan dan ESG
   - Webinar dan *workshop* terkait *ESG reporting, sustainability reporting*, serta implementasi standar keberlanjutan seperti IFRS *Sustainability Standards* dan GRI.
   - Pelatihan terkait *climate risk management, scenario analysis*, dan strategi dekarbonisasi dalam sektor keuangan.
   - Sosialisasi taksonomi keuangan berkelanjutan dan pengelolaan emisi GRK dalam industri keuangan.
   - *Workshop* terkait pengukuran dampak program CSR menggunakan pendekatan SROI.

4. Teknologi Informasi dan Keamanan Siber
   - Pelatihan dan *awareness* terkait *cybersecurity, cyber hygiene, phishing awareness*, serta keamanan sistem informasi.
   - *Workshop* dan pelatihan IT *project management, software quality management,* serta digital transformation dalam operasional perbankan.
   - Pelatihan terkait *data protection, data loss prevention*, serta pengelolaan data pribadi.
   - *Knowledge sharing* terkait *data center, cloud services, AI adoption*, dan *data analytic*s dalam industri perbankan.

5. *Soft Skills* dan Pengembangan Profesional
   - *Program English Development Program* untuk berbagai tingkat kemampuan.
   - Pelatihan *communication skills, impactful presentation skills, marketing communication*, dan *customer experience*.
   - Program pengembangan *leadership* dan manajemen SDM, termasuk SPARK *Leadership Development Program* dan *HR professional certification*.

*and increased awareness of TPPU/TPPT risks.*
- *Socialization of Anti-Bribery, Anti-Fraud, as well as handling of suspicious transactions and screening sanction lists.*
- *Workshops and dissemination of information on financial reporting integrity, internal control over financial reporting (ICoFR), and accounting and bank reporting policies.*
- *Dissemination of information related to consumer protection, customer complaints, and banking information transparency.*

*2. Finance and Banking*
- *Training and workshops related to credit analysis, corporate and commercial credit processes, and non-performing loan management.*
- *Training on treasury and financial transactions, including Treasury Dealer certification, treasury processes, and money market transactions.*
- *Training on trade finance, cash management, funding products, as well as payment services and banking transaction systems.*
- *Workshops on managing banking financial ratios, such as BMPK, liquidity, and strengthening financial system stability.*
- *Seminars and discussion forums related to financial market developments, bullion banks, the repo market, and the stability of the financial services sector.*

*3. Sustainability and ESG*
- *Webinars and workshops related to ESG reporting, sustainability reporting, and the implementation of sustainability standards such as IFRS Sustainability Standards and GRI.*
- *Training related to climate risk management, scenario analysis, and decarbonization strategies in the financial sector.*
- *Socialization of sustainable finance taxonomy and GHG emissions management in the financial industry.*
- *Workshops related to measuring the impact of CSR programs using the SROI approach.*

*4. Information Technology and Cyber Security*
- *Training and awareness related to cybersecurity, cyber hygiene, phishing awareness, and information system security.*
- *Workshops and training on IT project management, software quality management, and digital transformation in banking operations.*
- *Training related to data protection, data loss prevention, and personal data management.*
- *Knowledge sharing related to data centers, cloud services, AI adoption, and data analytics in the banking industry.*

*5. Soft Skills and Professional Development*
- *English Development Program for various skill levels.*
- *Training in communication skills, impactful presentation skills, marketing communication, and customer experience.*
- *Leadership and HR management development programs, including the SPARK Leadership Development Program and HR professional certification.*

- *Workshop* terkait *self-branding*, *personal branding*, dan peningkatan produktivitas kerja.

6. Manajemen Risiko dan *Fraud Awareness*
   - Pelatihan dan sertifikasi Manajemen Risiko berbagai jenjang serta *refreshment* terkait implementasinya.
   - *Workshop* terkait *Enterprise Risk Management* (ERM), *risk culture,* serta *risk appetite* dalam sektor keuangan.
   - Pelatihan *fraud awareness, fraud auditing*, dan investigasi kejahatan keuangan.
   - *Workshop* terkait identifikasi transaksi keuangan mencurigakan dan penguatan pengendalian internal.

7. Operasional dan Transformasi Bisnis
   - *Workshop* terkait strategi transformasi bisnis, penguatan proses kredit, dan peningkatan efektivitas operasional bank.
   - Pelatihan terkait *business continuity management, operational risk reporting,* dan *incident reporting*.
   - Sosialisasi terkait perubahan kebijakan internal, SOP operasional, serta proses bisnis perbankan.
   - *Workshop* terkait digitalisasi proses bisnis dan optimalisasi layanan perbankan.

8. *Team Building* dan Pengembangan Organisasi
   - Kegiatan team building untuk berbagai divisi dan kantor cabang guna memperkuat kolaborasi dan sinergi tim.
   - Program *mentoring, coaching clinic*, serta *knowledge sharing* antar unit kerja.
   - Kegiatan penguatan budaya organisasi, *alignment* bisnis, dan peningkatan *engagement* karyawan.

- *Workshops on self-branding, personal branding, and increasing work productivity.*

6. *Risk Management and Fraud Awareness*
   - *Risk Management training and certification at various levels as well as refreshment courses on its implementation.*
   - *Workshops on Enterprise Risk Management (ERM), risk culture, and risk appetite in the financial sector.*
   - *Training on fraud awareness, fraud auditing, and financial crime investigation.*
   - *Workshops on identifying suspicious financial transactions and strengthening internal controls.*

7. *Operations and Business Transformation*
   - *Workshops on business transformation strategies, strengthening credit processes, and improving bank operational effectiveness.*
   - *Training on business continuity management, operational risk reporting, and incident reporting.*
   - *Socialization of changes in internal policies, operational SOPs, and banking business processes.*
   - *Workshops on business process digitization and banking service optimization.*

8. *Team Building and Organizational Development*
   - *Team building activities for various divisions and branch offices to strengthen team collaboration and synergy.*
   - *Mentoring programs, coaching clinics, and knowledge sharing between work units.*
   - *Activities to strengthen organizational culture, business alignment, and increase employee engagement.*

# Teknologi Informasi
## *Information Technology*

**Visi TI**
*IT Vision*

Mendukung visi Bank dengan menyediakan *platform* teknologi yang unggul, aman, dan inovatif untuk mencapai pertumbuhan berkelanjutan — sejalan dengan visi Bank untuk menjadi bank pilihan yang berkelanjutan dengan konektivitas regional yang tumbuh bersama Nasabah.

*Supporting the Bank's vision by providing a superior, secure, and innovative technology platform to achieve sustainable growth — in line with the Bank's vision to become a sustainable bank of choice with regional connectivity that grows alongside its customers.*

## Peran Strategis Teknologi Informasi

Teknologi Informasi (TI) telah menjadi elemen strategis dalam industri perbankan, tidak hanya sebagai pendukung operasional, tetapi juga sebagai penggerak utama dalam inovasi layanan dan transformasi bisnis. Perkembangan teknologi digital yang pesat telah mengubah ekspektasi nasabah terhadap layanan keuangan, sehingga Bank dituntut untuk memberikan solusi yang aman, cepat, dan relevan. Selain itu, regulasi perbankan yang semakin kompleks, termasuk

## *The Strategic Role of Information Technology*

*Information Technology (IT) has become a strategic element in the banking industry, not only as an operational support, but also as a key driver of service innovation and business transformation. Rapid developments in digital technology have changed customer expectations of financial services, requiring the Bank to provide secure, fast, and relevant solutions. In addition, increasingly complex banking regulations, including requirements for cybersecurity, customer data*

persyaratan dalam penerapan keamanan siber, pengelolaan data nasabah, dan efisiensi proses operasional, memerlukan pendekatan teknologi yang proaktif dan adaptif.

*management, and operational process efficiency, require a proactive and adaptive technological approach.*

Dalam konteks Rencana Korporasi Bank 2025–2029 dan Rencana Bisnis Bank (RBB) 2026–2028, TI memainkan peran penting dalam mendukung pencapaian visi Bank untuk "Menjadi bank pilihan yang berkelanjutan dengan konektivitas regional yang tumbuh bersama Anda." Misi TI disusun untuk meningkatkan efisiensi operasional dan keandalan teknologi melalui modernisasi infrastruktur, mengembangkan solusi teknologi inovatif berbasis *cloud computing*, big data, dan *artificial intelligence*, mengelola risiko dan keamanan secara proaktif, menyediakan layanan digital yang unggul, serta memastikan kepatuhan terhadap regulasi termasuk AML, perlindungan data nasabah, dan tata kelola TI.

*In the context of the Bank's 2025–2029 Corporate Plan and 2026–2028 Business Plan (RBB), IT plays a crucial role in supporting the Bank's vision to "Be the sustainable bank of choice with regional connectivity that grows with you." The IT mission is designed to improve operational efficiency and technology reliability through infrastructure modernization, developing innovative technology solutions based on cloud computing, big data, and artificial intelligence, proactively managing risk and security, providing superior digital services, and ensuring compliance with regulations including AML, customer data protection, and IT governance.*

Strategi TI dibangun di atas prinsip kepatuhan regulasi, transformasi digital berorientasi nasabah, keamanan sebagai prioritas utama, efisiensi operasional melalui modernisasi infrastruktur, pengambilan keputusan berbasis data, serta inovasi berkelanjutan dalam ekosistem pembayaran digital. Untuk mewujudkan visi dan misi tersebut, Rencana Strategis TI mengelompokkan inisiatif ke dalam sembilan pilar fokus prioritas sebagaimana diuraikan pada bagian Rencana Pengembangan Teknologi Informasi ke Depan.

*The IT strategy is built on the principles of regulatory compliance, customer-oriented digital transformation, security as a top priority, operational efficiency through infrastructure modernization, data-driven decision making, and continuous innovation in the digital payment ecosystem. To realize this vision and mission, the IT Strategic Plan groups initiatives into nine priority focus pillars as outlined in the Future Information Technology Development Plan section.*

## Pelaksanaan dan Pencapaian TI Tahun 2025

## *IT Implementation and Achievements in 2025*

Tahun 2025 merupakan tahun yang menentukan bagi Divisi TI. Dengan memanfaatkan keahlian dari jaringan regional, Bank menjalankan siklus perencanaan, penyesuaian, dan eksekusi yang mencerminkan kedewasaan organisasi TI dalam merespons dinamika bisnis dan regulasi.

*The year 2025 will be a decisive year for the IT Division. Leveraging expertise from its regional network, the Bank will implement a cycle of planning, adjustment, and execution that reflects the maturity of the IT organization in responding to business and regulatory dynamics.*

### Perencanaan dan Penyesuaian Strategis

### *Strategic Planning and Adjustment*

Pada awal tahun 2025, Bank menetapkan tujuh fokus utama pengembangan TI yang dirancang untuk mendukung pertumbuhan bisnis, menghadirkan layanan yang aman dan terpercaya, serta memastikan keberlanjutan operasional: (1) *Infrastructure Optimization* untuk penguatan infrastruktur guna mendukung skalabilitas dan keandalan operasional; (2) *Cyber Security Enhancement* untuk melindungi data nasabah dan sistem Bank dari ancaman siber yang terus berkembang; (3) Pengembangan Fundamental Bank untuk memastikan kelangsungan dan daya saing sistem inti perbankan; (4) *Data-Driven Enablement* untuk mendukung pengambilan keputusan berbasis data yang lebih cepat dan akurat; (5) *Regulatory Compliance* untuk pemenuhan kepatuhan termasuk penguatan sistem anti-pencucian uang, perlindungan data, dan standar akuntansi; (6) *Revenue Generation* untuk meningkatkan pendapatan melalui inovasi layanan digital dan integrasi ekosistem pembayaran; serta (7) *Ops Efficiency & Risk Mitigation* untuk efisiensi operasional dan pengelolaan risiko secara proaktif.

*At the beginning of 2025, the Bank established seven key IT development focuses designed to support business growth, deliver secure and reliable services, and ensure operational sustainability: (1) Infrastructure Optimization to strengthen infrastructure to support scalability and operational reliability; (2) Cyber Security Enhancement to protect customer data and Bank systems from evolving cyber threats; (3) Fundamental Bank Development to ensure the continuity and competitiveness of core banking systems; (4) Data-Driven Enablement to support faster and more accurate data-driven decision making; (5) Regulatory Compliance to ensure compliance, including strengthening anti-money laundering systems, data protection, and accounting standards; (6) Revenue Generation to increase revenue through digital service innovation and payment ecosystem integration; and (7) Ops Efficiency & Risk Mitigation for operational efficiency and proactive risk management.*

Di tengah tahun 2025, hasil evaluasi berkala dan temuan dari proyek *IT Transformation* mendorong Bank melakukan penyesuaian strategis terhadap rencana kerja TI. Penyesuaian ini mencerminkan kemampuan organisasi TI dalam merespons kondisi aktual secara responsif dan mengalokasikan sumber daya pada inisiatif berdampak tertinggi. Perubahan terpenting adalah penambahan *IT Transformation* sebagai kategori strategis baru yang menjadi fondasi seluruh inisiatif, bertujuan memastikan Bank memiliki sistem TI yang aman dan kapabel untuk mendukung pertumbuhan bisnis secara kuat dan efisien.

Penyesuaian dilakukan dengan pendekatan konsolidasi dan penajaman prioritas. Beberapa inisiatif infrastruktur dialihkan ke program migrasi cloud yang lebih komprehensif, sementara program pengelolaan data dikonsolidasikan ke dalam satu platform Datalake terintegrasi. Beberapa inisiatif pengembangan layanan digital dijadwalkan ulang ke tahun 2026 untuk memastikan kesiapan ekosistem yang lebih matang. Program perlindungan data nasabah diperkuat melalui pendekatan multi-layer yang mencakup pencegahan kebocoran data, pengelolaan akses hak istimewa, dan edukasi regulasi perlindungan data pribadi. Inisiatif efisiensi operasional dikonsolidasikan dan diarahkan pada pembangunan platform layanan pelanggan digital sebagai prioritas baru.

Sebagai penguatan, Bank menambahkan sejumlah inisiatif kritis yang lahir dari temuan transformasi, mencakup persiapan migrasi cloud generasi terbaru, pembangunan ulang platform digital, penguatan keamanan aplikasi mobile, pengembangan sistem deteksi *fraud* pada seluruh kanal transaksi, serta penambahan kapabilitas layanan digital baru. Secara keseluruhan, penyesuaian ini mengubah rencana dari tujuh kategori awal menjadi delapan kategori revisi dengan komposisi inisiatif yang lebih tajam dan berdampak strategis.

## Pencapaian Proyek Strategis

Sepanjang tahun 2025, Divisi TI telah menyelesaikan sejumlah inisiatif strategis yang memberikan dampak signifikan terhadap penguatan fondasi teknologi, keamanan, dan layanan digital Bank. Dari seluruh inisiatif dalam rencana revisi, mayoritas berhasil diselesaikan sesuai target, sementara proyek berskala besar yang bersifat *multi-year* berlanjut ke tahun 2026 dengan fondasi yang telah diletakkan secara solid. Berikut adalah pencapaian utama per kategori strategis.

1. ***IT Transformation.***
   Proyek yang menjadi fondasi seluruh *roadmap* TI telah berhasil diselesaikan. Proyek ini bertujuan memastikan Bank memiliki sistem TI yang aman dan mumpuni dengan langkah-langkah yang efisien. Tinjauan dan rekonstruksi menyeluruh dilakukan terhadap infrastruktur, keamanan, aplikasi, serta evaluasi terhadap pihak ketiga - mengidentifikasi dan meremediasi sejumlah area risiko. Temuan dan rekomendasi dari proyek ini menjadi dasar pengambilan keputusan strategis krusial: migrasi ke *platform cloud* generasi terbaru, pembangunan ulang *platform* digital, penguatan arsitektur keamanan secara menyeluruh, serta modernisasi aplikasi. *IT Transformation* membentuk seluruh arah strategis TI untuk tiga tahun ke depan.

*In mid-2025, periodic evaluation results and findings from the IT Transformation project prompted the Bank to make strategic adjustments to its IT work plan. These adjustments reflect the IT organization's ability to respond responsively to actual conditions and allocate resources to the highest-impact initiatives. The most important change is the addition of IT Transformation as a new strategic category that forms the foundation of all initiatives, aiming to ensure that the Bank has a secure and capable IT system to support strong and efficient business growth.*

*The adjustments were made through a consolidation and prioritization approach. Several infrastructure initiatives were transferred to a more comprehensive cloud migration program, while data management programs were consolidated into a single integrated Datalake platform. Several digital service development initiatives have been rescheduled to 2026 to ensure a more mature ecosystem is in place. Customer data protection programs have been strengthened through a multi-layer approach that includes data leak prevention, privileged access management, and personal data protection regulation education. Operational efficiency initiatives have been consolidated and directed towards the development of a digital customer service platform as a new priority.*

*As reinforcement, the Bank added a number of critical initiatives born from the transformation findings, including preparations for the latest generation cloud migration, digital platform rebuilding, mobile application security strengthening, fraud detection system development across all transaction channels, and the addition of new digital service capabilities. Overall, these adjustments changed the plan from the initial seven categories to eight revised categories with a sharper and more strategically impactful composition of initiatives.*

## *Strategic Project Achievements*

*Throughout 2025, the IT Division has completed a number of strategic initiatives that have had a significant impact on strengthening the Bank's technology, security, and digital services foundations. Of all the initiatives in the revised plan, the majority were completed on target, while large-scale multi-year projects continued into 2026 with a solid foundation in place. The following are the key achievements per strategic category.*

1. ***IT Transformation.***
   *The project that forms the foundation of the entire IT roadmap has been successfully completed. This project aims to ensure that the Bank has a secure and capable IT system with efficient measures. A comprehensive review and reconstruction of the infrastructure, security, applications, and evaluation of third parties was carried out — identifying and remediating a number of risk areas. The findings and recommendations from this project form the basis for crucial strategic decisions: migration to the latest generation cloud platform, rebuilding the digital platform, strengthening the overall security architecture, and modernizing applications. IT Transformation shapes the entire strategic direction of IT for the next three years.*

2. ***Infrastructure Optimization.***
Pengadaan *PC*, laptop, dan *tools endpoint management* telah selesai untuk meningkatkan produktivitas dan fleksibilitas karyawan serta mempermudah pengelolaan perangkat secara terpusat. Penambahan lisensi *Active Directory Client* untuk mendukung *single sign-on* dan pengaturan kebijakan keamanan terpusat juga telah dilaksanakan. Peningkatan perangkat *firewall* dengan fitur *deep packet inspection* dan *intrusion prevention system* masih berlangsung dan akan dilanjutkan di tahun 2026 sebagai *Firewall Resilience Upgrade* dengan penambahan mekanisme redundansi. Migrasi ke *platform cloud* generasi terbaru yang dimulai di pertengahan tahun sebagai hasil temuan *IT Transformation* juga masih berlangsung dan akan diperluas menjadi program *Cloud Platform* Migration yang komprehensif di tahun 2026.

3. ***Cyber Security Enhancement.***
Pencapaian di bidang keamanan siber merepresentasikan lompatan kualitatif dalam postur keamanan Bank. *Cyber Security Operation Center* (CSOC) telah dibangun dan dioperasikan untuk deteksi, analisis, dan respons ancaman secara proaktif. Pengendalian akses jaringan melalui *Network Access Control* (NAC) di seluruh kantor cabang telah diimplementasikan untuk meningkatkan visibilitas jaringan dan mendeteksi ancaman. Perlindungan email dan *endpoint* melalui *E-Mail Security* dan *Endpoint Detection & Response* telah melindungi dari *phishing, malware*, dan ancaman siber lainnya. Pengamanan akses web melalui DNS *Security* dan *Secure Web Gateway* telah diterapkan. *Data Loss Prevention* (DLP) telah diimplementasikan untuk memantau, mendeteksi, dan memblokir aktivitas berisiko terhadap data sensitif. *Privilege Access Management* (PAM) telah operasional untuk mengelola, memantau, dan mengamankan seluruh akses hak istimewa ke sistem dan infrastruktur Bank. Pembangunan ulang *platform digital* dengan standar keamanan yang lebih tinggi masih berlangsung dan akan dilanjutkan di tahun 2026.

Secara khusus, penguatan keamanan pada infrastruktur BI-FAST yang telah di-*rebuild* merupakan ujian nyata kapabilitas keamanan siber Bank. Seluruh langkah implementasi telah direalisasikan, meliputi: penerapan segmentasi jaringan khusus dengan aturan *firewall* spesifik per *server*, penerapan kebijakan akses berbasis *whitelist* dengan prinsip *deny-all, hardening* ketat sesuai standar keamanan CIS, *implementasi Endpoint Detection and Response* (EDR) pada seluruh server dengan pemantauan aktif, pengendalian dan pengelolaan akses hak istimewa melalui PAM secara terpusat, pembentukan *server log* dan *jump host* sebagai satu-satunya akses terkontrol menuju server BI-FAST, penegasan tanggung jawab keamanan dalam perjanjian *managed service,* implementasi HTTPS dan *message signing* untuk keamanan integritas data dan komunikasi, penyelesaian audit PADG 14 untuk memastikan kepatuhan operasional dan keamanan BI-FAST, serta pelaksanaan *penetration test* dengan seluruh rekomendasi yang telah ditindaklanjuti.

*2. **Infrastructure Optimization.***
*The procurement of PCs, laptops, and endpoint management tools has been completed to increase employee productivity and flexibility and facilitate centralized device management. The addition of Active Directory Client licenses to support single sign-on and centralized security policy settings has also been implemented. The upgrade of firewall devices with deep packet inspection and intrusion prevention system features is still ongoing and will continue in 2026 as a Firewall Resilience Upgrade with the addition of redundancy mechanisms. The migration to the latest generation cloud platform, which began in the middle of the year as a result of IT Transformation findings, is also still ongoing and will be expanded into a comprehensive Cloud Platform Migration program in 2026.*

*3. **Cyber Security Enhancement.***
*Achievements in cybersecurity represent a qualitative leap in the Bank's security posture. A Cyber Security Operation Center (CSOC) has been established and is operational for proactive threat detection, analysis, and response. Network access control through Network Access Control (NAC) has been implemented across all branch offices to improve network visibility and detect threats. Email and endpoint protection through E-Mail Security and Endpoint Detection & Response has protected against phishing, malware, and other cyber threats. Web access security through DNS Security and Secure Web Gateway has been implemented. Data Loss Prevention (DLP) has been implemented to monitor, detect, and block risky activities involving sensitive data. Privilege Access Management (PAM) is operational to manage, monitor, and secure all privileged access to the Bank's systems and infrastructure. The rebuilding of the digital platform with higher security standards is still ongoing and will continue in 2026.*

*Specifically, the strengthening of security on the rebuilt BI-FAST infrastructure is a real test of the Bank's cybersecurity capabilities. All implementation steps have been realized, including: the application of special network segmentation with specific firewall rules per server, the application of a whitelist-based access policy with a deny-all principle, strict hardening in accordance with CIS security standards, the implementation of Endpoint Detection and Response (EDR) on all servers with active monitoring, centralized control and management of privileged access through PAM, the establishment of log servers and jump hosts as the only controlled access to BI-FAST servers, the affirmation of security responsibilities in managed service agreements, the implementation of HTTPS and message signing for data integrity and communication security, the completion of the PADG 14 audit to ensure BI-FAST's operational and security compliance, and the implementation of penetration tests with all recommendations followed up.*

4. **Pengembangan Fundamental Bank.**
Peningkatan *core banking* telah direalisasikan secara parsial dengan penambahan fitur-fitur baru untuk mendukung kebutuhan produk spesifik Bank, memastikan sistem inti mampu mendukung inovasi produk dan pertumbuhan volume transaksi. Pengembangan ini akan diperkuat di tahun 2026 melalui *Core Banking Secure Transfer* untuk meningkatkan keamanan pertukaran data. Peningkatan sistem *treasury & trade finance* juga telah direalisasikan secara parsial dengan penambahan fitur-fitur baru untuk memenuhi kebutuhan solusi pembiayaan perdagangan korporasi, dan akan dikembangkan lebih lanjut melalui integrasi dengan sistem pelaporan regulator di tahun 2026. *Fraud Detection System* (FDS) sebagai *first line of defense* pada level akun dan transaksi di seluruh kanal - mencakup *mobile banking, internet banking*, BI-FAST, RTGS, APMK, dan QRIS - telah memasuki tahap implementasi dan akan dirampungkan di tahun 2026.

5. ***Data-Driven Enablement.***
Pengembangan *Self-Service Analytics* bagi pengguna bisnis melalui dasbor interaktif dan alat visualisasi telah dibangun fondasinya di tahun 2025. Inisiatif ini akan dilanjutkan dan diperluas sebagai program MIS & *Dedicated Datalake* di tahun 2026, memungkinkan pengambilan keputusan berbasis data yang lebih cepat dan akurat di seluruh lini bisnis.

6. ***Regulatory Compliance.***
Penguatan sistem anti-pencucian uang berhasil mengintegrasikan API dengan PPATK untuk pembaruan otomatis database PEP, meningkatkan akurasi deteksi nasabah berisiko tinggi. Otomasi perhitungan *Single Lending Limit* telah memastikan kepatuhan terhadap ketentuan BMPK dan meningkatkan pengelolaan risiko kredit. Pengembangan model PSAK 71 *New Modeling* dengan alternatif model data historis dan *forward looking* untuk perhitungan PD, LGD, EAD, dan ECL telah berhasil diselesaikan, memastikan fleksibilitas analisis sesuai standar akuntansi terkini. Otomasi perhitungan GWM berdasarkan data saldo telah memasuki tahap pengembangan dan akan diintegrasikan ke dalam program *Datalake* di tahun 2026.

7. ***Revenue Generation.***
Peluncuran *Mobile Banking MVP 4* dengan fitur-fitur baru yang relevan telah meningkatkan peluang transaksi dan daya tarik bagi segmen *digital-savvy.* Pengembangan SNAP API *Transfer* yang dimodifikasi dari rencana awal API *Transfer Out* (ISO 8583) menjadi standar nasional open API pembayaran - telah memasuki tahap pengembangan dan akan dilanjutkan di tahun 2026. Pengembangan QRIS *Merchant App Enhancement* dan QRIS *Realtime Settlement* dijadwalkan ulang untuk memastikan kesiapan ekosistem yang lebih matang.

8. ***Ops Efficiency & Risk Mitigation.***
*Web Customer Handling* telah selesai diimplementasikan sebagai *platform* layanan pelanggan digital, menggantikan pendekatan manual sebelumnya dengan alur kerja terintegrasi untuk penyelesaian keluhan nasabah secara lebih efisien dan terstruktur.

4. ***Fundamental Bank Development.***
*Core banking enhancements have been partially realized with the addition of new features to support the Bank's specific product needs, ensuring that the core system is capable of supporting product innovation and transaction volume growth. This development will be strengthened in 2026 through Core Banking Secure Transfer to improve data exchange security. Improvements to the treasury & trade finance system have also been partially realized with the addition of new features to meet the needs of corporate trade financing solutions, and will be further developed through integration with the regulatory reporting system in 2026. The Fraud Detection System (FDS) as the first line of defense at the account and transaction level across all channels - including mobile banking, internet banking, BI-FAST, RTGS, APMK, and QRIS - has entered the implementation phase and will be completed in 2026.*

5. ***Data-Driven Enablement.***
*The development of Self-Service Analytics for business users through interactive dashboards and visualization tools has been established in 2025. This initiative will be continued and expanded as an MIS & Dedicated Datalake program in 2026, enabling faster and more accurate data-driven decision making across all lines of business.*

6. ***Regulatory Compliance.***
*The strengthening of the anti-money laundering system has successfully integrated the API with PPATK for automatic updates to the PEP database, improving the accuracy of high-risk customer detection. The automation of Single Lending Limit calculations has ensured compliance with BMPK provisions and improved credit risk management. The development of the PSAK 71 New Modeling model with alternative historical and forward-looking data models for calculating PD, LGD, EAD, and ECL has been successfully completed, ensuring flexibility of analysis in accordance with the latest accounting standards. The automation of GWM calculations based on balance data has entered the development stage and will be integrated into the Datalake program in 2026.*

7. ***Revenue Generation.***
*The launch of Mobile Banking MVP 4 with new relevant features has increased transaction opportunities and appeal for the digital-savvy segment. The development of SNAP API Transfer — modified from the initial plan of API Transfer Out (ISO 8583) to a national open payment API standard — has entered the development stage and will continue with the s in 2026. The development of QRIS Merchant App Enhancement and QRIS Realtime Settlement has been rescheduled to ensure a more mature ecosystem readiness.*

8. ***Ops Efficiency & Risk Mitigation.***
*Web Customer Handling has been fully implemented as a digital customer service platform, replacing the previous manual approach with integrated workflows for more efficient and structured customer complaint resolution.*

### Kinerja dan Kapabilitas TI

Di luar proyek-proyek strategis, Divisi TI menjalankan peran fundamental dalam menjaga keberlangsungan dan kelancaran bisnis Bank sehari-hari. Kinerja ini mencerminkan kapabilitas organisasi TI dalam mengelola kompleksitas layanan perbankan secara menyeluruh, mulai dari tata kelola proyek dan pengadaan, pengembangan dan pemeliharaan aplikasi, pengelolaan infrastruktur dan layanan, hingga penyediaan data dan analitik bagi seluruh lini bisnis.

Di bidang tata kelola, perencanaan, dan arsitektur TI, tim mengelola seluruh siklus proyek secara terstruktur melalui metodologi baku, menyelesaikan proses pengadaan dan pengelolaan kontrak pihak ketiga, serta menyelenggarakan forum tinjauan solusi untuk memastikan setiap inisiatif memenuhi standar arsitektur dan keamanan Bank.

Di bidang pengembangan aplikasi dan analitik data, tim menghasilkan kontribusi substansial berupa peningkatan aplikasi inti perbankan untuk mendukung produk dan layanan nasabah, pengembangan fitur dan penguatan keamanan kanal digital, peningkatan sistem pendukung *treasury*, perbaikan keandalan aplikasi melalui pengujian menyeluruh, serta remediasi temuan audit. Di sisi analitik data, platform analisis mandiri telah diimplementasikan dan melayani pengguna di berbagai divisi bisnis, dengan pengembangan dasbor dan laporan otomatis secara *in-house*, serta pemenuhan kebutuhan data strategis bagi seluruh lini bisnis sepanjang tahun.

Di bidang infrastruktur dan layanan TI, tim mengelola penanganan insiden dan perubahan pada infrastruktur secara disiplin untuk menjaga stabilitas dan mendukung kelancaran bisnis. Seluruh perangkat kerja dipastikan ter*patch* dan aman, perangkat usang diganti secara terencana, dan pengelolaan aset dilakukan secara terstandar di seluruh lokasi Bank. Seluruh temuan risiko yang teridentifikasi berhasil diremediasi, dan kapabilitas pemulihan bencana telah dibangun secara menyeluruh. Unit pemantauan TI yang beroperasi sepanjang waktu telah dibentuk dan terintegrasi dengan pusat keamanan siber Bank.

### *IT Performance and Capabilities*

*Beyond strategic projects, the IT Division plays a fundamental role in maintaining the Bank's daily business continuity and smooth operations. This performance reflects the IT organization's capabilities in managing the complexity of banking services as a whole, from project and procurement governance, application development and maintenance, infrastructure and service management, to the provision of data and analytics for all lines of business.*

*In the areas of governance, planning, and IT architecture, the team manages the entire project cycle in a structured manner using standard methodologies, completes the procurement process and manages third-party contracts, and organizes solution review forums to ensure that every initiative meets the Bank's architecture and security standards.*

*In the field of application development and data analytics, the team makes substantial contributions in the form of improvements to core banking applications to support customer products and services, development of features and strengthening of digital channel security, improvements to treasury support systems, improvements to application reliability through comprehensive testing, and remediation of audit findings. On the data analytics side, a self-service analytics platform has been implemented and serves users across various business divisions, with in-house development of dashboards and automated reports, as well as fulfillment of strategic data needs for all business lines throughout the year.*

*In the field of IT infrastructure and services, the team manages incident handling and changes to the infrastructure in a disciplined manner to maintain stability and support business continuity. All work devices are ensured to be patched and secure, obsolete devices are replaced in a planned manner, and asset management is carried out in a standardized manner across all Bank locations. All identified risk findings have been successfully remediated, and disaster recovery capabilities have been built comprehensively. A full-time IT monitoring unit has been established and integrated with the Bank's cybersecurity center.*

## Organisasi dan Sumber Daya TI

## *IT Organization and Resources*

### Penguatan Organisasi TI

### *Strengthening the IT Organization*

Memasuki tahun 2025, Bank melakukan penguatan struktur organisasi TI yang signifikan untuk mendukung eksekusi strategi transformasi dan memastikan tata kelola teknologi yang lebih efektif. Organisasi TI dipimpin oleh *Chief Technology Officer* (CTO) dengan lima divisi langsung yang masing-masing memiliki fokus strategis yang jelas.

Perubahan terpenting dalam restrukturisasi ini adalah pemisahan fungsi *Cyber Security* dan *IT Governance* dari Divisi *IT Infrastructure & Services* menjadi divisi tersendiri, yaitu Divisi *Cyber Security & IT Governance*. Pada struktur Desember 2024, fungsi *Cyber Security* dan *IT Governance* berada di bawah *Head of IT Infrastructure & Services*. Mulai Januari 2025, fungsi tersebut diangkat menjadi divisi setingkat yang dipimpin oleh *Head of Cyber Security & IT Governance*. Pemisahan

*Entering 2025, the Bank has significantly strengthened its IT organizational structure to support the execution of its transformation strategy and ensure more effective technology governance. The IT organization is led by a Chief Technology Officer (CTO) with five direct divisions, each with a clear strategic focus.*

*The most important change in this restructuring is the separation of Cyber Security and IT Governance functions from the IT Infrastructure & Services Division into a separate division, namely the Cyber Security & IT Governance Division. In the December 2024 structure, the Cyber Security and IT Governance functions were under the Head of IT Infrastructure & Services. Starting in January 2025, these functions were elevated to a division-level position led by the Head*

ini dilakukan untuk memperkuat independensi fungsi keamanan siber dan tata kelola TI dalam menghadapi kompleksitas ancaman siber yang terus meningkat, memastikan bahwa pengawasan keamanan tidak berada di bawah unit yang diawasi (*segregation of duties*), serta meningkatkan fokus dan akuntabilitas keamanan siber sebagai pilar strategis yang mandiri.

Dengan restrukturisasi ini, organisasi TI per Januari 2025 terdiri dari lima divisi: Divisi *Digital Transformation & Innovation* yang menangani perbankan digital, kanal mobile, dan otomasi proses; Divisi *Core Banking & Surrounding* yang mengelola sistem inti perbankan, transaksi terintegrasi, dan *treasury*; Divisi *Data Analytics & IT Management* yang mencakup analitik data, perencanaan strategis TI, arsitektur *enterprise*, dan pengelolaan proyek; Divisi *IT Infrastructure & Services* yang menangani infrastruktur, layanan TI, dan pengelolaan vendor; serta Divisi *Cyber Security & IT Governance* sebagai divisi baru hasil pemisahan. Posisi *Head of Digital Transformation & Innovation* masih dalam status penunjukan dan dikelola langsung oleh CTO.

*of Cyber Security & IT Governance. This separation was carried out to strengthen the independence of cyber security and IT governance functions in facing the increasing complexity of cyber threats, ensuring that security oversight is not under the unit being supervised (segregation of duties), and increasing the focus and accountability of cyber security as an independent strategic pillar.*

*With this restructuring, as of January 2025, the IT organization will consist of five divisions: the Digital Transformation & Innovation Division, which handles digital banking, mobile channels, and process automation; the Core Banking & Surrounding Division, which manages core banking systems, integrated transactions, and treasury; the Data Analytics & IT Management Division, which covers data analytics, IT strategic planning, enterprise architecture, and project management; the IT Infrastructure & Services Division, which handles infrastructure, IT services, and vendor management; and the Cyber Security & IT Governance Division, a new division resulting from the separation. The position of Head of Digital Transformation & Innovation is still under appointment and is managed directly by the CTO.*

## Budaya dan Lingkungan Kerja TI

## *IT Culture and Work Environment*

Pengembangan budaya kerja merupakan elemen penting dalam mendukung transformasi TI. Pada November 2025, seluruh anggota tim TI mengikuti acara *IT Annual Outing* yang mencakup sesi *brainstorming* intensif untuk membangun keselarasan visi dan memperkuat semangat kolaborasi menjelang tahun 2026. Acara ini merupakan forum di mana seluruh anggota tim, dari level eksekutif hingga staf, berpartisipasi aktif dalam sesi refleksi dan perencanaan budaya kerja.

*Work culture development is an important element in supporting IT transformation. In November 2025, all IT team members participated in the IT Annual Outing event, which included intensive brainstorming sessions to build vision alignment and strengthen the spirit of collaboration ahead of 2026. This event was a forum where all team members, from executive to staff level, actively participated in work culture reflection and planning sessions.*

Sesi *brainstorming* menghasilkan kesepakatan bersama mengenai evolusi budaya kerja TI dari "*Can Do Attitude*" di tahun 2025 menuju "*Beyond Can Do*" di tahun 2026. Evolusi ini menekankan bahwa sikap proaktif saja tidak cukup; tim TI harus memiliki komitmen untuk menuntaskan setiap inisiatif hingga tuntas (*follow through*), bukan sekadar memantau status (*follow up*). Konsep ini dirumuskan dalam kerangka budaya EASY: *Empowered* (setiap anggota tim diberdayakan untuk mengambil keputusan dan inisiatif), *Agile* (tim yang tangkas dan adaptif terhadap perubahan), *Secure* (keamanan sebagai tanggung jawab bersama, bukan hanya fungsi teknis), dan *Yielding* (berorientasi pada hasil yang terukur dan berdampak).

*The brainstorming session resulted in a mutual agreement on the evolution of the IT work culture from a "Can Do Attitude" in 2025 to "Beyond Can Do" in 2026. This evolution emphasizes that a proactive attitude alone is not enough; the IT team must be committed to following through on every initiative to completion, not just monitoring its status (follow up). This concept is formulated in the EASY culture framework: Empowered (each team member is empowered to make decisions and take initiatives), Agile (teams are agile and adaptive to change), Secure (security is a shared responsibility, not just a technical function), and Yielding (results-oriented and impactful).*

Kerangka budaya ini didukung oleh tiga pilar: *Structure & Coordination* yang memastikan kejelasan peran (*Who*), tugas (*What*), dan tenggat waktu (*When*) dalam setiap inisiatif; *Culture* sebagai nilai bersama yang diwujudkan dalam perilaku sehari-hari, di mana "*follow through*" menjadi standar kerja, bukan sekadar "*follow up*"; dan Mantra "*Impossible We Do, Miracle We Try*" sebagai energi moral yang mendorong tim untuk melampaui batasan yang ada. Setiap anggota tim diminta untuk memberikan satu komitmen pribadi untuk tahun 2026, sehingga membangun akuntabilitas individual yang mendukung tujuan kolektif sebagai SUPER Team dengan peningkatan *Capability* dan *Performance*.

*This cultural framework is supported by three pillars: Structure & Coordination, which ensures clarity of roles (Who), tasks (What), and deadlines (When) in every initiative; Culture as shared values embodied in everyday behavior, where "follow through" is the standard of work, not just "follow up"; and the mantra "Impossible We Do, Miracle We Try" as the moral energy that drives the team to exceed existing limits. Each team member is asked to make one personal commitment for 2026, thereby building individual accountability that supports the collective goal of becoming a SUPER Team with increased Capability and Performance.*

**Budaya TI 2026**
*IT Culture 2026*

***EASY Culture***
*Empowered • Agile • Secure • Yielding* - Dari *Can Do* menjadi *Beyond Can Do*. Dari *Follow Up* menjadi *Follow Through*. Mantra: "*Impossible We Do, Miracle We Try*"

## Pengembangan Kompetensi dan Pelatihan TI

Sepanjang tahun 2025, Bank menginvestasikan sumber daya yang signifikan dalam pengembangan kompetensi seluruh anggota tim TI melalui program pelatihan yang terstruktur dan berjenjang. Program ini dirancang untuk memastikan kesiapan organisasi TI dalam mengeksekusi strategi transformasi, memperkuat postur keamanan, serta memenuhi tuntutan regulasi yang terus berkembang.

Di level pimpinan tertinggi TI (*Chief Technology Officer*), pengembangan difokuskan pada penyelarasan visi strategis dan kepemimpinan transformasi. CTO mengikuti program SPARK *Leadership Development* bersama seluruh *Head of Division, Balanced Score Card Workshop* bersama jajaran Direksi, *Workshop Transformation Journey for Executive Management*, serta sesi *AI Adoption* yang memperkuat pemahaman tentang pemanfaatan kecerdasan buatan dalam perbankan. Selain itu, CTO secara aktif menghadiri forum regulator termasuk Forum SERASI Bank Indonesia untuk penguatan keamanan siber industri, serta sosialisasi perizinan Bank Indonesia untuk memastikan kepatuhan terhadap ketentuan terbaru.

Di level *Head of Division*, seluruh pimpinan divisi TI mengikuti program pengembangan kepemimpinan strategis. SPARK *Leadership Development* yang difasilitasi oleh PT Dunamis membekali para pimpinan dengan kapabilitas kepemimpinan berbasis kepercayaan. *Executive Management Outing* memperkuat keselarasan visi antar pimpinan divisi. IT *Workshop* yang difasilitasi oleh jaringan regional KBank memastikan penyelarasan strategi TI dengan praktik terbaik di tingkat grup. Di bidang manajemen risiko, para *Head of Division* menyelesaikan sertifikasi dan *refresher* Manajemen Risiko Jenjang 5 untuk memperkuat kapabilitas pengelolaan risiko di level pengambil keputusan. *Head of Cyber Security* secara khusus mengikuti forum regulator terkait keamanan siber dan sistem pembayaran, serta program sertifikasi yang memperkuat kapabilitas pengelolaan keamanan. *Head of Data Analytics & IT Management* mengikuti program analitik berbasis AI dan sosialisasi tata kelola investasi TI bersama jajaran Bank.

Di level *Department Head* dan *Team Leader*, pengembangan difokuskan pada penguatan kapabilitas manajerial dan teknis menengah. Program *SPARK Leadership Development* khusus untuk level *Department Head* dan *Team Leader* diikuti oleh para *Section Head* yang membawahi fungsi layanan TI, manajemen proyek, dan analitik data. Pelatihan *Impactful Presentation Skills* membekali para pimpinan unit dengan kemampuan komunikasi yang lebih efektif dalam menyampaikan inisiatif strategis TI

## *IT Competency Development and Training*

*Throughout 2025, the Bank invested significant resources in developing the competencies of all IT team members through structured and tiered training programs. These programs were designed to ensure the IT organization's readiness to execute its transformation strategy, strengthen its security posture, and meet evolving regulatory requirements.*

*At the highest level of IT leadership (Chief Technology Officer), development is focused on aligning strategic vision and transformational leadership. The CTO participates in the SPARK Leadership Development program with all Heads of Division, the Balanced Score Card Workshop with the Board of Directors, the Transformation Journey for Executive Management Workshop, and AI Adoption sessions that strengthen understanding of the use of artificial intelligence in banking. In addition, the CTO actively attends regulatory forums, including Bank Indonesia's SERASI Forum for strengthening industry cybersecurity, as well as Bank Indonesia's licensing socialization to ensure compliance with the latest regulations.*

*At the Head of Division level, all IT division leaders participate in a strategic leadership development program. SPARK Leadership Development, facilitated by PT Dunamis, equips leaders with trust-based leadership capabilities. Executive Management Outing strengthens the alignment of vision among division leaders. IT Workshops facilitated by KBank's regional network ensure the alignment of IT strategies with best practices at the group level. In the field of risk management, the Heads of Division complete Level 5 Risk Management certification and refresher courses to strengthen risk management capabilities at the decision-making level. The Head of Cyber Security specifically participates in regulatory forums related to cyber security and payment systems, as well as certification programs that strengthen security management capabilities. The Head of Data Analytics & IT Management participates in AI-based analytics programs and IT investment governance socialization with Bank officials.*

*At the Department Head and Team Leader levels, development focuses on strengthening mid-level managerial and technical capabilities. The SPARK Leadership Development program specifically for Department Heads and Team Leaders is attended by Section Heads who oversee IT services, project management, and data analytics functions. Impactful Presentation Skills training equips unit leaders with more effective communication skills in conveying strategic IT initiatives to*

kepada pemangku kepentingan. Sertifikasi Manajemen Risiko Jenjang 4 dan 5 juga dipenuhi di level ini untuk memastikan pemahaman risiko yang memadai di seluruh lini manajerial.

*stakeholders. Level 4 and 5 Risk Management certifications are also fulfilled at this level to ensure adequate risk understanding across all managerial lines.*

Di level staf, program pengembangan mencakup penguatan kapabilitas teknis dan profesional sesuai fungsi masing-masing. Tim pengembangan aplikasi dan analitik data mengikuti program *Software Quality Management* yang difasilitasi oleh mitra teknologi regional dalam beberapa sesi, pelatihan manajemen proyek TI secara berseri, serta sosialisasi metodologi *Project Management Life Cycle* (PMLC) yang menjadi standar pelaksanaan proyek Bank. Tim keamanan siber mengikuti pelatihan khusus termasuk sertifikasi keamanan informasi profesional bertaraf internasional serta *workshop* terkait sistem pelaporan keamanan dan ketahanan siber. Tim infrastruktur mengikuti transfer *knowledge* di bidang layanan TI serta sertifikasi Manajemen Risiko untuk memperkuat disiplin pengelolaan perubahan dan insiden.

*At the staff level, the development program includes strengthening technical and professional capabilities according to their respective functions. The application development and data analytics teams participated in the Software Quality Management program facilitated by regional technology partners in several sessions, a series of IT project management training sessions entitled " " and an introduction to the Project Management Life Cycle (PMLC) methodology, which is the standard for implementing Bank projects. The cybersecurity team participates in specialized training, including international professional information security certification and workshops on security reporting and cybersecurity systems. The infrastructure team participates in knowledge transfer in the field of IT services and Risk Management certification to strengthen change and incident management disciplines.*

Secara menyeluruh, seluruh anggota tim TI tanpa terkecuali mengikuti program wajib yang mencakup: *Cyber Hygiene* (keamanan AI, praktik data aman, dan kewaspadaan *phishing*) yang diselenggarakan oleh jaringan regional, ujian keamanan siber tahunan, pelatihan kepatuhan anti-pencucian uang dan kewaspadaan *fraud*, serta *e-learning* terkait pelaporan insiden dan kerangka *Three Lines of Defense*. Program perlindungan data pribadi termasuk *refresher* kebijakan pelindungan data dan sosialisasi prosedur anti-penyuapan juga diikuti oleh seluruh tim. Investasi pengembangan kompetensi ini ditutup dengan *Team Building IT Division* yang dipimpin langsung oleh CTO untuk memperkuat kohesi dan keselarasan seluruh organisasi TI.

*Overall, all IT team members without exception participated in mandatory programs covering: Cyber Hygiene (AI security, secure data practices, and phishing awareness) organized by the regional network, annual cybersecurity exams, anti-money laundering compliance and fraud awareness training, and e-learning related to incident reporting and the Three Lines of Defense framework. The personal data protection program, including data protection policy refreshers and anti-bribery procedure socialization, is also followed by the entire team. This competency development investment is concluded with IT Division Team Building led directly by the CTO to strengthen the cohesion and alignment of the entire IT organization.*

**Investasi SDM TI**
*IT Human Resource Investment*



Program pelatihan yang berjenjang dari CTO hingga staf memastikan bahwa setiap level organisasi TI memiliki kompetensi yang selaras dengan perannya dalam mendukung transformasi. Kombinasi kepemimpinan strategis di level eksekutif, penguatan manajerial di level pimpinan unit, dan kapabilitas teknis di level staf menciptakan fondasi SDM yang kuat untuk mengeksekusi rencana strategis TI di tahun 2026.

*A tiered training program from the CTO to staff ensures that every level of the IT organization has competencies aligned with their role in supporting transformation. The combination of strategic leadership at the executive level, managerial reinforcement at the unit leadership level, and technical capabilities at the staff level creates a strong HR foundation for executing the IT strategic plan in 2026.*

## Manajemen Risiko TI, Kepatuhan, dan Regulasi

## *IT Risk Management, Compliance, and Regulation*

Sebagai lembaga keuangan yang diawasi oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI), Bank menempatkan manajemen risiko teknologi informasi, kepatuhan regulasi, perlindungan data nasabah, keamanan siber, dan ketahanan operasional sebagai pilar yang tidak terpisahkan dari strategi TI. Bagian ini menguraikan kerangka kerja, implementasi, dan pencapaian Bank di bidang-bidang tersebut sepanjang tahun 2025.

*As a financial institution supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI), the Bank places IT risk management, regulatory compliance, customer data protection, cybersecurity, and operational resilience as integral pillars of its IT strategy. This section outlines the Bank's framework, implementation, and achievements in these areas throughout 2025.*

## Kepatuhan terhadap Regulasi dan Ketentuan

Bank secara konsisten memenuhi seluruh kewajiban pelaporan dan ketentuan regulasi yang ditetapkan oleh otoritas pengawas. Sepanjang tahun 2025, Divisi TI menyampaikan seluruh laporan regulasi secara tepat waktu, mencakup laporan berkala terkait sistem pembayaran kepada Bank Indonesia, laporan pemantauan keamanan siber, laporan ketersediaan layanan TI, serta laporan rutin kepada OJK dan BI. Kepatuhan pelaporan ini mencerminkan komitmen Bank dalam menjaga transparansi dan akuntabilitas kepada regulator.

Di bidang kepatuhan aplikasi dan proses bisnis, sejumlah inisiatif sebagaimana diuraikan pada bagian Pelaksanaan dan Pencapaian TI telah diselesaikan untuk memastikan kesesuaian dengan ketentuan yang berlaku, mencakup penguatan sistem anti-pencucian uang, otomasi perhitungan batas kredit, pengembangan model perhitungan kerugian kredit ekspektasian, serta pemenuhan kebutuhan pelaporan regulasi yang berkembang. Seluruh anggota tim TI juga diwajibkan mengikuti pelatihan kepatuhan anti-pencucian uang dan kewaspadaan *fraud* untuk memperkuat kesadaran di seluruh level organisasi.

## *Regulatory and Compliance*

*The Bank consistently fulfills all reporting obligations and regulatory requirements set by the supervisory authorities. Throughout 2025, the IT Division submitted all regulatory reports in a timely manner, including periodic reports on payment systems to Bank Indonesia, cybersecurity monitoring reports, IT service availability reports, and routine reports to the OJK and BI. This reporting compliance reflects the Bank's commitment to maintaining transparency and accountability to regulators.*

*In the area of application and business process compliance, a number of initiatives as outlined in the IT Implementation and Achievements section have been completed to ensure compliance with applicable regulations, including strengthening the anti-money laundering system, automating credit limit calculations, developing an expected credit loss calculation model, and fulfilling the evolving regulatory reporting requirements of the Financial Transaction Reports and Analysis Center All IT team members are also required to undergo anti-money laundering compliance and fraud awareness training to strengthen awareness at all levels of the organization.*

## Audit TI dan Tindak Lanjut Perbaikan

Tahun 2025 merupakan periode intensif dalam penyelesaian temuan audit dari berbagai pihak. Divisi TI secara aktif menindaklanjuti temuan audit yang bersumber dari pemeriksaan Bank Indonesia, OJK, Internal Audit, audit jaringan regional, dan *External Audit*. Sebagian besar temuan telah berhasil diremediasi dan ditutup, sementara temuan yang memerlukan penanganan lebih lanjut terus dipantau dan dijadwalkan penyelesaiannya di tahun 2026.

Divisi *IT Governance* juga menyelesaikan kegiatan audit signifikan mencakup audit ketahanan siber tahunan untuk memastikan kesesuaian dengan standar yang berlaku, serta audit kepatuhan sistem pembayaran nasional sebagai prasyarat pemulihan layanan. Temuan risiko yang teridentifikasi sepanjang tahun, termasuk yang terbawa dari tahun sebelumnya, telah ditangani secara terstruktur dengan prioritas berdasarkan tingkat risiko. Temuan audit terkait aplikasi pelaporan juga telah ditindaklanjuti. Untuk memperkuat tata kelola, *IT Governance* menerbitkan sejumlah kebijakan dan prosedur baru yang mendukung pengelolaan TI dan kebutuhan bisnis Bank.

## *IT Audit and Follow-up Improvements*

*The year 2025 is an intensive period for resolving audit findings from various parties. The IT Division actively followed up on audit findings sourced from Bank Indonesia, OJK, Internal Audit, regional network audits, and External Audit. Most of the findings have been successfully remediated and closed, while findings that require further handling continue to be monitored and scheduled for completion in 2026.*

*The IT Governance Division also completed significant audit activities, including the annual cyber resilience audit to ensure compliance with applicable standards, as well as the national payment system compliance audit as a prerequisite for service recovery. Risk findings identified throughout the year, including those carried over from the previous year, have been addressed in a structured manner with priority based on risk level. Audit findings related to reporting applications have also been followed up. To strengthen governance, IT Governance has issued a number of new policies and procedures that support the Bank's IT management and business needs.*

## Penerapan Perlindungan Data Pribadi dari Sisi Teknologi

Dalam mendukung kepatuhan terhadap Undang-Undang Perlindungan Data Pribadi (UU PDP) serta ketentuan OJK dan Bank Indonesia, Divisi TI berperan dalam penerapan lapisan perlindungan data dari sisi teknologi dan infrastruktur. Peran ini bersifat komplementer terhadap fungsi *Data Protection Officer* yang berada di luar organisasi TI.

Pencegahan kebocoran data dilakukan melalui implementasi sistem *Data Loss Prevention* yang memantau, mendeteksi, dan memblokir aktivitas berisiko terhadap data sensitif nasabah secara otomatis.

## *Implementation of Personal Data Protection from a Technological Perspective*

*In supporting compliance with the Personal Data Protection Law (PDP Law) and the provisions of the OJK and Bank Indonesia, the IT Division plays a role in implementing layers of data protection from a technological and infrastructural perspective. This role is complementary to the function of the Data Protection Officer, who is outside the IT organization.*

*Data leakage prevention is carried out through the implementation of a Data Loss Prevention system that automatically monitors, detects, and blocks risky activities involving sensitive customer data. All IT teams*

Sosialisasi perubahan alur pengendalian kebocoran data juga telah dilakukan kepada seluruh tim TI untuk memastikan pemahaman dan kepatuhan terhadap prosedur terbaru. Pengelolaan akses hak istimewa diterapkan melalui sistem terpusat yang memastikan bahwa akses ke data sensitif hanya dapat dilakukan oleh personel yang berwenang melalui mekanisme yang terkontrol dan teraudit. Penguatan keamanan komunikasi data ditegakkan melalui penerapan enkripsi pada infrastruktur sistem pembayaran, serta rencana peningkatan protokol pertukaran data antara sistem inti dan sistem pendukung yang akan diselesaikan di tahun 2026.

*have also been informed of changes to the data leakage control flow to ensure understanding and compliance with the latest procedures. Privileged access management is implemented through a centralized system that ensures access to sensitive data can only be carried out by authorized personnel through controlled and audited mechanisms. Strengthened data communication security is enforced through the implementation of encryption in the payment system infrastructure, as well as plans to upgrade the data exchange protocol between the core system and the support system, which will be completed in 2026.*

Seluruh anggota tim TI juga berpartisipasi aktif dalam program *refresher* kebijakan perlindungan data pribadi Bank yang diselenggarakan oleh fungsi *Compliance*, memastikan bahwa kesadaran perlindungan data melekat dalam setiap aktivitas pengembangan dan pengelolaan sistem teknologi informasi.

*All IT team members also actively participate in the Bank's personal data protection policy refresher program organized by the Compliance function, ensuring that data protection awareness is embedded in every information technology system development and management activity.*

## Penguatan Kerangka Keamanan Siber

## *Strengthening the Cybersecurity Framework*

Pencapaian proyek keamanan siber yang diuraikan pada bagian Pelaksanaan dan Pencapaian TI serta penguatan organisasi pada bagian Organisasi dan Sumber Daya TI dilandasi oleh kerangka tata kelola keamanan siber yang mengacu pada regulasi OJK, Peraturan Bank Indonesia, Undang-Undang Perlindungan Data Pribadi, serta praktik terbaik internasional. Kerangka ini memastikan bahwa setiap inisiatif keamanan bukan sekadar respons teknis, melainkan bagian dari strategi pengelolaan risiko siber yang terstruktur dan berkelanjutan.

*The achievements of the cybersecurity project described in the IT Implementation and Achievements section and organizational strengthening in the IT Organization and Resources section are based on a cybersecurity governance framework that refers to OJK regulations, Bank Indonesia regulations, the Personal Data Protection Law, and international best practices. This framework ensures that every security initiative is not merely a technical response, but part of a structured and sustainable cyber risk management strategy.*

Dalam pelaksanaannya, pendekatan *security by design* diterapkan pada seluruh inisiatif pengembangan sistem baru, sehingga aspek keamanan telah menjadi bagian integral sejak tahap perencanaan dan desain. Pusat operasi keamanan siber yang telah dibangun beroperasi dengan cakupan pemantauan yang terus diperluas untuk memperkuat kemampuan deteksi dan respons terhadap ancaman secara proaktif.

*In its implementation, the security by design approach is applied to all new system development initiatives, so that security aspects have become an integral part of the planning and design stages. The cybersecurity operations center that has been established operates with an expanding scope of monitoring to strengthen proactive threat detection and response capabilities.*

## Penerapan *Disaster Recovery Plan*

## *Implementation of Disaster Recovery Plan*

Ketahanan operasional merupakan aspek kritis dalam menjamin kelangsungan layanan perbankan. Bank menerapkan kerangka *Disaster Recovery Plan* (DRP) dan *Business Continuity Management* (BCM) yang mencakup kesiapan infrastruktur, proses pemulihan, dan pengujian berkala sesuai ketentuan OJK dan praktik terbaik industri.

*Operational resilience is a critical aspect in ensuring the continuity of banking services. The Bank implements a Disaster Recovery Plan (DRP) and Business Continuity Management (BCM) framework that covers infrastructure readiness, recovery processes, and periodic testing in accordance with OJK regulations and industry best practices.*

Sepanjang tahun 2025, kapabilitas BCM diperkuat melalui pembangunan kesiapan pemulihan di lokasi utama dan lokasi cadangan, mencakup prosedur *failover* dan mekanisme komunikasi krisis. Konektivitas antara pusat data utama dan pusat pemulihan bencana diperkuat melalui optimasi replikasi data. Pemulihan layanan sistem pembayaran nasional sebagaimana diuraikan pada bagian Pelaksanaan dan Pencapaian TI menjadi ujian nyata kapabilitas pemulihan Bank. Bank akan terus melaksanakan uji coba DRP secara berkala untuk memastikan kesiapan pemulihan sesuai target yang ditetapkan.

*Throughout 2025, BCM capabilities will be strengthened through the development of recovery readiness at primary and backup locations, including failover procedures and crisis communication mechanisms. Connectivity between the main data center and the disaster recovery center will be strengthened through data replication optimization. The recovery of national payment system services as outlined in the IT Implementation and Achievements section is a real test of the Bank's recovery capabilities. The Bank will continue to conduct periodic DRP trials to ensure recovery readiness in accordance with the set targets.*

**Komitmen Tata Kelola dan Keamanan TI**
*Commitment to IT Governance and Security*



Bank berkomitmen untuk menjaga kepatuhan regulasi, melindungi data pribadi nasabah, mempertahankan postur keamanan siber yang proaktif, serta memastikan ketahanan operasional melalui DRP dan BCM yang teruji — seluruhnya sebagai fondasi kepercayaan nasabah dan keberlanjutan bisnis Bank.

*The Bank is committed to maintaining regulatory compliance, protecting customer personal data, maintaining a proactive cybersecurity posture, and ensuring operational resilience through proven DRP and BCM — all of which form the foundation of customer trust and the Bank's business continuity.*

## Rencana Pengembangan Teknologi Informasi ke Depan

## *Future Information Technology Development Plan*

Fondasi yang telah dibangun di tahun 2025 - mulai dari penyelesaian proyek transformasi TI, pembangunan ekosistem keamanan siber, hingga penguatan organisasi dan kompetensi SDM - membuka peluang bagi Bank untuk mengakselerasi pengembangan teknologi secara lebih ambisius. Dalam rangka mendukung visi Bank untuk menjadi bank pilihan yang berkelanjutan dengan konektivitas regional, strategi pengembangan TI ke depan diarahkan pada empat sasaran utama: meningkatkan ketahanan infrastruktur dan keamanan siber, mendukung digitalisasi layanan dan integrasi bisnis, mengoptimalkan pemanfaatan teknologi berbasis *cloud* dan *data-driven*, serta menjamin kepatuhan terhadap regulasi dan standar industri. Pengembangan ini diwujudkan melalui inisiatif strategis yang terstruktur dalam sembilan pilar fokus prioritas berikut.

*The foundation that has been built in 2025 - from the completion of IT transformation projects, the development of a cybersecurity ecosystem, to the strengthening of the organization and human resource competencies - opens up opportunities for the Bank to accelerate technology development more ambitiously. In order to support the Bank's vision of becoming a sustainable bank of choice with regional connectivity, the future IT development strategy is directed at four main objectives: improving infrastructure resilience and cybersecurity, supporting service digitalization and business integration, optimizing the use of cloud-based and data-driven technologies, and ensuring compliance with regulations and industry standards. This development is realized through strategic initiatives structured into the following nine priority focus pillars.*

1. ***IT Transformation.***
   Sebagai kelanjutan dari proyek *IT Transformation* yang telah menghasilkan peta jalan modernisasi teknologi, program ini menjadi prioritas tertinggi untuk membangun fondasi teknologi yang aman, skalabel, dan sesuai regulasi. Inisiatif utama adalah *Cloud Platform Migration*: migrasi menyeluruh seluruh server dan aplikasi perbankan ke *platform cloud* generasi terbaru secara bertahap dengan pendekatan risiko terkendali. Gelombang pertama mencakup sistem pelaporan keuangan (PSAK), *datalake*, *sistem monitoring* valas, SLIK, serta seluruh *server* infrastruktur pendukung termasuk *Active Directory, file server, proxy*, dan DLP. Gelombang berikutnya mencakup sistem anti-pencucian uang, sistem *treasury & trade finance*, sistem analisis kredit, dan *platform* pelaporan. Bersamaan dengan itu, *Firewall Resilience Upgrade* akan meningkatkan ketahanan perangkat keamanan perimeter dengan mekanisme redundansi. Penguatan *Network Access Control* (NAC) akan memperluas pengendalian akses dan visibilitas jaringan di seluruh kantor cabang. *Backup Solution Enhancement* dalam dua *fase* akan meningkatkan keandalan dan kecepatan pemulihan data di pusat data. Di sisi *Application Security Enhancement*, penguatan keamanan akan diterapkan pada *mobile banking* mencakup proteksi terhadap perangkat yang telah dimodifikasi, pengamanan koneksi antar sistem pada *core banking* dan sistem pendukung, serta penguatan metode autentikasi pada *platform* digital.

1. ***IT Transformation.***
   *As a continuation of the IT Transformation project that has produced a roadmap for technological modernization, this program is the highest priority for building a secure, scalable, and regulatory-compliant technology foundation. The main initiative is Cloud Platform Migration: the gradual migration of all banking servers and applications to the latest generation cloud platform with a controlled risk approach. The first wave covers financial reporting systems (PSAK), data lakes, foreign exchange monitoring systems, SLIK, and all supporting infrastructure servers including Active Directory, file servers, proxies, and DLP. The next wave covers anti-money laundering systems, treasury & trade finance systems, credit analysis systems, and reporting platforms. At the same time, the Firewall Resilience Upgrade will improve the resilience of perimeter security devices with redundancy mechanisms. Strengthening Network Access Control (NAC) will expand access control and network visibility across all branch offices. Backup Solution Enhancement in two phases will improve data reliability and recovery speed in data centers. On the Application Security Enhancement side, security enhancements will be applied to mobile banking, including protection against modified devices, securing connections between core banking and support systems, and strengthening authentication methods on digital platforms.*

2. **Bank *Rebranding Enablement*.**
Sejalan dengan strategi penguatan posisi pasar dan pengenalan identitas baru, seluruh ekosistem teknologi Bank akan diselaraskan secara menyeluruh. Cakupan meliputi lima dimensi: pertama, penyesuaian sistem inti mencakup *core banking*, sistem transaksi terintegrasi, sistem *treasury & trade finance*, dan sistem anti-pencucian uang agar seluruh *output* mencerminkan identitas baru. Kedua, pembaruan antarmuka (UI/UX) pada seluruh aplikasi digital mencakup *mobile banking*, *internet banking* bisnis, aplikasi *virtual assistant*, dan QRIS *Merchant*. Ketiga, penyesuaian seluruh sistem pelaporan regulator dan internal mencakup sistem *monitoring* valas, pelaporan LPS, dan platform analitik. Keempat, migrasi domain dan pembaruan sertifikat keamanan digital. Kelima, penyesuaian *platform* komunikasi internal, *web application firewall*, DNS *Security*, dan DLP. Program ini dirancang untuk dilaksanakan secara simultan agar transisi berlangsung mulus tanpa mengganggu layanan kepada nasabah.

3. **Bank Fundamental.**
Sebagai kelanjutan dari peningkatan sistem inti dan pembiayaan perdagangan di tahun 2025, penguatan fundamental diperdalam melalui empat inisiatif. GPN *Messaging Upgrade* akan mengimplementasikan versi terbaru *messaging switching* untuk mendukung skema harga RTOL dan *card-based*. Integrasi sistem *treasury & trade finance* dengan sistem pelaporan *regulator* akan mengotomasi pencatatan transaksi sesuai ketentuan. *Fraud Detection System* (FDS) yang telah memasuki tahap implementasi di tahun 2025 akan dirampungkan sebagai lini pertahanan pertama pada seluruh kanal transaksi mencakup *mobile banking*, *internet banking*, BI-FAST, RTGS, APMK, dan QRIS sesuai ketentuan *regulator*. Peningkatan sistem transaksi terintegrasi akan dilakukan untuk memenuhi standar keamanan PCI DSS terkini dan mendukung layanan berbasis API.

4. ***Infrastructure Optimation.***
Pembaruan seluruh perangkat kerja ke Windows 11 akan meningkatkan produktivitas dan keamanan perangkat di seluruh lokasi Bank. Implementasi sistem *recording treasury call* akan mendukung kepatuhan dan penyelesaian perselisihan pada layanan *treasury*.

5. ***Cyber Security Enhancement.***
Melanjutkan lompatan kualitatif keamanan siber di tahun 2025, penguatan ke depan difokuskan pada empat area strategis. Pertama, operasionalisasi penuh *Cyber Security Operation Center* (CSOC) dengan cakupan pemantauan menyeluruh terhadap seluruh server dan sistem Bank untuk deteksi dan respons ancaman secara *real-time*. Kedua, penguatan *Privilege Access Management* (PAM) untuk mengelola, memantau, dan mengamankan seluruh akses hak istimewa guna mengurangi risiko kebocoran data dan penyalahgunaan akses. Ketiga, migrasi protokol pertukaran data dari FTP ke SFTP antara *core banking* dan sistem pendukung untuk meningkatkan keamanan dan keandalan komunikasi data. Keempat, pembangunan ulang arsitektur *platform digital* dengan pendekatan modular yang meningkatkan skalabilitas sekaligus mengurangi permukaan serangan.

2. ***Bank Rebranding Enablement.***
*In line with the strategy of strengthening market position and introducing a new identity, the entire Bank's technology ecosystem will be comprehensively aligned. The scope covers five dimensions: first, core system adjustments covering core banking, integrated transaction systems, treasury & trade finance systems, and anti-money laundering systems so that all outputs reflect the new identity. Second, updating the user interface (UI/UX) on all digital applications, including mobile banking, business internet banking, virtual assistant applications, and QRIS Merchant. Third, adjusting all regulatory and internal reporting systems, including foreign exchange monitoring systems, LPS reporting, and analytics platforms. Fourth, domain migration and digital security certificate updates. Fifth, adjustments to the internal communication platform, web application firewall, DNS Security, and DLP. This program is designed to be implemented simultaneously to ensure a smooth transition without disrupting customer services.*

3. ***Bank Fundamental.***
*As a continuation of core system and trade finance enhancements in 2025, fundamental strengthening will be deepened through four initiatives. GPN Messaging Upgrade will implement the latest messaging switching version to support RTOL and card-based pricing schemes. The integration of the treasury & trade finance system with the regulatory reporting system will automate transaction recording in accordance with regulations. The Fraud Detection System (FDS), which entered the implementation phase in 2025, will be completed as the first line of defense across all transaction channels—including mobile banking, internet banking, BI-FAST, RTGS, APMK, and QRIS—in accordance with regulatory requirements. The integrated transaction system will be upgraded to meet the latest PCI DSS security standards and support API-based services.*

4. ***Infrastructure Optimization.***
*Updating all work devices to Windows 11 will improve device productivity and security across all Bank locations. The implementation of a treasury call recording system will support compliance and dispute resolution in treasury services.*

5. ***Cyber Security Enhancement.***
*Continuing the qualitative leap in cyber security in 2025, future strengthening will focus on four strategic areas. First, the full operationalization of the Cyber Security Operation Center (CSOC) with comprehensive monitoring coverage of all Bank servers and systems for real-time threat detection and response. Second, strengthening Privilege Access Management (PAM) to manage, monitor, and secure all privileged access to reduce the risk of data leaks and access abuse. Third, migrating the data exchange protocol from FTP to SFTP between core banking and support systems to improve data communication security and reliability. Fourth, rebuilding the digital platform architecture with a modular approach that improves scalability while reducing the attack surface.*

6. ***Regulatory Compliance.***
   Sebagai kelanjutan dari penyelesaian model perhitungan kerugian kredit ekspektasian dan penguatan sistem anti-pencucian uang di tahun 2025, program kepatuhan ke depan mencakup dua inisiatif utama. Otomasi penjurnalan debit interest sesuai PSAK 50/55 akan mempercepat proses akuntansi berdasarkan parameter sistem. Integrasi *platform* pelaporan keuangan PSAK 50/55 dan PSAK 71 menjadi satu sistem terpadu khusus Bank akan meningkatkan keakuratan pelaporan dan kesiapan dalam memenuhi ketentuan OJK.

7. ***Data-Driven Enablement.***
   Fondasi analitik mandiri yang dibangun di tahun 2025 akan diperluas menjadi *program MIS & Dedicated Datalake* yang komprehensif. Fase pertama berfokus pada migrasi infrastruktur data ke *platform cloud*, peningkatan kapasitas penyimpanan, dan pembangunan kapabilitas *self-service analytics* bagi pengguna bisnis. Fase kedua pada implementasi *platform* data khusus Bank yang terintegrasi dengan seluruh *source system* operasional beserta pilot *self-service analytics*. Fase ketiga pada integrasi data secara menyeluruh serta pembangunan tata kelola dan manajemen data yang komprehensif. Program ini akan memungkinkan pengambilan keputusan berbasis data yang lebih cepat dan akurat di seluruh lini bisnis Bank.

8. ***Operational Efficiency & Risk Mitigation.***
   Keberhasilan implementasi *Web Customer Handling* di tahun 2025 akan dilanjutkan dengan pengembangan lanjutan untuk memperluas cakupan layanan pelanggan digital. Migrasi SWIFT ke model operasional yang lebih efisien akan dilaksanakan termasuk pembaruan infrastruktur dan kode BIC untuk meningkatkan responsivitas layanan perbankan lintas batas.

9. ***Revenue Generation.***
   Sebagai kelanjutan dari peluncuran versi terbaru *mobile banking* di tahun 2025, pengembangan layanan digital diarahkan untuk meningkatkan pendapatan berbasis komisi. SNAP API Transfer dan SNAP API *Balance Inquiry* akan menyediakan interoperabilitas *transfer* dana dan *inquiry* saldo antarbank melalui standar nasional open API pembayaran. Penyempurnaan fitur dan pengalaman pengguna pada *mobile banking* akan terus dilakukan untuk memperkuat daya saing. QRIS *Merchant App Enhancement* akan meningkatkan kapabilitas pengelolaan transaksi *merchant*. Modernisasi *platform Internet Banking* Bisnis (IBB) dengan fitur *Soft Token*, aktivasi mandiri *Hard Token*, dan penguatan keamanan akan melengkapi portofolio layanan digital Bank.

Seluruh inisiatif di atas dirancang sebagai kelanjutan strategis dari fondasi yang telah dibangun di tahun 2025, memastikan bahwa pengembangan TI berjalan selaras dengan strategi bisnis Bank, mendukung pertumbuhan yang berkelanjutan, dan memperkuat posisi Bank di era perbankan digital.

6. ***Regulatory Compliance.***
   *As a continuation of the completion of the expected credit loss calculation model and the strengthening of the anti-money laundering system in 2025, the future compliance program includes two main initiatives. Automation of debit interest journaling in accordance with PSAK 50/55 will accelerate the accounting process based on system parameters. The integration of the PSAK 50/55 and PSAK 71 financial reporting platforms into a single integrated system specific to the Bank will improve the accuracy of reporting and readiness to comply with OJK regulations.*

7. ***Data-Driven Enablement.***
   *The independent analytics foundation built in 2025 will be expanded into a comprehensive MIS & Dedicated Datalake program. The first phase focuses on migrating data infrastructure to a cloud platform, increasing storage capacity, and developing self-service analytics capabilities for business users. The second phase involves the implementation of a dedicated Bank data platform integrated with all operational source systems and a self-service analytics pilot. The third phase involves comprehensive data integration and the development of comprehensive data governance and management. This program will enable faster and more accurate data-driven decision making across all lines of the Bank's business.*

8. ***Operational Efficiency & Risk Mitigation.***
   *The successful implementation of Web Customer Handling in 2025 will be followed by further development to expand the scope of digital customer service . The migration of SWIFT to a more efficient operational model will be carried out, including infrastructure and BIC code updates to improve the responsiveness of cross-border banking services.*

9. ***Revenue Generation.***
   *As a continuation of the launch of the latest version of mobile banking in 2025, digital service development will be directed towards increasing commission-based revenue. SNAP API Transfer and SNAP API Balance Inquiry will provide interoperability for interbank fund transfers and balance inquiries through national open payment API standards. Features and user experience on mobile banking will continue to be improved to strengthen competitiveness. QRIS Merchant App Enhancement will improve merchant transaction management capabilities. Modernization of the Business Internet Banking (IBB) platform with Soft Token features, self-activation of Hard Tokens, and enhanced security will complement the Bank's digital service portfolio.*

*All of the above initiatives are designed as a strategic continuation of the foundation that has been built in 2025, ensuring that IT development is in line with the Bank's business strategy, supporting sustainable growth, and strengthening the Bank's position in the era of digital banking.*

# 07 Laporan **Tata Kelola Perusahaan**

*Good Corporate Governance Report*



BANK MASPION



Sebagai bentuk komitmen terhadap *Good Corporate Governance* (GCG), Bank senantiasa menerapkan prinsip tata kelola yang baik dalam setiap aspek operasionalnya. Tata kelola perusahaan yang efektif dan transparan menjadi dasar dalam menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan serta memastikan kepatuhan terhadap regulasi yang berlaku. Prinsip utama GCG, yaitu transparansi, akuntabilitas, responsibilitas, independensi, dan kesetaraan (*fairness*), menjadi pedoman dalam pengambilan keputusan strategis dan pelaksanaan kegiatan usaha yang berkelanjutan.

*As a form of commitment to Good Corporate Governance (GCG), the Bank consistently applies good governance principles in every aspect of its operations. Effective and transparent corporate governance is the basis for creating long-term value for all stakeholders and ensuring compliance with applicable regulations. The main principles of GCG, namely transparency, accountability, responsibility, independence, and fairness, serve as guidelines in strategic decision-making and the implementation of sustainable business activities.*

Bank juga berkomitmen menerapkan praktik GCG secara konsisten, dengan menjadikan berbagai regulasi dan kebijakan sebagai landasan utama. Penerapan GCG tidak hanya sekadar memenuhi kewajiban kepatuhan, tetapi juga sebagai upaya memperkuat kepercayaan pemegang saham, regulator, serta masyarakat. Dalam hal ini, Bank berpedoman pada:

1. Undang-Undang Republik Indonesia yang mengatur Pasar Modal, Perseroan Terbatas, dan Perbankan sebagai dasar hukum utama;
2. Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) terkait tata kelola, pelaporan tahunan, manajemen risiko, serta ketentuan relevan lainnya;
3. Anggaran Dasar serta keputusan Rapat Umum Pemegang Saham (RUPS) sebagai representasi kehendak dan otoritas pemegang saham; dan
4. Kebijakan serta pedoman tata kelola internal Bank yang memastikan penerapan prinsip GCG secara efektif dan konsisten di seluruh organisasi.

*The Bank is also committed to consistently implementing GCG practices, using various regulations and policies as the main foundation. The implementation of GCG is not only to fulfill compliance obligations, but also as an effort to strengthen the trust of shareholders, regulators, and the community. In this case, the Bank is guided by:*

1. *Laws and regulations of the Republic of Indonesia governing Capital Markets, Limited Liability Companies, and Banking as the primary legal framework;*
2. *Financial Services Authority (OJK) Regulations (POJK) and Circular Letters (SEOJK) concerning governance, annual reporting, risk management, and other relevant provisions;*
3. *The Articles of Association and resolutions of the General Meeting of Shareholders (GMS) as representations of shareholder authority; and*
4. *The Bank's internal governance policies and guidelines to ensure effective and consistent implementation of GCG principles throughout the organization.*

Adapun dalam pengimplementasiannya, Bank memiliki struktur tata kelola yang terdiri dari Dewan Komisaris, Direksi, serta komite-komite pendukung, yang bekerja secara sinergis dalam mengawasi dan mengelola perusahaan. Dewan Komisaris berperan dalam memberikan arahan strategis serta mengawasi kebijakan manajemen, sedangkan Direksi bertanggung jawab atas pelaksanaan operasional yang selaras dengan visi dan misi perusahaan. Selain itu, penerapan kebijakan kepatuhan, manajemen risiko, serta audit internal yang independen memastikan bahwa seluruh aktivitas perusahaan dilakukan secara profesional dan sesuai standar terbaik di industri perbankan.

*In its implementation, the Bank has a governance structure consisting of a Board of Commissioners, a Board of Directors, and supporting committees, which work synergistically in supervising and managing the company. The Board of Commissioners plays a role in providing strategic direction and overseeing management policies, while the Board of Directors is responsible for operational implementation in line with the company's vision and mission. In addition, the implementation of compliance policies, risk management, and independent internal audits ensures that all company activities are carried out professionally and in accordance with the best standards in the banking industry.*

Sebagai bagian dari transparansi dan keterbukaan informasi, Bank secara berkala menyampaikan laporan tata kelola perusahaan dalam Laporan Tahunan dan Laporan Keberlanjutan. Laporan ini mencakup evaluasi terhadap efektivitas kebijakan tata kelola, implementasi program kepatuhan, serta berbagai inisiatif dalam meningkatkan kualitas pengelolaan perusahaan. Dengan adanya sistem pengawasan yang ketat, termasuk melalui mekanisme *whistleblowing system* (WBS), perusahaan memastikan bahwa setiap dugaan pelanggaran dapat ditindaklanjuti secara profesional dan bertanggung jawab.

*As part of transparency and information disclosure, the Bank regularly submits corporate governance reports in its Annual Report and Sustainability Report. These reports include evaluations of the effectiveness of governance policies, the implementation of compliance programs, and various initiatives to improve the quality of corporate management. With a strict monitoring system, including a whistleblowing system (WBS), the company ensures that any alleged violations are followed up professionally and responsibly.*

Ke depan, Bank akan terus memperkuat penerapan tata kelola perusahaan dengan mengadopsi praktik terbaik, baik di tingkat nasional maupun internasional. Upaya peningkatan transparansi, penguatan budaya kepatuhan, serta penerapan kebijakan berbasis keberlanjutan akan menjadi fokus utama dalam menjaga reputasi dan meningkatkan

*Going forward, the Bank will continue to strengthen the implementation of corporate governance by adopting best practices, both nationally and internationally. Efforts to increase transparency, strengthen a culture of compliance, and implement sustainability-based policies will be the main focus in maintaining reputation and increasing stakeholder trust.*

kepercayaan pemangku kepentingan. Dengan fondasi tata kelola yang kuat, Bank optimis dapat menghadapi tantangan industri yang dinamis serta memberikan kontribusi positif bagi pertumbuhan ekonomi yang berkelanjutan.

*With a strong governance foundation, the Bank is optimistic that it can face dynamic industry challenges and make a positive contribution to sustainable economic growth.*

Implementasi Tata Kelola yang dilakukan Bank mengacu pada 5 prinsip dasar dalam mewujudkan dan menyempurnakan penerapan prinsip-prinsip GCG antara lain :

*The Bank's implementation of governance refers to 5 basic principles in realizing and perfecting the application of GCG principles, including:*

| **Prinsip GCG**<br>***GCG Principles*** | **Penerapan di Bank**<br>***Implementation in the Bank*** |
|---|---|
| Transparansi<br>*Transparency* | Diwujudkan melalui penyediaan informasi keuangan dan non-keuangan yang relevan, akurat, dan tepat waktu. Informasi tersebut disampaikan secara terbuka melalui berbagai saluran komunikasi resmi, termasuk situs web Bank, sehingga dapat diakses oleh pemangku kepentingan sesuai dengan hak dan kewenangannya.<br><br>*Upheld by providing relevant, accurate, and timely financial and non-financial information. Such information is disclosed through official communication channels, including the Bank's website, ensuring accessibility to stakeholders in accordance with their rights and authority.* |
| Akuntabilitas<br>*Accountability* | Diterapkan dengan menetapkan struktur tugas, fungsi, dan tanggung jawab yang jelas pada setiap organ tata kelola, selaras dengan strategi dan arah bisnis Bank. Sistem pengendalian internal, penerapan *four eyes principle*, serta mekanisme evaluasi kinerja berbasis *reward and consequence* menjadi bagian dari sistem *check and balance* yang menjaga kualitas pengelolaan Bank.<br><br>*Strengthened through clearly defined roles, functions, and responsibilities for each governance organ, aligned with the Bank's strategic direction. A robust internal control system, the application of the four-eyes principle, and performance evaluation mechanisms based on reward and consequence form part of the Bank's check-and-balance framework.* |
| Responsibilitas<br>*Responsibility* | Tercermin dalam kepatuhan terhadap regulasi perbankan dan peraturan perundang-undangan yang berlaku, serta penerapan prinsip kehati-hatian dalam setiap kegiatan usaha. Bank juga mengintegrasikan komitmen keuangan berkelanjutan sebagai bagian dari tanggung jawab terhadap lingkungan dan masyarakat.<br><br>*Demonstrated through compliance with applicable banking regulations and laws, as well as the consistent application of prudential principles in business activities. The Bank also incorporates sustainable finance commitments as part of its broader responsibility toward society and the environment.* |
| Independensi<br>*Independency* | Dijaga melalui pengambilan keputusan yang objektif dan bebas dari benturan kepentingan maupun tekanan pihak tertentu. Setiap organ perusahaan menjalankan fungsi pengawasan dan pengelolaan secara profesional sesuai kewenangannya.<br><br>*Maintained by ensuring objective decision-making processes free from conflicts of interest or undue influence from any party. Each corporate organ performs its supervisory and managerial duties professionally within its respective authority.* |
| Kewajaran<br>*Fairness* | Menjadi dasar dalam memperlakukan seluruh pemangku kepentingan secara adil, termasuk dalam pemenuhan hak-hak mereka serta pemberian ruang untuk menyampaikan aspirasi dan masukan yang konstruktif demi peningkatan kinerja Bank.<br><br>*Guide the Bank in treating all stakeholders equitably, safeguarding their rights, and providing opportunities for constructive feedback to support continuous improvement and long-term performance.* |

Mengacu pada Pedoman Umum Governansi Korporat Indonesia 2021 yang diterbitkan oleh Komite Nasional Kebijakan Governansi (KNKG), praktik tata kelola Bank dibangun di atas empat pilar utama yang menjadi kerangka integritas dan keberlanjutan Bank, sebagai berikut:

*Referring to the 2021 Indonesian Corporate Governance Guidelines issued by the National Committee on Governance Policy (KNKG), the Bank's governance practices are structured around four key pillars that form the foundation of the Bank's integrity and sustainability, as follows*

| Prinsip GCG<br>*GCG Principles* | Penerapan di Bank<br>*Implementation in the Bank* |
|---|---|
| Perilaku Beretika<br>*Ethical Behavior* | Dalam melaksanakan kegiatannya, Bank senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Bank memperhatikan kepentingan Pemegang Saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (*fairness*) dan dikelola secara independen sehingga masing-masing organ GCG tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.<br><br>*In carrying out its activities, the Bank always prioritizes honesty, treats all parties with respect, fulfills its commitments, and consistently builds and maintains moral values and trust. The Bank considers the interests of Shareholders and other stakeholders based on the principles of fairness and equality and is managed independently so that each GCG organ does not dominate the others and cannot be interfered with by other parties.* |
| Transparansi<br>*Transparency* | Bank dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Bank harus dikelola secara benar, terukur dan sesuai dengan kepentingan perusahaan dengan tetap memperhitungkan kepentingan Pemegang Saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.<br><br>*Banks must be accountable for their performance in a transparent and reasonable manner. To that end, banks must be managed properly, measurably, and in accordance with the interests of the company, while taking into account the interests of shareholders and stakeholders. Accountability is a prerequisite for achieving sustainable performance.* |
| Akuntabilitas<br>*Accountability* | Untuk menjaga objektivitas dalam menjalankan bisnis, Bank menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Bank mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh Pemegang Saham, kreditur dan pemangku kepentingan lainnya.<br><br>*To maintain objectivity in conducting business, the Bank provides material and relevant information in a manner that is easily accessible and understandable to stakeholders. The Bank takes the initiative to disclose not only matters required by law, but also matters that are important for decision-making by shareholders, creditors, and other stakeholders.* |
| Keberlanjutan<br>*Sustainability* | Bank mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerjasama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.<br><br>*The bank complies with laws and regulations and is committed to fulfilling its responsibilities to society and the environment in order to contribute to sustainable development through cooperation with all relevant stakeholders to improve their lives in a manner consistent with business interests and the sustainable development agenda.* |

Dalam mendukung program transformasi guna meningkatkan kinerja dan daya saing, Bank terus berupaya menyempurnakan penerapan prinsip-prinsip Tata Kelola secara efektif, akurat, dan konsisten. Komitmen Bank tercermin dalam pengintegrasian lima prinsip utama Tata Kelola ke dalam seluruh aspek operasional dan proses pengambilan keputusan. Bank juga berfokus pada perlindungan hak dan kepentingan seluruh pemangku kepentingan serta mendorong pertumbuhan bisnis yang berkelanjutan. Partisipasi aktif dari seluruh jajaran manajemen dan karyawan menjadi faktor penting dalam merealisasikan visi dan misi transformasi untuk mempercepat pertumbuhan dan memperkuat posisi Bank di industri perbankan nasional.

*In supporting its transformation program to improve performance and competitiveness, the Bank continues to strive to improve the effective, accurate, and consistent implementation of governance principles. The Bank's commitment is reflected in the integration of the five key governance principles into all aspects of its operations and decision-making processes. The Bank also focuses on protecting the rights and interests of all stakeholders and promoting sustainable business growth. The active participation of all levels of management and employees is an important factor in realizing the vision and mission of transformation to accelerate growth and strengthen the Bank's position in the national banking industry.*

# Kebijakan Tata Kelola
## *Governance Policy*

Bank memiliki Kebijakan Tata Kelola yang memuat (1) Prinsip Tata Kelola yang Baik, (2) Peran dan Tanggung jawab masing-masing Organ Perusahaan, serta (3) Penerapan Keuangan Berkelanjutan & Tanggung Jawab Sosial. Bank Menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik dalam setiap kegiatan usaha Bank, dan di seluruh tingkatan organisasi. Penilaian dan evaluasi serta pengembangan penerapan tata kelola terus dilaksanakan untuk melindungi kepentingan dan harapan para pemangku kepentingan.

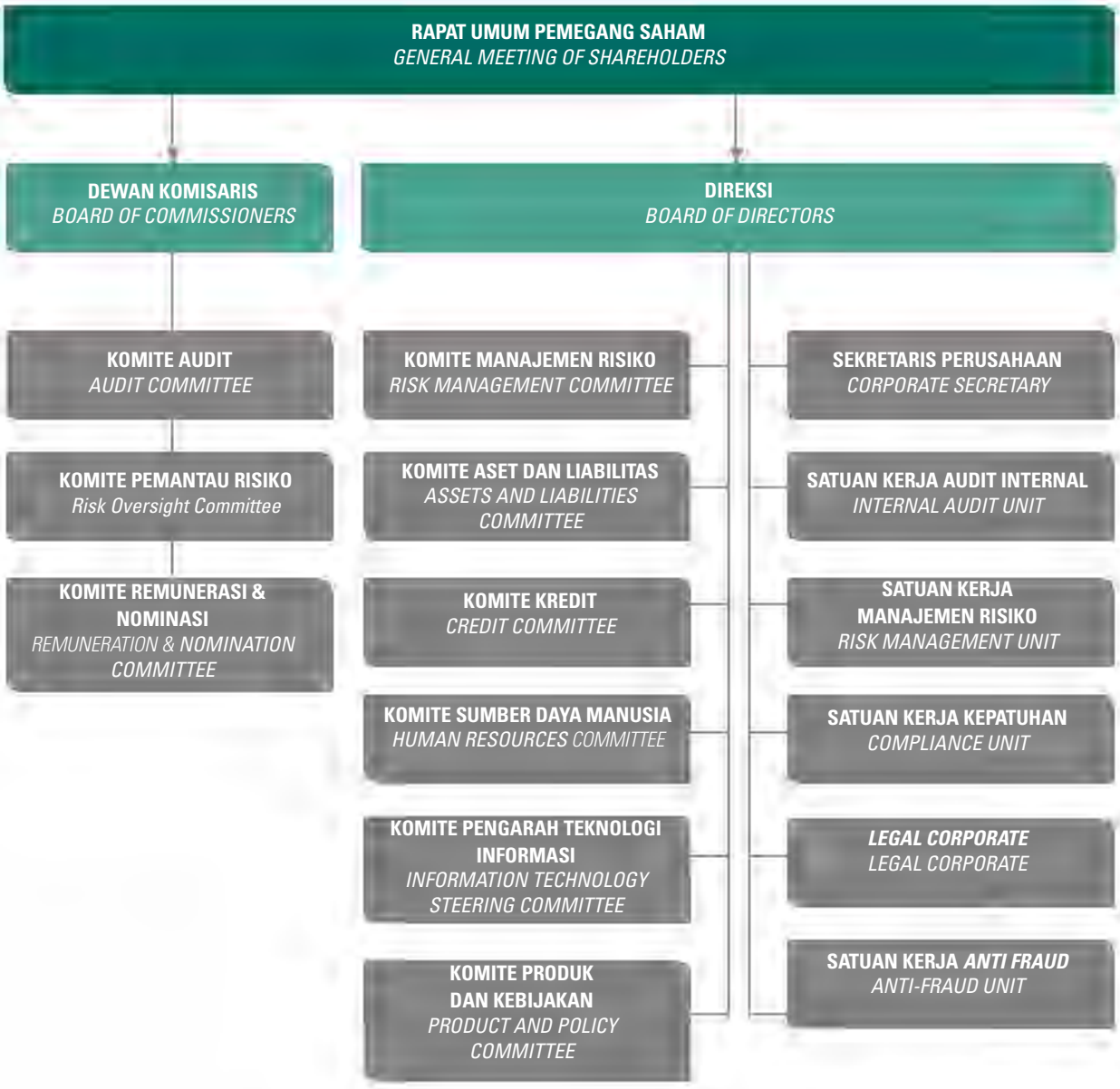
*The Bank has a Governance Policy that includes (1) Principles of Good Governance, (2) the roles and responsibilities of each corporate body, and (3) the implementation of sustainable finance and social responsibility. The Bank applies the principles of good corporate governance in all of its business activities and at all levels of the organization. Assessment, evaluation, and development of governance implementation are continuously carried out to protect the interests and expectations of stakeholders.*

# Struktur dan Mekanisme Tata Kelola Perusahaan

## *Corporate Governance Structure and Mechanism* [GRI 2-9]

Bank mengimplementasikan struktur dan mekanisme tata kelola yang mengedepankan transparansi, akuntabilitas, dan prinsip keberlanjutan. Struktur tata kelola yang solid menjadi landasan utama dalam proses pengambilan keputusan strategis, pengelolaan risiko, dan pencapaian tujuan Perseroan secara bertanggung jawab. Dengan berpedoman pada regulasi yang berlaku dan standar terbaik di industri perbankan, Bank berkomitmen memastikan setiap aspek tata kelola berjalan secara optimal dan mendukung pertumbuhan berkelanjutan. Hingga per 31 Desember 2025, struktur tata kelola perusahaan adalah sebagai berikut:

*The Bank implements a governance structure and mechanism that prioritizes transparency, accountability, and sustainability principles. A solid governance structure is the main foundation for strategic decision-making, risk management, and the responsible achievement of the Company's objectives. Guided by applicable regulations and best practices in the banking industry, the Bank is committed to ensuring that every aspect of governance runs optimally and supports sustainable growth. As of December 31, 2025, the Company's governance structure is as follows:*



Merujuk kepada peratuan perundang-undangan yang berlaku dan *best practices* yang berlaku di industri perbankan, mekanisme penilaian kecukupan dan efektivitas penerapan Tata Kelola yang baik terbagi menjadi 3 (tiga) aspek, yaitu :

1. *Governance structure* meliputi kecukupan struktur dan infrastruktur Tata Kelola Bank untuk menetapkan pembagian tugas dan tanggung jawab agar proses penerapan prinsip Tata Kelola yang baik menghasilkan hasil yang sesuai dengan harapan *stakeholder*.

2. *Governance process* bertujuan untuk menilai efektivitas proses penerapan prinsip Tata Kelola yang baik didukung oleh kecukupan struktur dan infrastruktur Tata Kelola sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholder*.

3. *Governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholder* yang merupakan hasil penerapan prinsip Tata Kelola yang baik dengan kecukupan struktur dan infrastruktur Tata Kelola.

*Referring to applicable laws and regulations and best practices in the banking industry, the mechanism for assessing the adequacy and effectiveness of the implementation of good governance is divided into three aspects, namely:*

1. *The governance structure includes the adequacy of the Bank's governance structure and infrastructure to determine the division of tasks and responsibilities so that the implementation of good governance principles produces results that meet stakeholder expectations.*

2. *The governance process aims to assess the effectiveness of the implementation of good governance principles, supported by adequate governance structures and infrastructure, thereby producing outcomes that meet stakeholder expectations.*

3. *Governance outcomes aim to assess the quality of outcomes that meet stakeholder expectations, which are the result of applying good governance principles with adequate governance structures and infrastructure.*

# Hasil Evaluasi Penerapan Tata Kelola

## *Results of the Governance Implementation Assessment*

Hasil penilaian sendiri (*Self Assessment*) atas Penerapan Tata Kelola Bank per 31 Desember 2025 menunjukkan predikat Baik, yang mencerminkan pemenuhan yang memadai terhadap prinsip-prinsip Tata Kelola Bank yang berlaku. Penetapan predikat tersebut didasarkan pada penilaian atas tiga aspek utama, yaitu *Governance Structure*, *Governance Process*, dan *Governance Outcome*, sehingga Bank dapat mengidentifikasi kekuatan serta area yang perlu ditindaklanjuti guna meningkatkan kualitas penerapan Tata Kelola Bank secara berkelanjutan, sejalan dengan ketentuan regulator dan harapan para pemangku kepentingan. Adapun analisis *Self Assessment* atas pelaksanaan Tata Kelola Bank adalah sebagai berikut:

*The results of the self-assessment of the Bank's Governance Implementation as of December 31, 2025 show a rating of Good, which reflects adequate compliance with the applicable principles of Bank Governance. This rating is based on an assessment of three main aspects, namely Governance Structure, Governance Process, and Governance Outcome, enabling the Bank to identify its strengths and areas that need to be followed up in order to improve the quality of Bank Governance implementation in a sustainable manner, in line with regulatory requirements and stakeholder expectations. The Self Assessment analysis of the implementation of Bank Governance is as follows:*

### A. Struktur Tata Kelola

- Anggota Dewan Komisaris memiliki kompetensi dan integritas yang memadai dan jumlah anggota Dewan Komisaris telah memenuhi ketentuan tata kelola.
- Komposisi anggota Komite Audit dan Komite Pemantau Risiko yang merupakan komisaris independen dan pihak independen telah memenuhi persyaratan sesuai dengan peraturan OJK.

- Komposisi dan kompetensi anggota komite sesuai dengan ketentuan tata kelola.
- Bank telah memiliki Satuan Kerja Audit Internal (SKAI), Satuan Kerja Manajemen Risiko, dan Satuan Kerja Kepatuhan yang bersifat independen dan terpisah dari *risk taking unit*.
- Bank telah membentuk SKAI yang telah bekerja sesuai dengan program Audit yang telah ditetapkan.

### *A. Governance Structure*

- *The members of the Board of Commissioners have adequate competence and integrity, and the number of members of the Board of Commissioners meets governance requirements.*
- *The composition of the Audit Committee and Risk Oversight Committee, which are independent commissioners and independent parties, has met the requirements in accordance with OJK regulations.*
- *The composition and competence of committee members are in accordance with governance requirements.*
- *The Bank has established an Internal Audit Unit (SKAI), a Risk Management Unit, and a Compliance Unit that are independent and separate from the risk-taking units.*
- *The Bank has established an SKAI that has been operating in accordance with the established Audit program.*

- Penugasan audit kepada Akuntan Publik dan Kantor Akuntan Publik telah memenuhi aspek-aspek sesuai ketentuan otoritas.
- Penyediaan dana kepada pihak terkait dan penyediaan dana besar dilakukan secara hati-hati dengan memperhatikan rekomendasi Komite Audit dan hasil pemeriksaan otoritas.
- Rencana strategis Bank disusun secara realistis sesuai dengan visi dan misi Bank.
- Kebijakan terkait remunerasi bagi anggota Direksi, anggota Dewan Komisaris, dan pegawai Bank telah disusun sesuai ketentuan OJK.
- Kebijakan terkait dividen disusun berdasarkan ketentuan OJK.
- Struktur organisasi yang mampu mendukung pelaksanaan strategi *anti-fraud* sesuai dengan ketentuan OJK.
- Rencana aksi keuangan berkelanjutan Bank telah sesuai dengan cakupan ketentuan OJK.

- *The assignment of audits to Public Accountants and Public Accounting Firms has met the aspects in accordance with the provisions of the authorities.*
- *The provision of funds to related parties and the provision of large funds is carried out carefully by taking into account the recommendations of the Audit Committee and the results of the authority's examination.*
- *The Bank's strategic plan is formulated realistically in accordance with the Bank's vision and mission.*
- *Policies related to remuneration for members of the Board of Directors, members of the Board of Commissioners, and Bank employees have been formulated in accordance with OJK regulations.*
- *Policies related to dividends are formulated based on OJK regulations.*
- *The organizational structure is capable of supporting the implementation of anti-fraud strategies in accordance with OJK regulations.*
- *The Bank's sustainable finance action plan is in line with the scope of OJK regulations.*

## Proses Tata Kelola

- Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.
- Direksi mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan.
- Dewan Komisaris dan Direksi bertindak dan mengambil keputusan secara objektif.
- Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan tugas Direksi serta memberikan nasihat kepada Direksi.
- Dewan Komisaris telah mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan Bank yang bersifat strategis.
- Pengangkatan anggota Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi telah dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
- Rekomendasi yang diberikan Komite membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.
- Penunjukan Direktur yang membawahkan Fungsi Kepatuhan telah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
- Satuan Kerja Audit Internal (SKAI) telah melaksanakan fungsi pengawasan secara independen dengan cakupan tugas yang memadai serta memiliki rencana, pelaksanaan, dan pemantauan hasil audit.
- SKAI telah melaporkan seluruh temuan hasil pemeriksaan sesuai dengan ketentuan yang berlaku.
- Kaji ulang oleh auditor eksternal atas efektivitas pelaksanaan kerja SKAI telah dilakukan secara berkala.
- Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk untuk mengaudit Laporan Keuangan 2024 terdaftar di Otoritas Jasa Keuangan, serta pembatasan penggunaan jasa audit atas

## *Governance Process*

- *The Board of Directors is fully responsible for the management of the Bank.*
- *The Board of Directors manages the Bank in accordance with its authority and responsibilities as stipulated in the Articles of Association and laws and regulations.*
- *The Board of Commissioners and the Board of Directors act and make decisions objectively.*
- *The Board of Commissioners supervises the implementation of the Board of Directors' duties and provides advice to the Board of Directors.*
- *The Board of Commissioners has directed, monitored, and evaluated the implementation of the Bank's strategic policies.*
- *The appointment of members of the Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee has been carried out by the Board of Directors based on the decision of the Board of Commissioners' meeting.*
- *The recommendations provided by the Committee assist the Board of Commissioners and the Board of Directors in carrying out their duties and responsibilities.*
- *The appointment of the Director in charge of the Compliance Function is in accordance with Financial Services Authority Regulation (POJK) Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.*
- *The Internal Audit Unit (SKAI) has carried out its supervisory function independently with an adequate scope of duties and has plans, implementation, and monitoring of audit results.*
- *SKAI has reported all findings from its examinations in accordance with applicable regulations.*
- *External auditors have periodically reviewed the effectiveness of SKAI's work.*
- *The Public Accountant and Public Accounting Firm appointed to audit the 2024 Financial Statements are registered with the Financial Services Authority, and the restriction on the use of audit*

informasi keuangan historis tahunan dari Akuntan Publik yang sama untuk jangka waktu paling lama 7 (tujuh) tahun kumulatif telah dipenuhi sesuai dengan POJK Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

- Kebijakan remunerasi telah disusun dengan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi Bank.
- Penyusunan Rencana Bisnis Bank telah dilakukan sesuai dengan prinsip kehati-hatian dan realistis serta mempertimbangkan risiko yang mungkin timbul dari faktor internal dan eksternal.
- Pelaksanaan Rencana Bisnis Bank dilakukan secara efektif oleh Direksi di bawah pengawasan Dewan Komisaris.

- Penerapan dan pemantauan pelaksanaan kebijakan remunerasi dilakukan dengan memperhatikan prinsip kehati-hatian dan manajemen risiko.
- Pembagian dividen Bank dilaksanakan sesuai dengan ketentuan yang tercantum dalam kebijakan dividen yang berlaku.
- Kebijakan Strategi *Anti-Fraud* disusun dengan berpedoman pada ketentuan Otoritas Jasa Keuangan.
- Rencana aksi keuangan berkelanjutan dilaksanakan secara efektif sesuai dengan kebijakan internal Bank dan peraturan perundang-undangan.

## Hasil Tata Kelola

- Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS).
- Pertanggungjawaban Direksi atas pelaksanaan tugas diterima oleh pemegang saham melalui RUPS.
- Hasil rapat Dewan Komisaris merupakan rekomendasi dan/atau nasihat yang dapat diimplementasikan oleh Direksi.

- Hasil rapat Dewan Komisaris, Direksi, dan Komite telah dituangkan dalam risalah rapat dan didokumentasikan dengan baik.

- Komite independen telah bertugas sesuai fungsinya dan telah memberikan rekomendasi sesuai dengan tugasnya kepada Dewan Komisaris.
- Laporan Pokok Pelaksanaan Tugas Direktur yang membawahkan Fungsi Kepatuhan disusun dengan cakupan sesuai dengan ketentuan dan disampaikan kepada Otoritas Jasa Keuangan.
- Satuan Kerja Audit Internal (SKAI) telah bertindak objektif dalam pelaksanaan audit yang dilaksanakan dengan berbasis risiko, temuan pemeriksaan SKAI telah ditindaklanjuti oleh *auditee* dan dilakukan pemantauan oleh SKAI atas pemenuhan hasil temuan tersebut.
- Penerapan manajemen risiko telah sesuai dengan risiko material yang dihadapi serta ukuran dan kompleksitas usaha Bank, namun dalam praktiknya masih diperlukan pembenahan dalam penerapan Manajemen Risiko dan Pengendalian Internal agar mampu meminimalisir insiden dan *risk event* yang dialami oleh Bank.

*services for annual historical financial information from the same Public Accountant for a maximum period of 7 (seven) years has been complied with in accordance with POJK Number 9 of 2023 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.*

- *The remuneration policy has been formulated in accordance with the Financial Services Authority Regulation on the implementation of governance in the provision of remuneration for banks.*
- *The Bank's Business Plan has been prepared in accordance with the principles of prudence and realism, taking into account the risks that may arise from internal and external factors.*
- *The implementation of the Bank's Business Plan is carried out effectively by the Board of Directors under the supervision of the Board of Commissioners.*
- *The implementation and monitoring of remuneration policies are carried out with due consideration to the principles of prudence and risk management.*
- *The distribution of Bank dividends is carried out in accordance with the provisions set forth in the applicable dividend policy.*
- *The Anti-Fraud Strategy Policy is formulated in accordance with the provisions of the Financial Services Authority.*
- *The sustainable finance action plan is implemented effectively in accordance with the Bank's internal policies and laws and regulations.*

## *Governance Outcome*

- *The Board of Directors has been accountable to shareholders for the performance of its duties through the General Meeting of Shareholders (GMS).*
- *The Board of Directors' accountability for the performance of its duties is accepted by shareholders through the GMS.*
- *The results of the Board of Commissioners' meeting are recommendations and/or advice that can be implemented by the Board of Directors.*
- *The results of the meetings of the Board of Commissioners, the Board of Directors, and the Committees have been recorded in the minutes of the meetings and properly documented.*
- *The independent committee has performed its duties in accordance with its functions and has provided recommendations in accordance with its duties to the Board of Commissioners.*
- *The Main Report on the Implementation of the Duties of the Director in charge of Compliance has been prepared in accordance with the provisions and submitted to the Financial Services Authority.*
- *The Internal Audit Unit (SKAI) has acted objectively in conducting risk-based audits, and the findings of the SKAI audit have been followed up by the auditee and monitored by the SKAI to ensure compliance with the findings.*
- *The implementation of risk management has been in accordance with the material risks faced and the size and complexity of the Bank's business, but in practice, improvements are still needed in the implementation of Risk Management and Internal Control in order to minimize incidents and risk events experienced by the Bank.*

- Tidak terdapat pelanggaran Batas Maksimum Pemberian Kredit (BMPK) terkait dengan penyediaan dana kepada pihak terkait dan penyediaan dana besar.
- Penerapan tata kelola dalam pemberian remunerasi telah berjalan dengan baik.
- Transparansi laporan yang meliputi Laporan Tahunan (keuangan dan non-keuangan), Laporan Keuangan Publikasi triwulanan dan bulanan telah menerapkan proses pelaporan keuangan yang berintegritas sesuai dengan kebijakan internal, ketentuan OJK, dan ketentuan peraturan perundang-undangan lainnya.
- Penyusunan Rencana Korporasi dan Rencana Bisnis dilakukan oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.
- Seluruh kegiatan Bank bebas dari praktik *insider trading* dan penyalahgunaan informasi internal.
- Bank telah menyampaikan laporan strategi *anti-fraud* kepada OJK secara tepat waktu.
- Alokasi dan penggunaan dana tanggung jawab sosial dan lingkungan Bank terlepas dari kepentingan pribadi pihak manapun.

- *There were no violations of the Maximum Credit Limit (BMPK) related to the provision of funds to related parties and the provision of large funds.*
- *The implementation of governance in remuneration has been carried out properly.*
- *Transparency of reports, including Annual Reports (financial and non-financial), Quarterly and Monthly Financial Reports, has implemented an integrity-based financial reporting process in accordance with internal policies, OJK regulations, and other applicable laws and regulations.*
- *The Corporate Plan and Business Plan are prepared by the Board of Directors and have been approved by the Board of Commissioners.*
- *All of the Bank's activities are free from insider trading and misuse of internal information.*
- *The Bank has submitted its anti-fraud strategy report to the OJK in a timely manner.*
- *The allocation and use of the Bank's social and environmental responsibility funds are independent of the personal interests of any party.*

# Landasan Hukum Kebijakan Tata Kelola

## *Legal Basis for Governance Policies*

Bank selalu berpedoman pada peraturan perundang-undangan yang berlaku dalam menerapkan prinsip-prinsip GCG. Di antaranya adalah:

1. Undang-undang Nomor 11 tahun 2020 tentang Cipta Kerja yang mengubah, menghapus, atau menetapkan pengaturan baru beberapa ketentuan yang diatur dalam:
   a. Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas;
   b. Undang-Undang Nomor 10 tahun 1998 tentang perubahan atas Undang-Undang Nomor 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 8 Tahun 1995 tentang Pasar Modal.
3. Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank.
4. Peraturan Otoritas Jasa Keuangan No. 14 Tahun 2025 tentang Pelaksanaan Rapat Umum Pemegang Saham, Rapat Umum Pemegang Obligasi, dan Rapat Umum Pemegang Sukuk Secara Elektronik.
5. Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
6. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
7. Peraturan Otoritas Jasa Keuangan No. 44 Tahun 2024 tentang Rahasia Bank.
8. Peraturan Otoritas Jasa Keuangan No. 31 Tahun 2024 tentang Perintah Tertulis.
9. Peraturan Otoritas Jasa Keuangan No. 26 tahun 2024 tentang Perluasan Kegiatan Usaha Perbankan.
10. Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank.

*The Bank always adheres to applicable laws and regulations in implementing GCG principles. These include:*

1. *Law Number 11 of 2020 concerning Job Creation, which amends, repeals, or establishes new regulations for several provisions stipulated in:*
   *a. Law Number 40 of 2007 concerning Limited Liability Companies;*
   *b. Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning Banking.*
2. *Law of the Republic of Indonesia No. 8 of 1995 concerning Capital Markets.*
3. *Financial Services Authority Regulation No. 18 of 2025 concerning Transparency and Publication of Bank Reports.*
4. *Financial Services Authority Regulation No. 14 of 2025 concerning the Implementation of Electronic General Meetings of Shareholders, General Meetings of Bondholders, and General Meetings of Sukuk Holders.*
5. *Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 concerning Transparency and Publication of Conventional Commercial Bank Reports.*
6. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Corporate Governance for Commercial Banks.*
7. *Financial Services Authority Regulation No. 44 of 2024 concerning Bank Secrecy.*
8. *Financial Services Authority Regulation No. 31 of 2024 concerning Written Orders.*
9. *Financial Services Authority Regulation No. 26 of 2024 concerning Expansion of Banking Business Activities.*
10. *Financial Services Authority Regulation No. 15 of 2024 concerning the Integrity of Bank Financial Reporting.*

11. Peraturan Otoritas Jasa Keuangan No. 12 Tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan.
12. Peraturan Otoritas Jasa Keuangan No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka.
13. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
14. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
15. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum.
16. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
17. Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum.
18. Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.
19. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
20. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka.
21. Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik.
22. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Risiko bagi Bank Umum.
23. Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank.
24. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
25. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
26. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
27. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
28. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
29. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
30. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekertaris Perusahaan Emiten atau Perusahaan Publik.

11. *Financial Services Authority Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions.*
12. *Financial Services Authority Regulation No. 4 of 2024 concerning Reports on Ownership or Any Changes in Ownership of Shares in Public Companies and Reports on Activities Securing Shares in Public Companies.*
13. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
14. *Financial Services Authority Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks.*
15. *Financial Services Authority Regulation No. 12/POJK.03/2021 concerning Commercial Banks.*
16. *Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.*
17. *Financial Services Authority Circular Letter No. 12/SEOJK.03/2021 concerning the Business Plan of Commercial Banks.*
18. *Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflicts of Interest Transactions.*
19. *Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of General Meetings of Shareholders of Public Companies.*
20. *Financial Services Authority Regulation No. 11/POJK.04/2017 concerning Reports on Ownership or Any Changes in Ownership of Shares in Public Companies.*
21. *Financial Services Authority Regulation No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies.*
22. *Financial Services Authority Regulation No. 18/POJK.03/2016 concerning Risk Implementation for Commercial Banks.*
23. *Financial Services Authority Regulation No. 5/POJK.03/2016 concerning Bank Business Plans.*
24. *Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies.*
25. *Financial Services Authority Regulation No. 56/POJK.04/2015 concerning the Establishment and Guidelines for the Preparation of Internal Audit Unit Charters.*
26. *Financial Services Authority Regulation No. 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines for the Audit Committee.*
27. *Financial Services Authority Regulation No. 31/POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies.*
28. *Financial Services Authority Regulation No. 21/POJK.04/2015 concerning the Implementation of Corporate Governance Guidelines for Public Companies.*
29. *Financial Services Authority Regulation No. 8/POJK.04/2015 concerning the Websites of Issuers or Public Companies.*
30. *Financial Services Authority Regulation No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies.*

31. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
32. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
33. Surat Keputusan Direksi PT Bursa Efek Indonesia KEP-00066/BEI/09-2022, tanggal 30 September 2022 perihal Peraturan No. I-E: Tentang Kewajiban Penyampaian Informasi.
34. *Roadmap* Pedoman Tata Kelola Perusahaan Indonesia yang dikeluarkan oleh OJK
35. POJK lainnya termasuk yang mengatur mengenai Komite Audit, Komite Remunerasi dan Nominasi, Dewan Komisaris dan Direksi, Pelaksanaan Rapat Umum Pemegang Saham, Internal Audit, Akuntan Publik dan Kantor Akuntan Publik, serta Direktur Kepatuhan dan Sekertaris Perusahaan.
36. Pedoman Umum Governansi Korporat Indonesia (PUG-KI) 2021 yang dikeluarkan oleh Komite Nasional Kebijakan Governansi.
37. Anggaran Dasar Bank.
38. Piagam Dewan Komisari dan Direksi Bank.
39. Piagam Komite Audit Bank.
40. Piagam Audit Internal Bank.
41. Pedoman dan Kode Etik Bank.
42. Kebijakan dan Prosedur Bank.
43. Mekanisme Pelaporan Pelanggaran (*Whistleblowing System*).
44. Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank Maspion Indonesia, Tbk.
45. Pedoman dan Tata Tertib Kerja Direksi PT Bank Maspion Indonesia, Tbk.
46. Kebijakan Tata Kelola Bank PT Bank Maspion Indonesia, Tbk.
47. Kebijakan Kepatuhan PT Bank Maspion Indonesia, Tbk
48. Kebijakan Manajemen Risiko PT Bank Maspion Indonesia, Tbk
49. Kebijakan Pengelolaan Peraturan Perusahaan PT Bank Maspion Indonesia, Tbk

*31. Financial Services Authority Regulation No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.*
*32. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.*
*33. Decision Letter of the Board of Directors of PT Bursa Efek Indonesia KEP-00066/BEI/09-2022, dated September 30, 2022, regarding Regulation No. I-E: Regarding Information Disclosure Obligations.*
*34. Roadmap for Indonesian Corporate Governance Guidelines issued by the OJK*
*35. Other POJKs include those governing the Audit Committee, Remuneration and Nomination Committee, Board of Commissioners and Board of Directors, Implementation of General Meetings of Shareholders, Internal Audit, Public Accountants and Public Accounting Firms, as well as Compliance Directors and Corporate Secretaries.*
*36. The 2021 Indonesian Corporate Governance Guidelines (PUG-KI) issued by the National Committee on Governance Policy.*
*37. Bank Articles of Association.*
*38. Charter of the Bank's Board of Commissioners and Board of Directors.*
*39. Bank Audit Committee Charter.*
*40. Bank Internal Audit Charter.*
*41. Bank Guidelines and Code of Ethics.*
*42. Bank Policies and Procedures.*
*43. Whistleblowing System.*
*44. Guidelines and Work Procedures for the Board of Commissioners of PT Bank Maspion Indonesia, Tbk.*
*45. Guidelines and Work Procedures for the Board of Directors of PT Bank Maspion Indonesia, Tbk.*
*46. Corporate Governance Policy of PT Bank Maspion Indonesia, Tbk.*
*47. Compliance Policy of PT Bank Maspion Indonesia, Tbk*
*48. Risk Management Policy of PT Bank Maspion Indonesia, Tbk*
*49. Company Regulation Management Policy of PT Bank Maspion Indonesia, Tbk*

# Rapat Umum Pemegang Saham
## *General Meeting of Shareholders*

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur tata kelola Perseroan yang memiliki wewenang untuk mengambil keputusan strategis bagi Bank Maspion. RUPS menjadi sarana bagi pemegang saham untuk menyetujui kebijakan utama, mengevaluasi kinerja manajemen, dan memastikan implementasi *Good Corporate Governance* (GCG) secara efektif. Setiap keputusan yang dihasilkan dalam RUPS wajib mematuhi peraturan perundang-undangan yang berlaku serta memperhatikan kepentingan seluruh pemangku kepentingan, termasuk usulan dari Direksi, Dewan Komisaris, maupun pemegang saham.

*The General Meeting of Shareholders (GMS) is the highest authority in the Company's governance structure, with the authority to make strategic decisions for Bank Maspion. The GMS is a forum for shareholders to approve key policies, evaluate management performance, and ensure the effective implementation of Good Corporate Governance (GCG). Every decision made at the GMS must comply with applicable laws and regulations and take into account the interests of all stakeholders, including proposals from the Board of Directors, Board of Commissioners, and shareholders.*

Terdapat dua jenis RUPS yang diselenggarakan, yaitu RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diadakan sekali dalam setahun dengan agenda utama membahas dan mengesahkan laporan tahunan, termasuk laporan keuangan, laporan tata kelola, serta penilaian terhadap kinerja Dewan Komisaris dan Direksi. Sementara itu, RUPS Luar Biasa dapat diselenggarakan kapan saja di luar jadwal rutin apabila terdapat keputusan signifikan yang memerlukan persetujuan pemegang saham, seperti perubahan struktur permodalan, pengangkatan atau pemberhentian anggota Dewan Komisaris dan Direksi, atau amandemen anggaran dasar Perseroan.

*There are two types of GMS, namely the Annual GMS and the Extraordinary GMS. The Annual GMS is held once a year with the main agenda being to discuss and approve the annual report, including the financial statements, governance report, and assessment of the performance of the Board of Commissioners and the Board of Directors. Meanwhile, an Extraordinary GMS can be held at any time outside of the regular schedule if there is a significant decision that requires shareholder approval, such as changes in capital structure, the appointment or dismissal of members of the Board of Commissioners and Board of Directors, or amendments to the Company's articles of association.*

## Pelaksanaan RUPST dan RUPSLB Tahun 2025

## *Implementation of the 2025 AGM And EGMS*

Sepanjang tahun 2025, Bank menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPST) dan 2 (dua) kali Rapat Umum Pemegang Saham Luar Biasa (RUPSLB). RUPST dilaksanakan pada 27 Mei 2025 di Pacific Century Place, Function Room B Level B1, Jakarta pukul 11.24 WIB. RUPSLB pertama diselenggarakan pada 4 Maret 2025 di Pacific Century Place, Function Room B Level B1, Jakarta pukul 10.17 WIB, sedangkan RUPSLB kedua dilaksanakan pada 9 Desember 2025 di Kantor Pusat Bank Maspion lantai 32, Ruangan Parang, Pakuwon Tower Tunjungan Plaza 6, Surabaya pada pukul 10.27 WIB. Seluruh anggota Komisaris dan Direksi menghadiri Rapat baik secara during maupun luring.

*Throughout 2025, the Bank held one Annual General Meeting of Shareholders (AGM) and two Extraordinary General Meetings of Shareholders (EGM). The AGM was held on May 27, 2025, at Pacific Century Place, Function Room B Level B1, Jakarta, at 11:24 a.m. Western Indonesian Time. The first EGMS was held on March 4, 2025, at Pacific Century Place, Function Room B Level B1, Jakarta, at 10:17 a.m. Western Indonesian Time, while the second EGMS was held on December 9, 2025, at the Bank Maspion Head Office on the 32nd floor, Parang Room, Pakuwon Tower Tunjungan Plaza 6, Surabaya, at 10:27 a.m. Western Indonesian Time. All members of the Board of Commissioners and Board of Directors attended the meeting both in person and online.*

**Rapat Umum Pemegang Saham Tahunan 27 Mei 2025**
*Annual General Meeting of Shareholders on May 27, 2025*

| Pemberitahuan *Notice* | Pengumuman *Announcement* | Pemanggilan *Notice* | Pelaksanaan *Implementation* | Hasil *Results* |
|---|---|---|---|---|
| 10 April 2025<br>*April 10, 2025* | 17 April 2025<br>*April 17, 2025* | 5 Mei 2025<br>*May 5, 2025* | 27 Mei 2025<br>*May 27, 2025* | 29 Mei 2025<br>*May 29, 2025* |
| Surat pemberitahuan ke OJK dan BEI<br>*Notification letter to OJK and IDX* | Pemberitahuan melalui situs web Bursa Efek Indonesia dan situs web Perseroan (www.bankmaspion.co.id), situs web KSEI<br>*Notification via the Indonesia Stock Exchange website and the Company's website (www.bankmaspion.co.id), KSEI website* | Pemanggilan melalui situs web Bursa Efek Indonesia, situs web Bank (www.bankmaspion.co.id), dan situs web KSEI<br>*Summoning via the Indonesia Stock Exchange website, the Bank's website (www.bankmaspion.co.id), and the KSEI website* | Pelaksanaan RUPST<br>*Conducting the AGM* | • Pengumuman melalui situs web Bursa Efek Indonesia, situs web Bank(www.bankmaspion.co.id), dan situs web KSEI<br>• Penyampaian hasil RUPST ke OJK dan Bursa Efek Indonesia<br>• *Announcement via the Indonesia Stock Exchange website, the Bank's website (www.bankmaspion.co.id), and the KSEI website*<br>• *Submission of AGM results to OJK and Indonesia Stock Exchange* |

## Kehadiran Dewan Komisaris dan Direksi

## *Attendance of the Board of Commissioners and Board of Directors*

| | | |
|---|---|---|
| Dewan Komisaris<br>*Board of Commissioners* | Chat Luangarpa<br>Pardi Kendy | M. Pujiono Santoso<br>Diana Alim<br>Alan Jenviphakul |
| Direksi<br>*Board of Directors* | Kasemsri Charoensiddhi<br>Iis Herijati | Endah Winarni (*Online*)<br>Viktor E. Fanggidae |

## Hasil Keputusan dan Realisasi *Decision Results and Realization*

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan dan pengesahan Laporan Tahunan Perseroan untuk tahun buku 2024, termasuk Laporan Kegiatan Perseroan, Laporan Pengawasan Dewan Komisaris, serta Laporan Keuangan Perseroan untuk tahun buku 2024.<br><br>*Approval and ratification of the Annual Report of the Company for the fiscal year 2024, including the Company's Activity Report, the Supervisory Board's Oversight Report, and the Company's Financial Statements for the fiscal year 2024.* | 1. Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, termasuk di dalamnya Laporan Direksi mengenai Kegiatan Usaha Perseroan, Laporan Pengawasan Dewan Komisaris dan Laporan Keuangan tahun buku yang berakhir pada tanggal 31 Desember 2024 yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan sesuai Laporan Auditor Independen 00050/2.1068/AU.1/07/0117-4/1/III/2025 tanggal 3 Maret 2025, serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et decharge*) kepada Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang mereka lakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2024 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Tahunan serta Laporan Keuangan tersebut serta dokumen pendukungnya kecuali perbuatan penggelapan dan penipuan dan lain-lain tindakan pidana.<br>*To approve and ratify the Company's Annual Report for the fiscal year ending on December 31, 2024 including the Board of Directors' Report on the Company's Business Activities, the Supervisory Report of the Board of Commissioners and the Financial Statements for the fiscal year ending on December 31, 2024, which have been audited by the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Partners in accordance with the Independent Auditor's Report 00050/2.1068/AU.1/07/0117-4/1/III/2025 dated March 3, 2025, and granting full acquittal and discharge (acquit et decharge) to the Company's Board of Directors and Board of Commissioners for the management and supervision they carried out in the financial year ending on December 31, 2024, as long as these actions are reflected in the Annual Report and Financial Statements and supporting documents, except for acts of embezzlement, fraud, and other criminal acts.* | Telah direalisasikan<br>*Has been realized* |
| 2. Penetapan penggunaan laba Perseroan untuk tahun buku 2024.<br><br>*Determination of the Company's profit utilization for the 2024 fiscal year.* | 2. Menyetujui untuk tidak ada penetapan penggunaan laba maupun pembagian dividen untuk Tahun Buku 2024.<br><br>*Approved that there will be no determination of profit usage or dividend distribution for the 2024 fiscal year.* | Telah direalisasikan<br>*Has been realized* |
| 3. Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik, untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025, serta pemberian wewenang untuk menetapkan jumlah honorarium dan syarat-syarat penunjukan lain. | 3. Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Kantor Akuntan Publik dan Akuntan Publik Terdaftar yang akan mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025, serta menetapkan besarnya honorarium dan persyaratan lainnya terkait penunjukan tersebut dengan memperhatikan rekomendasi Komite Audit dan peraturan perundang-undangan yang berlaku, dikarenakan masih memerlukan waktu untuk mempertimbangkan dan menunjuk Kantor Akuntan Publik dan Akuntan Publik terdaftar. Kriteria minimal yang diusulkan dalam penunjukan Kantor Akuntan Publik dan Akuntan Publik terdaftar adalah sebagai berikut:<br>• Kantor Akuntan Publik dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan;<br>• Memiliki pengalaman dalam melakukan audit terhadap institusi keuangan khususnya perbankan;<br>• Profesional dalam menjalankan tugasnya sebagaimana kelaziman yang berlaku umum. | Telah direalisasikan |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| *The appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the fiscal year ending December 31, 2025, as well as the granting of authority to determine the amount of remuneration and other terms of appointment.* | *Authorizing the Board of Commissioners of the Company to appoint a Public Accounting Firm and Registered Public Accountant to audit the Company's financial statements for the fiscal year ending December 31, 2025, and to determine the amount of remuneration and other requirements related to the appointment, taking into account the recommendations of the Audit Committee and applicable laws and regulations, as still needs time to consider and appoint a Public Accounting Firm and Registered Public Accountant. The minimum criteria proposed for the appointment of a Public Accounting Firm and Registered Public Accountant are as follows:*<br>• *Public Accounting Firms and Public Accountants registered with the Financial Services Authority;*<br>• *Experience in auditing financial institutions, particularly banks;*<br>• *Professional in performing duties in accordance with generally accepted practices.* | *Has been realized* |
| 4. Perubahan Susunan Pengurus Perseroan<br><br>*Changes to the Company's Management Structure* | 4. Menyetujui pengunduran diri Nyonya ENDAH WINARNI selaku Direktur Marketing Perseroan terhitung sejak ditutupnya Rapat dan menyampaikan penghargaan dan terima kasih yang sebesar-besarnya atas dedikasi, kontribusi, dan pengabdian yang telah diberikan selama masa jabatannya kepada Perseroan selama masa baktinya serta memberikan pembebasan dan pelunasan (*acquit et decharge*) atas tindakan pengurusan yang telah dilakukannya terhitung sejak tanggal pengangkatannya dan sampai dengan tanggal penutupan Rapat.<br><br>*Approved the resignation of Mrs. ENDAH WINARNI as Marketing Director of the Company effective as of the closing of the Meeting and expressed its deepest appreciation and gratitude for her dedication, contribution, and service she has provided to the Company during her tenure, and granting her acquittal and discharge for the management actions she has taken from the date of her appointment until the closing of the Meeting.* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 5. Pemberhentian dan pengangkatan kembali anggota Dewan Komisaris dan Direksi yang masa jabatannya telah berakhir.<br>*Dismissal and reappointment of members of the Board of Commissioners and Board of Directors whose terms of office have expired.* | 5. • Menyetujui untuk mengangkat kembali:<br>*Approving the reappointment of:* | Telah direalisasikan<br>*Has been realized* |

| **Jabatan** \| *Position* | **Nama** \| *Name* |
|---|---|
| Komisaris Utama<br>*President Commissioner* | Tuan \| *Mr.* CHAT LUANGARPA |
| Komisaris<br>*Commissioner* | Nyonya \| *Mrs.* DIANA ALIM |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* ALAN JENVIPHAKUL |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* PARDI KENDY |
| Direksi Utama<br>*President Director* | Nona \| *Ms.* KASEMSRI CHAROENSIDDHI |
| Direksi Operasional<br>*Operations Director* | Nyonya \| *Mrs.* IIS HERIJATI |
| Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | Tuan \| *Mr.* VIKTOR EBENHEIZER FANGGIDAE |

Terhitung sejak ditutupnya Rapat sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2028.
*Effective from the closing of the Meeting until the closing of the Company's Annual General Meeting of Shareholders in 2028.*

- Menyetujui dan mengesahkan pembebastugasan Nona KASEMSRI CHAROENSIDDHI dari perannya yang sebelumnya merangkap sebagai Direktur Kredit dan Nyonya IIS HERIJATI dari perannya yang sebelumnya merangkap sebagai Direktur Risiko, seiring dengan ditetapkannya Direktur Kredit & Risiko yang baru. Selama masa penugasan sementara tersebut, masing-masing Direktur telah menjalankan kewenangan dan tanggung jawab sesuai fungsi Direktur Kredit dan Direktur Risiko, sebagaimana diatur dalam ketentuan yang berlaku di Perseroan. Keputusan ini berlaku efektif setelah diperolehnya persetujuan Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) atas masing-masing anggota Direksi dan Dewan Komisaris yang baru dari Otoritas Jasa Keuangan (OJK), sesuai dengan POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan dan Surat Edaran OJK No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank ("Tanggal Efektif");
  *Approve and ratify the dismissal of Ms. KASEMSRI CHAROENSIDDHI from her previous role as Director of Credit and Mrs. IIS HERIJATI from her previous role as Director of Risk, in line with the appointment of the new Director of Credit & Risk. During the interim period, each Director has exercised the authority and responsibilities of the Director of Credit and Director of Risk, as stipulated in the applicable provisions of the Company. This decision is effective after obtaining approval of the Fit and Proper Test for each member of the new Board of Directors and Board of Commissioners from the Financial Services Authority (OJK), in accordance with POJK No. 27/POJK.03/2016 concerning the Fit and Proper Test for Key Parties of Financial Services Institutions and OJK Circular Letter No. 39/SEOJK.03/2016 concerning the Fit and Proper Test for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of the Bank ("Effective Date");*

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|

- Menyetujui untuk mengangkat Nyonya JUNITA WANGSADINATA sebagai Direktur Bisnis Perseroan, Tuan JEFFREY BOB KARMAN sebagai Direktur Kredit & Risiko Perseroan, dan Tuan RONY TEJA SUKMANA sebagai Komisaris Independen Perseroan yang baru, yang berlaku efektif sejak Tanggal Efektif, termasuk diperolehnya persetujuan dan penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2028;
  *Approve the appointment of Mrs. JUNITA WANGSADINATA as Business Director of the Company, Mr. JEFFREY BOB KARMAN as Credit & Risk Director of the Company , and Mr. RONY TEJA SUKMANA as the new Independent Commissioner of the Company, effective as of the Effective Date, including obtaining approval and assessment of Fit and Proper Test until the closing of the Company's Annual General Meeting of Shareholders in 2028;*
- Menyetujui dan menetapkan susunan anggota Dewan Komisaris dan Direksi Perseroan akan menjadi sebagai berikut;
  *Approving and determining the composition of the Board of Commissioners and Board of Directors of the Company as follows;*

**Komisaris | *Commissioner***

| **Jabatan** \| *Position* | **Nama** \| *Name* |
|---|---|
| Komisaris Utama<br>*President Commissioner* | Tuan \| *Mr.* CHAT LUANGARPA |
| Komisaris<br>*Commissioner* | Nyonya \| *Mrs.* DIANA ALIM |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* ALAN JENVIPHAKUL |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* PARDI KENDY |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* RONY TEJA SUKMANA* |

**Direksi | *Director***

| **Jabatan** \| *Position* | **Nama** \| *Name* |
|---|---|
| Direksi Utama<br>*President Director* | Nona \| *Ms.* KASEMSRI CHAROENSIDDHI |
| Direktur Bisnis<br>*Business Director* | Nyonya \| *Mrs.* JUNITA WANGSADINATA* |
| Direksi Operasional<br>*Operations Director* | Nyonya \| *Mrs.* IIS HERIJATI |
| Direktur Kredit dan Risiko<br>*Credit and Risk Director* | Tuan \| *Mr.* JEFFREY BOB KARMAN* |
| Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | Tuan \| *Mr.* VIKTOR EBENHEIZER FANGGIDAE |

* berlaku efektif sejak Tanggal Efektif, termasuk diperolehnya persetujuan Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dari Otoritas Jasa Keuangan (OJK);
*effective as of the Effective Date, including obtaining approval for the Fit and Proper Test from the Financial Services Authority (OJK);*

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| | • Menyetujui memberikan kuasa dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan sehubungan dengan keputusan tersebut di atas termasuk tetapi tidak terbatas untuk membuat, menandatangani dan menyerahkan segala dokumen, serta untuk menyatakannya dalam satu akta pernyataan keputusan rapat atau lebih di hadapan Notaris dan selanjutnya memberitahukan perubahan susunan Direksi dan Dewan Komisaris Perseroan kepada Menteri Hukum Republik Indonesia untuk memperoleh surat penerimaan pemberitahuan perubahan data Perseroan serta kepada instansi yang berwenang berdasarkan peraturan perundang-undangan yang berlaku<br>*Approving the granting of power of attorney with the right of substitution to the Company's Board of Directors to take all actions related to the above decision, including but not limited to preparing, signing, and submitting all documents, as well as to declare it in one or more minutes of meeting decisions before a Notary and subsequently notify the Minister of Law of the Republic of Indonesia of the changes in the composition of the Board of Directors and Board of Commissioners of the Company to obtain a letter of acceptance of notification of changes in the Company's data and to the competent authorities in accordance with applicable laws and regulations* | |
| 6. Penetapan gaji atau honorarium serta tunjangan lainnya bagi seluruh anggota Direksi dan Dewan Komisaris Perseroan.<br>*Determination of salaries or honoraria and other allowances for all members of the Company's Board of Directors and Board of Commissioners.* | 6. Menyetujui dan melimpahkan kewenangan kepada Pemegang Saham Pengendali Perseroan untuk menetapkan besarnya gaji atau honorarium serta tunjangan lain yang akan dibayarkan oleh Perseroan kepada para anggota Direksi dan Dewan Komisaris berdasarkan Surat Pengajuan tertulis untuk dikoreksi atau disetujui serta ditandatangani oleh Pemegang Saham Pengendali dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.<br>*To approve and delegate authority to the Controlling Shareholder of the Company to determine the amount of salaries or honoraria and other benefits to be paid by the Company to members of the Board of Directors and Board of Commissioners based on a written Submission Letter to be corrected or approved and signed by the Controlling Shareholder, taking into account the recommendations of the Remuneration and Nomination Committee.* | Telah direalisasikan<br>*Has been realized* |
| 7. Laporan realisasi penggunaan dana hasil Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II") per 31 Desember 2024.<br>*Report on the realization of the use of funds from the Capital Increase with Preemptive Rights II ("PMHMETD II") as of December 31, 2024.* | 7. Menerima baik laporan realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II") dengan sisa dana sebesar sebesar Rp336.816.001.422,25 (tiga ratus tiga puluh enam miliar delapan ratus enam belas juta seribu empat ratus dua puluh dua koma dua puluh lima rupiah).<br>*Accepting the report on the realization of the use of funds from the Capital Increase by granting Preemptive Rights II ("PMHMETD II") with the remaining funds amounting to Rp336,816,001,422.25 (three hundred thirty-six billion eight hundred sixteen million one thousand four hundred twenty-two point twenty-five rupiah).* | Telah direalisasikan<br>*Has been realized* |
| 8. Laporan realisasi penggunaan dana hasil Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu III ("PMHMETD III") per 31 Desember 2024.<br>*Report on the realization of the use of funds from the Capital Increase with Preemptive Rights III ("PMHMETD III") as of December 31, 2024.* | 8. Menerima baik laporan realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu III ("PMHMETD III") dengan sisa dana sisa dana sebesar Rp1.739.356.000.000,00 (satu triliun tujuh ratus tiga puluh sembilan miliar tiga ratus lima puluh enam juta rupiah).<br>*Accepted the report on the realization of the use of funds from the Capital Increase by granting Preemptive Rights III ("PMHMETD III") with remaining funds of Rp1,739,356,000,000.00 (one trillion seven hundred thirty-nine billion three hundred fifty-six million rupiah).* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 9. Persetujuan atas perubahan rencana penggunaan dana hasil Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu III (PHMETD III)<br>*Approval of changes to the plan for the use of funds from the Capital Increase with Preemptive Rights III (PHMETD III)* | 9. Menyetujui perubahan rencana penggunaan dana hasil PMHMETD III, yaitu sisa dana yang masih tersisa sebesar Rp1.739.356.000.000,00 (satu triliun tujuh ratus tiga puluh sembilan miliar tiga ratus lima puluh enam juta rupiah) atau sebesar 49,6% (empat puluh sembilan koma enam persen), akan dialokasikan sepenuhnya untuk mendukung pengembangan Kredit Perseroan.<br>*Approving changes to the plan for the use of PMHMETD III proceeds, namely the remaining funds of Rp1,739,356,000,000.00 (one trillion seven hundred thirty-nine billion three hundred fifty-six million rupiah) or 49.6% (forty-nine point six percent), to be fully allocated to support the development of the Company's Credit.* | Telah direalisasikan<br>*Has been realized* |
| 10. Persetujuan atas Rencana Pemulihan (*Recovery Plan*)<br>*Approval of the Recovery Plan* | 10. • Memberikan persetujuan atas Laporan Rencana Pemulihan (*Recovery Plan*) yang telah disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 22 November 2024, serta Revisi atas Laporan Rencana Pemulihan yang telah disampaikan kepada OJK pada tanggal 14 Februari 2025. Permintaan persetujuan ini sesuai dengan ketentuan Pasal 15 POJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, yang mewajibkan laporan dimaksud memperoleh persetujuan dari pemegang saham dalam RUPS.<br>• Memberikan persetujuan Laporan Rencana Pemulihan tersebut antara lain mencakup ringkasan eksekutif, gambaran umum kondisi Bank, opsi-opsi pemulihan yang tersedia termasuk trigger level, serta pengungkapan atas Rencana Aksi Pemulihan sebagai bagian dari upaya menjaga stabilitas dan kesinambungan operasional Bank.<br>• Memberikan persetujuan atas setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan Rencana Pemulihan (*Recovery Plan*) Perseroan dengan memperhatikan ketentuan yang berlaku terkait Rencana Pemulihan (*Recovery Plan*).<br><br>• *To approve the Recovery Plan submitted by the Company to the Financial Services Authority (OJK) on November 22, 2024, as well as the Revision to the Recovery Plan submitted to the OJK on February 14, 2025. This request for approval is in accordance with the provisions of Article 15 of POJK No. 5 of 2024 concerning the Determination of Supervision Status and Handling of Commercial Bank Issues, which requires the report to obtain approval from shareholders at the GMS.*<br>• *Approval of the Recovery Plan Report includes an executive summary, an overview of the Bank's condition, available recovery options including trigger levels, and disclosure of the Recovery Action Plan as part of the Financial Services Authority's efforts to maintain the stability and operational continuity of the Bank.*<br>• *Approving any and all actions related to matters pertaining to the Company's Recovery Plan, taking into account the applicable provisions regarding Recovery Plans.* | Telah direalisasikan<br>*Has been realized* |

## Rapat Umum Pemegang Saham Luar Biasa 4 Maret 2025 dan 9 Desember 2025

*Extraordinary General Meeting of Shareholders on March 4, 2025 and December 9, 2025*

**Rapat Umum Pemegang Saham Luar Biasa 4 Maret 2025**
*Extraordinary General Meeting of Shareholders on March 4, 2025*

| Pemberitahuan *Notice* | Pengumuman *Announcement* | Pemanggilan *Notice* | Pelaksanaan *Implementation* | Hasil *Results* |
|---|---|---|---|---|
| 17 Januari 2025<br>*January 17, 2025* | 24 Januari 2025<br>*January 24, 2025* | 10 Februari 2025<br>*February 10, 2025* | 4 Maret 2025<br>*March 4, 2025* | 6 Maret 2025<br>*March 6, 2025* |
| Surat pemberitahuan ke OJK dan BEI<br>*Notification letter to OJK and IDX* | Pemberitahuan melalui situs web Bursa Efek Indonesia dan situs web Perseroan (www.bankmaspion.co.id), situs web KSEI<br>*Notification via the Indonesia Stock Exchange website and the Company's website (www.bankmaspion.co.id), KSEI website* | Pemanggilan melalui situs web Bursa Efek Indonesia, situs web Bank (www.bankmaspion.co.id), dan situs web KSEI<br>*Summoning via the Indonesia Stock Exchange website, the Bank's website (www.bankmaspion.co.id), and the KSEI website* | Pelaksanaan RUPSLB<br>*Conducting the EGMS* | • Pengumuman melalui situs web Bursa Efek Indonesia, situs web Bank (www.bankmaspion. co.id), dan situs web KSEI<br>• Penyampaian hasil RUPST & RUPSLB ke OJK dan Bursa Efek Indonesia<br>• *Announcement via the Indonesia Stock Exchange website Indonesia website, Bank website (www.bankmaspion.co.id), and the KSEI website*<br>• *Submission of the results of the AGM & RUPSLB to OJK and the Indonesia Stock Exchange* |

**Rapat Umum Pemegang Saham Luar Biasa 9 Desember 2025**
*Extraordinary General Meeting of Shareholders December 9, 2025*

| Pemberitahuan *Notice* | Pengumuman *Announcement* | Pemanggilan *Notice* | Pelaksanaan *Implementation* | Hasil *Results* |
|---|---|---|---|---|
| 24 Oktober 2025<br>*October 24, 2025* | 31 Oktober 2025<br>*October 31, 2025* | 17 November 2025<br>*November 17, 2025* | 9 Desember 2025<br>*December 9, 2025* | 11 Desember 2025<br>*December 11, 2025* |
| Surat pemberitahuan ke OJK dan BEI<br>*Notification letter to OJK and IDX* | Pemberitahuan melalui situs web Bursa Efek Indonesia dan situs web Perseroan (www.bankmaspion.co.id), situs web KSEI<br>*Notification via the Indonesia Stock Exchange website and the Company's website (www.bankmaspion.co.id), KSEI website* | Pemanggilan melalui situs web Bursa Efek Indonesia, situs web Bank (www. bankmaspion.co.id), dan situs web KSEI<br>*Summoning via the Indonesia Stock Exchange website, the Bank's website (www.bankmaspion.co.id), and the KSEI website* | Pelaksanaan RUPSLB<br>*Conducting the EGMS* | • Pengumuman melalui situs web Bursa Efek Indonesia, situs web Bank (www.bankmaspion. co.id), dan situs web KSEI<br>• Penyampaian hasil RUPST & RUPSLB ke OJK dan Bursa Efek Indonesia<br>• *Announcement via the Indonesia Stock Exchange website Indonesia website, Bank website (www.bankmaspion.co.id), and the KSEI website*<br>• *Submission of the results of the AGM & RUPSLB to OJK and the Indonesia Stock Exchange* |

## Kehadiran Dewan Komisaris dan Direksi

*Attendance of the Board of Commissioners and Board of Directors*

| | |
|---|---|
| **Rapat Umum Pemegang Saham Luar Biasa 4 Maret 2025**<br>*Extraordinary General Meeting of Shareholders on March 4, 2025* | |
| Dewan Komisaris<br>*Board of Commissioners* | Chat Luangarpa (*Online*)<br>Pardi Kendy<br>M. Pujiono Santoso (*Online*)<br>Diana Alim (Online)<br>Alan Jenviphakul (*Online*) |
| Direksi<br>*Board of Directors* | Kasemsri Charoensiddhi<br>Iis Herijati (*Online*)<br>Endah Winarni (*Online*)<br>Ivan Adrian Sumampouw (*Online*)<br>Viktor E. Fanggidae |
| **Rapat Umum Pemegang Saham Luar Biasa 9 Desember 2025**<br>*Extraordinary General Meeting of Shareholders December 9, 2025* | |
| Dewan Komisaris<br>*Board of Commissioners* | Chat Luangarpa (*Online*)<br>Pardi Kendy (*Online*)<br>Rony Teja Sukmana<br>Diana Alim (*Online*)<br>Alan Jenviphakul (*Online*) |
| Direksi<br>*Board of Directors* | Kasemsri Charoensiddhi<br>Iis Herijati (*Online*)<br>Junita Wangsadinata (*Online*)<br>Jeffrey Bob Karman (*Online*)<br>Viktor E. Fanggidae (*Online*) |

## Hasil Keputusan dan Realisasi

*Results of Decisions and Realization*

**Rapat Umum Pemegang Saham Luar Biasa 4 Maret 2025**
*Extraordinary General Meeting of Shareholders March 4, 2025*

| ACARA RUPST:<br>*AGM AGENDA:* | HASIL KEPUTUSAN RUPST:<br>*RESULTS OF THE AGM DECISIONS:* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan Perubahan Susunan Pengurus Perseroan<br>*Approval of Changes to the Company's Management Structure* | 1. Menyetujui pengunduran diri Tuan IVAN ADRIAN SUMAMPOUW selaku Direktur Kredit dan Risiko Perseroan terhitung sejak ditutupnya Rapat<br>*Approval of the resignation of Mr. IVAN ADRIAN SUMAMPOUW as Credit and Risk Director of the Company, effective as of the closing of the Meeting*<br>2. Menyetujui dan mengesahkan penugasan sementara Nona KASEMSRI CHAROENSIDDHI selaku Direktur Kredit dan Nyonya IIS HERIJATI selaku Direktur Risiko, dengan masa tugas efektif sejak tanggal 4 Maret 2025 sampai dengan ditetapkannya Direktur Kredit dan Risiko yang definitif selambatnya 6 (enam) bulan sejak tanggal 4 Maret 2025.<br>*Approve and ratify the temporary assignment of Ms. KASEMSRI CHAROENSIDDHI as Director of Credit and Mrs. IIS HERIJATI as Director of Risk, with an effective term of office from March 4, 2025 until the appointment of a permanent Credit and Risk Director no later than 6 (six) months from March 4, 2025.* | Telah direalisasikan<br>*Has been realized* |

**Rapat Umum Pemegang Saham Luar Biasa 4 Maret 2025**
*Extraordinary General Meeting of Shareholders March 4, 2025*

| ACARA RUPST: *AGM AGENDA:* | HASIL KEPUTUSAN RUPST: *RESULTS OF THE AGM DECISIONS:* | REALISASI *IMPLEMENTATION* |
|---|---|---|

3. Menyetujui dan menetapkan susunan Direksi dan Dewan Komisaris Perseroan terhitung sejak tanggal 4 Maret 2025 menjadi sebagai berikut:
*Approves and establishes the composition of the Board of Directors and Board of Commissioners of the Company effective as of March 4, 2025, as follows:*

| **Komisaris \| *Commissioner*** | |
|---|---|
| **Jabatan** \| *Position* | **Nama** \| *Name* |
| Komisaris Utama<br>*President Commissioner* | Tuan \| *Mr.* CHAT LUANGARPA |
| Komisaris<br>*Commissioner* | Nyonya \| *Mrs.* DIANA ALIM |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* ALAN JENVIPHAKUL |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* PARDI KENDY |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* M. PUJIONO SANTOSO |

| **Direksi \| *Director*** | |
|---|---|
| **Jabatan** \| *Position* | **Nama** \| *Name* |
| Direksi Utama merangkap Direktur Kredit Sementara<br>*President Director concurrently serving as Acting Credit Director* | Nona \| *Ms.* KASEMSRI CHAROENSIDDHI |
| Direktur Bisnis<br>*Marketing Director* | Nyonya \| *Mrs.* ENDAH WINARNI |
| Direksi Operasional merangkap Direktur Risiko Sementara<br>*Operations Director concurrently serving as Acting Risk Director* | Nyonya \| *Mrs.* IIS HERIJATI |
| Direktur Kepatuhan & Legal<br>*Compliance and Legal Director* | Tuan \| *Mr.* VIKTOR EBENHEIZER FANGGIDAE |

4. Memberikan wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala dan setiap tindakan yang diperlukan berkaitan dengan keputusan sebagaimana diambil dan/atau diputuskan dalam Rapat, termasuk namun tidak terbatas untuk menyatakan/menuangkan keputusan pengangkatan atau perubahan susunan Pengurus Perseroan tersebut, baik setelah ditutupnya Rapat maupun setelah saat efektifnya pengangkatan anggota Pengurus Perseroan sesuai keputusan tersebut diatas, kedalam akta-akta yang dibuat di hadapan Notaris, dan selanjutnya melakukan pemberitahuan kepada Menteri Hukum Republik Indonesia serta melakukan segala hal yang dianggap perlu termasuk namun tidak terbatas pada kewajiban pelaporan/pemberitahuan kepada instansi berwenang sesuai dengan ketentuan yang berlaku.
*Granting authority and power to the Company's Board of Directors, with the right of substitution, either individually or jointly, to take all and any actions necessary in relation to the decisions as taken and/or decided at the Meeting, including but not limited to declaring/recording the decision on the appointment or change in the composition of the Company's Management, both after the closing of the Meeting and after the effective date of the appointment of members of the Company's Management in accordance with the above decision, in deeds drawn up before a Notary, and subsequently notify the Minister of Law of the Republic of Indonesia and do everything deemed necessary, including but not limited to the obligation to report/notify the competent authorities in accordance with applicable regulations.*

**Rapat Umum Pemegang Saham Luar Biasa 9 Desember 2025**
*Extraordinary General Meeting of Shareholders on December 9, 2025*

| ACARA RUPSLB: *AGENDA OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | HASIL KEPUTUSAN RUPSLB: *RESULTS OF THE EGMS DECISION:* | REALISASI *IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan Perubahan Susunan Pengurus Perseroan<br>*1. Approval of Changes to the Company's Management Structure* | 1. Menyetujui pengunduran diri Nyonya IIS HERIJATI selaku Direktur Operasional Perseroan terhitung sejak ditutupnya Rapat dan menyampaikan penghargaan dan terima kasih yang sebesar-besarnya atas dedikasi, kontribusi, dan pengabdian yang telah diberikan selama masa jabatannya kepada Perseroan selama masa baktinya serta memberikan pembebasan dan pelunasan (*acquit et de charge*) atas tindakan pengurusan yang telah dilakukannya terhitung sejak tanggal pengangkatannya dan sampai dengan tanggal penutupan Rapat ini.<br>*Approval of the resignation of Mrs. IIS HERIJATI as the Company's Chief Operating Officer effective as of the closing of the Meeting and expressing the highest appreciation and gratitude for her dedication, contribution, and service she has given to the Company during her tenure, and granting her acquittal and discharge (acquit et de charge) for the management actions she has taken from the date of her appointment until the closing date of this Meeting.*<br>2. Menyetujui pengangkatan Tuan IRAWAN RUKMANTO sebagai Direktur Operasional Perseroan, sebagaimana sesuai dengan hasil Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEPR-233/D.03/2025 tanggal 28 November 2025 mengenai Penilaian Keputusan dan Kepatutan, untuk menjabat hingga penutupan Rapat Umum Pemegang Saham Tahunan Perseroan tahun 2028<br>*Approves the appointment of Mr. IRAWAN RUKMANTO as the Company's Chief Operating Officer, in accordance with the decision of the Financial Services Authority's Board of Commissioners No. KEPR-233/D.03/2025 dated November 28, 2025, regarding the Assessment of Decisions and Suitability, to serve until the closing of the Company's 2028 Annual General Meeting of Shareholders.*<br>3. Menyetujui dan menetapkan susunan anggota Dewan Komisaris dan Direksi Perseroan akan menjadi sebagai berikut:<br>*Approves and establishes the composition of the members of the Board of Commissioners and the Board of Directors of the Company as follows:* | Telah direalisasikan<br>*Has been realized* |

| **Komisaris** \| *Commissioner* | |
|---|---|
| Jabatan \| *Position* | Nama\| *Name* |
| Komisaris Utama<br>*President Commissioner* | Tuan \| *Mr.* CHAT LUANGARPA |
| Komisaris<br>*Commissioner* | Nyonya \| *Mrs.* DIANA ALIM |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* ALAN JENVIPHAKUL |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* PARDI KENDY |
| Komisaris Independen<br>*Independent Commissioner* | Tuan \| *Mr.* RONY TEJA SUKMANA* |

| Direksi \| *Director* | |
|---|---|
| Jabatan \| *Position* | Nama\| *Name* |
| Direksi Utama<br>*President Director* | Nona \| *Ms.* KASEMSRI CHAROENSIDDHI |
| Direktur Bisnis<br>*Business Director* | Nyonya \| *Mrs.* JUNITA WANGSADINATA* |
| Direksi Operasional<br>*Operations Director* | Nyonya \| *Mrs.* IIS HERIJATI |
| Direktur Kredit dan Risiko<br>*Credit and Risk Director* | Tuan \| *Mr.* JEFFREY BOB KARMAN* |
| Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | Tuan \| *Mr.* VIKTOR EBENHEIZER FANGGIDAE |

4. Memberikan wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, baik sendiri-sendiri maupun bersama-sama, untuk melakukan segala dan setiap tindakan yang diperlukan berkaitan dengan keputusan sebagaimana diambil dan/atau diputuskan dalam Rapat ini, termasuk namun tidak terbatas untuk menyatakan/menuangkan keputusan pengangkatan atau perubahan susunan Pengurus Perseroan tersebut, baik setelah ditutupnya Rapat ini maupun setelah saat efektifnya pengangkatan anggota Pengurus Perseroan sesuai keputusan tersebut di atas, ke dalam akta-akta yang dibuat di hadapan Notaris, dan selanjutnya melakukan pemberitahuan kepada Menteri Hukum Republik Indonesia serta melakukan segala hal yang dianggap perlu termasuk namun tidak terbatas pada kewajiban pelaporan/pemberitahuan kepada instansi berwenang sesuai dengan ketentuan yang berlaku.
   *Granting authority and power to the Board of Directors of the Company, with the right of substitution, either individually or jointly, to take all and any actions necessary in relation to the decisions taken and/or decided at this Meeting, including but not limited to declaring/recording the decision to appoint or change the composition of the Company's Management, both after the closing of this Meeting and after the effective date of the appointment of members of the Company's Management in accordance with the above decision, in deeds drawn up before a Notary, and subsequently notify the Minister of Law of the Republic of Indonesia and perform all necessary actions, including but not limited to the obligation to report/notify the competent authorities in accordance with applicable regulations.*

## PELAKSANAAN RUPST TAHUN 2024

Selama tahun 2024, Bank telah menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPST). RUPST dilaksanakan pada tanggal 14 Mei 2024 pada pukul 10.22 WIB. Pelaksanaan RUPST bertempat di Pacific Century Place, Function Room A level B1, Jl. Jend Sudirman Kav. 52-53, Jakarta Selatan.

## *CONDUCT OF THE 2024 ANNUAL GENERAL MEETING OF SHAREHOLDERS'*

*During 2024, the Bank held one (1) Annual General Meeting of Shareholders (AGM). The AGM was held on May 14, 2024, at 10:22 a.m. Western Indonesian Time. The AGM was held at Pacific Century Place, Function Room A, Level B1, Jl. Jend Sudirman Kav. 52-53, South Jakarta.*

**Rapat Umum Pemegang Saham Tahunan 14 Mei 2024**
*Annual General Meeting of Shareholders on May 14, 2024*

| Pemberitahuan *Notice* | Pengumuman *Announcement* | Pemanggilan *Notice* | Pelaksanaan *Implementation* | Hasil *Results* |
|---|---|---|---|---|
| 28 Maret 2024<br>*March 28, 2024* | 5 April 2024<br>*April 5, 2024* | 22 April 2024<br>*April 22, 2024* | 14 Mei 2024<br>*May 14, 2024* | 16 Mei 2024<br>*May 16, 2024* |
| Surat pemberitahuan ke OJK dan BEI<br>*Notification letter to OJK and IDX* | Pemberitahuan melalui situs web Bursa Efek Indonesia dan situs web Perseroan (www. bankmaspion.co.id), situs web KSEI<br>*Notification via the Indonesia Stock Exchange website and the Company's website (www. bankmaspion.co.id), KSEI website* | Pemanggilan melalui situs web Bursa Efek Indonesia, situs web Bank (www. bankmaspion.co.id), dan situs web KSEI<br>*Summoning via the Indonesia Stock Exchange website, the Bank's website (www. bankmaspion.co.id), and the KSEI website* | Pelaksanaan RUPS<br>*Conducting the AGM* | • Pengumuman melalui situs web Bursa Efek Indonesia, situs web Bank (www. bankmaspion. co.id), dan situs web KSEI<br>• Penyampaian hasil RUPST & RUPSLB ke OJK dan Bursa Efek Indonesia<br>• *Announcement via the Indonesia Stock Exchange website Indonesia website, Bank website (www. bankmaspion.co.id), and the KSEI website*<br>• *Submission of the results of the AGM & RUPSLB to OJK and the Indonesia Stock Exchange* |

## Kehadiran Dewan Komisaris dan Direksi

## *Attendance of the Board of Commissioners and Board of Directors*

| | | |
|---|---|---|
| Dewan Komisaris<br>*Board of Commissioners* | Chat Luangarpa (*Online*)<br>Pardi Kendy | M. Pujiono Santoso<br>Diana Alim<br>Alan Jenviphakul |
| Direksi<br>*Board of Directors* | Kasemsri Charoensiddhi<br>Iis Herijati (*Online*) | Endah Winarni<br>Ivan Adrian Sumampouw<br>Viktor E. Fanggidae |

## Hasil Keputusan dan Realisasi *Results of Decisions and Realization*

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan dan pengesahan atas Laporan Tahunan 2023 termasuk di dalamnya Laporan Kegiatan Perseroan, Laporan Pengawasan Dewan Komisaris dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.<br>*Approval and ratification of the 2023 Annual Report, including the Company Activity Report, the Board of Commissioners' Supervision Report, and the Company's Financial Statements for the fiscal year ending December 31, 2023.* | **Acara Pertama**<br>1. Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, termasuk didalamnya Laporan Direksi mengenai Kegiatan Usaha Perseroan, Laporan Pengawasan Dewan Komisaris dan Laporan Keuangan tahun buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan sesuai Laporan Auditor Independen No. 00126/2.1068/AU.1/07/0117-3/1/III/2024 tanggal 25 Maret 2024, serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang mereka lakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2023 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Tahunan serta Laporan Keuangan tersebut serta dokumen pendukungnya kecuali perbuatan penggelapan dan penipuan dan lain-lain tindakan pidana.<br>***First Agenda***<br>*1. To approve and ratify the Company's Annual Report for the financial year ending on December 31, 2023, including the Board of Directors' Report on the Company's Business Activities, the Supervisory Report of the Board of Commissioners and the Financial Statements for the fiscal year ending on December 31, 2023, which have been audited by the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Partners in accordance with Independent Auditor's Report No. 00126/2.1068/AU.1/07/0117-3/1/III/2024 dated March 25, 2024, and granting full acquittal and discharge (acquit et de charge) to the Company's Board of Directors and Board of Commissioners for the management and supervision they carried out in the financial year ending December 31, 2023, as long as these actions are reflected in the Annual Report and Financial Statements and supporting documents, except for acts of embezzlement, fraud, and other criminal acts.* | Telah direalisasikan<br>*Has been realized* |
| 2. Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.<br>*Determination of the use of the Company's profits for the fiscal year ending December 31, 2023.* | **Acara Kedua**<br>1. Menyetujui;<br>• Menyetujui penggunaan laba bersih Perseroan sebesar 4,74% (Empat Koma Tujuh Puluh Empat) dari Laba Bersih atau kurang lebih Rp3.000.000.000 (Tiga Miliar Rupiah) disisihkan untuk dana cadangan guna memenuhi Pasal 70 Undang-Undang Perseroan Terbatas.<br>• Sisanya sebesar Rp60.253.409.804 (Enam Puluh Miliar Dua Ratus Lima Puluh Tiga Juta Empat Ratus Sembilan Ribu Delapan Ratus Empat Rupiah) dibukukan sebagai laba ditahan.<br>***Second Agenda***<br>*1. Approved;*<br>*• Approving the use of 4.74% (Four Point Seven Four Four) of the Company's net profit, or approximately IDR 3,000,000,000 (Three Billion Rupiah), to be set aside as reserve funds in accordance with Article 70 of the Limited Liability Company Law.*<br>*• The remaining amount of Rp60,253,409,804 (Sixty Billion Two Hundred Fifty-Three Million Four Hundred Nine Thousand Eight Hundred Four Rupiah) is recorded as retained earnings.* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 3. Penunjukkan Akuntan Publik dan/atau Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, dan pemberian wewenang untuk menetapkan jumlah honorarium serta persyaratan lain penunjukkannya.<br><br>*Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the fiscal year ending on December 31, 2024, and granting of authority to determine the amount of remuneration and other requirements for the appointment.* | **Acara Ketiga**<br>1. Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Kantor Akuntan Publik dan Akuntan Publik Terdaftar yang akan mengaudit Laporan Keuangan perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, serta menetapkan besarnya honorarium dan persyaratan lainnya terkait penunjukan tersebut dengan memperhatikan rekomendasi Komite Audit dan peraturan perundang-undangan yang berlaku, dikarenakan masih memerlukan waktu untuk mempertimbangkan dan menunjuk Kantor Akuntan Publik dan Akuntan Publik terdaftar. Kriteria minimal yang diusulkan dalam penunjukan Kantor Akuntan Publik dan Akuntan Publik terdaftar adalah sebagai berikut:<br>• Kantor Akuntan Publik dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan<br>• Memiliki pengalaman dalam melakukan audit terhadap institusi keuangan khususnya perbankan<br>• Profesional dalam menjalankan tugasnya sebagaimana kelaziman yang berlaku umum<br><br>***Third Agenda***<br>*1. Approve the granting of authority to the Board of Commissioners of the Company to appoint a Public Accounting Firm and Registered Public Accountant to audit the Company's Financial Statements for the fiscal year ending December 31, 2024, and to determine the amount of remuneration and other requirements related to the appointment by taking into account the recommendations of the Audit Committee and applicable laws and regulations, as it still requires time to consider and appoint a Public Accounting Firm and Registered Public Accountant. The minimum criteria proposed for the appointment of a Public Accounting Firm and Registered Public Accountant are as follows:*<br>*• Public Accounting Firms and Public Accountants registered with the Financial Services Authority*<br>*• Experience in auditing financial institutions, particularly banks*<br>*• Professional in performing duties in accordance with generally accepted practices* | Telah direalisasikan<br>*Has been realized* |
| 4. Penetapan gaji atau honorarium serta tunjangan lain kepada anggota Direksi dan Dewan Komisaris Perseroan.<br>*Determination of salaries or honoraria and other allowances for members of the Company's Board of Directors and Board of Commissioners.* | **Acara Keempat**<br>1. Menyetujui dan melimpahkan kewenangan kepada Pemegang Saham Pengendali Perseroan untuk menetapkan besarnya gaji dan honorarium serta tunjangan lain yang akan dibayarkan oleh Perseroan kepada para anggota Direksi dan Dewan Komisaris berdasarkan Surat Pengajuan tertulis untuk dikoreksi atau disetujui serta ditandatangani oleh Pemegang Saham Pengendali dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi<br><br>***Fourth Agenda***<br>*1. To approve and delegate authority to the Controlling Shareholder of the Company to determine the amount of salaries, honoraria, and other allowances to be paid by the Company to members of the Board of Directors and Board of Commissioners based on a written Submission Letter to be corrected or approved and signed by the Controlling Shareholder, taking into account the recommendations of the Remuneration and Nomination Committee.* | Telah direalisasikan<br>*Has been realized* |
| 5. Laporan Realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II") per 31 Desember 2023.<br>*Report on the Realization of the use of funds from Capital Increase by granting Pre-emptive Rights II ("PMHMETD II") as of December 31, 2023.* | **Acara Kelima**<br>1. Menyetujui menerima baik laporan realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II")<br><br>***Fifth Agenda***<br>*1. Approved to accept the report on the realization of the use of funds from the Capital Increase by granting Preemptive Rights II ("PMHMETD II").* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 6. Laporan Realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD III") per 31 Desember 2023.<br>*Report on the Realization of the Use of Funds from the Capital Increase by Granting Preemptive Rights to Subscribe to Securities III ("PMHMETD III") as of December 31, 2023.* | **Acara Keenam**<br>1. Menyetujui menerima baik laporan realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu III ("PMHMETD III")<br>***Sixth Agenda***<br>*1. Approving and accepting the report on the realization of the use of funds from the Capital Increase by granting Preemptive Rights III ("PMHMETD III")* | Telah direalisasikan<br>*Has been realized* |

## PELAKSANAAN RUPST DAN RUPSLB TAHUN 2023

## *IMPLEMENTATION OF THE 2023 ANNUAL GENERAL MEETING OF SHAREHOLDERS AND EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS*

Selama tahun 2023, Bank telah menyelenggarakan 1 (satu) kali Rapat Umum Pemegang Saham Tahunan (RUPST) dan 1 (satu) kali Rapat Umum Pemegang Saham Luar Biasa (RUPSLB). RUPST dilaksanakan pada tanggal 15 Juni 2023 pada pukul 09.56 WIB dan RUPSLB dilaksanakan pada tanggal 15 Juni 2023 pada pukul 11.05 WIB. Pelaksanaan RUPST dan RUPSLB bertempat di Bank Maspion (Kantor Pusat), Jalan Basuki Rahmat No.50-54, Surabaya.

*During 2023, the Bank held one Annual General Meeting of Shareholders (AGM) and one Extraordinary General Meeting of Shareholders (EGM). The AGM was held on June 15, 2023, at 09:56 WIB, and the EGMS was held on June 15, 2023, at 11:05 WIB. The AGM and EGMS were held at Bank Maspion (Head Office), Jalan Basuki Rahmat No.50-54, Surabaya.*

**Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa 15 Juni 2023**
*Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders on June 15, 2023*

| Pemberitahuan<br>*Notice* | Pengumuman<br>*Announcement* | Pemanggilan<br>*Notice* | Pelaksanaan<br>*Implementation* | Hasil<br>*Results* |
|---|---|---|---|---|
| 2 Mei 2023<br>*May 2, 2023* | 9 Mei 2023<br>*May 9, 2023* | 24 Mei 2023<br>*May 24, 2023* | 15 Juni 2023<br>*June 15, 2023* | 19 Juni 2023<br>*June 19, 2023* |
| Surat pemberitahuan ke OJK dan BEI<br>*Notification letter to OJK and IDX* | Pemberitahuan melalui situs web Bursa Efek Indonesia dan situs web Perseroan (www.bankmaspion.co.id), situs web KSEI<br>*Notification via the Indonesia Stock Exchange website and the Company's website (www.bankmaspion.co.id), KSEI website* | Pemanggilan melalui situs web Bursa Efek Indonesia, situs web Bank (www. bankmaspion.co.id), dan situs web KSEI<br>*Summoning via the Indonesia Stock Exchange website, the Bank's website (www.bankmaspion.co.id), and the KSEI website* | Pelaksanaan RUPST dan RUPSLB<br>*Implementation of the AGM and EGMS* | • Pengumuman melalui situs web Bursa Efek Indonesia, situs web Bank (www.bankmaspion. co.id), dan situs web KSEI<br>• Penyampaian hasil RUPST & RUPSLB ke OJK dan Bursa Efek Indonesia<br>• *Announcement via the Indonesia Stock Exchange website Indonesia website, Bank website (www.bankmaspion.co.id), and the KSEI website*<br>• *Submission of the results of the AGM & RUPSLB to OJK and the Indonesia Stock Exchange* |

## Kehadiran Dewan Komisaris dan Direksi

## *Attendance of the Board of Commissioners and Board of Directors*

| | | |
|---|---|---|
| Dewan Komisaris<br>*Board of Commissioners* | Chat Luangarpa<br>Pardi Kendy | M. Pujiono Santoso<br>Diana Alim<br>Alan Jenviphakul |
| Direksi<br>*Board of Directors* | Kasemsri Charoensiddhi<br>Iis Herijati | Endah Winarni<br>Ivan Adrian Sumampouw<br>Viktor E. Fanggidae |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan dan pengesahan atas Laporan Tahunan 2022 termasuk di dalamnya Laporan Kegiatan Perseroan, Laporan Pengawasan Dewan Komisaris dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.<br><br>*Approval and ratification of the 2022 Annual Report, including the Company Activity Report, the Board of Commissioners' Supervision Report, and the Company's Financial Statements for the fiscal year ending December 31, 2022.* | **Acara Pertama**<br>Menyetujui dan mengesahkan Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31Desember 2022, termasuk didalamnya Laporan Direksi mengenai Kegiatan Usaha Perseroan, Laporan Pengawasan Dewan Komisaris dan Laporan Keuangan tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan sesuai Laporan Auditor Independen No. 00213/2.1068/AU.1/07/0117-3/1/III/2023 tanggal 30 Maret 2023, serta memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang mereka lakukan dalam tahun buku yang berakhir pada tanggal 31 Desember 2022 sepanjang tindakan-tindakan tersebut tercermin dalam Laporan Tahunan serta Laporan Keuangan tersebut serta dokumen pendukungnya kecuali perbuatan penggelapan dan penipuan dan lain-lain tindakan pidana.<br><br>***First Agenda***<br>*To approve and ratify the Company's Annual Report for the financial year ending December 31, 2022, including the Board of Directors' Report on the Company's Business Activities, the Supervisory Report of the Board of Commissioners and the Financial Statements for the fiscal year ending December 31, 2022, which have been audited by the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Partners in accordance with Independent Auditor's Report No. 00213/2.1068/AU.1/07/0117-3/1/III/2023 dated March 30, 2023, and granting full acquittal and discharge (acquit et de charge) to the Company's Board of Directors and Board of Commissioners for the management and supervision actions they carried out in the fiscal year ending on December 31, 2022, as long as these actions are reflected in the Annual Report and Financial Statements and supporting documents, except for acts of embezzlement, fraud, and other criminal acts.* | Telah direalisasikan<br>*Has been realized* |
| 2. Penetapan penggunaan laba Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.<br><br>*Determination of the Company's profit appropriation for the financial year ending on December 31, 2022.* | **Acara Kedua**<br>Menyetujui penggunaan laba bersih Perseroan tahun buku yang berakhir pada tanggal 31 Desember 2022 yaitu sebesar Rp114.940.963.515,00 (Seratus Empat Belas Miliar Sembilan Ratus Empat Puluh Juta Sembilan Ratus Enam Puluh Tiga Ribu Lima Ratus Lima Belas Rupiah) yang akan dimasukkan untuk menambah cadangan umum dan sisanya akan dibukukan sebagai laba ditahan, untuk menambah modal Perseroan.<br><br>***Second Agenda***<br>*Approving the use of the Company's net profit for the fiscal year ending on December 31, 2022, amounting to Rp114,940,963,515.00 (One hundred fourteen billion nine hundred forty million nine hundred sixty-three thousand five hundred fifteen rupiah) to be allocated to increase the general reserve, with the remainder recorded as retained earnings to increase the Company's capital.* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPST<br>*AGM AGENDA* | HASIL KEPUTUSAN RUPST<br>*RESULTS OF THE AGM DECISIONS* | REALISASI<br>*IMPLEMENTATION* |
|---|---|---|
| 3. Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, dan pemberian wewenang untuk menetapkan jumlah honorarium serta persyaratan lain penunjukkannya.<br><br>*Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the fiscal year ending on December 31, 2023, and granting of authority to determine the amount of honorarium and other requirements for the appointment.* | **Acara Ketiga**<br>Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Kantor Akuntan Publik dan Akuntan Publik Terdaftar yang akan mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, serta menetapkan besarnya honorarium dan persyaratan lainnya terkait penunjukan tersebut dengan memperhatikan rekomendasi Komite Audit dan peraturan perundang- undangan yang berlaku, dikarenakan masih memerlukan waktu untuk mempertimbangkan dan menunjuk Kantor Akuntan Publik dan Akuntan Publik terdaftar. Kriteria minimal yang diusulkan dalam penunjukan Kantor Akuntan Publik dan Akuntan Publik terdaftar adalah sebagai berikut:<br>a. Kantor Akuntan Publik dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan;<br>b. Memiliki pengalaman dalam melakukan audit terhadap institusi keuangan khususnya perbankan;<br>c. Profesional dalam menjalankan tugasnya sebagaimana kelaziman yang berlaku umum<br><br>***Third Agenda***<br>*Authorizing the Board of Commissioners of the Company to appoint a Public Accounting Firm and Registered Public Accountant to audit the Company's financial statements for the fiscal year ending December 31, 2023, as well as determining the amount of honorarium and other requirements related to the appointment by taking into account the recommendations of the Audit Committee and applicable laws and regulations, as it still requires time to consider and appoint a Public Accounting Firm and Registered Public Accountant. The minimum criteria proposed in the appointment of a Public Accounting Firm and Registered Public Accountant are as follows:*<br>*a. Public Accounting Firms and Public Accountants registered with the Financial Services Authority;*<br>*b. Experience in auditing financial institutions, particularly banks;*<br>*c. Professional in performing their duties in accordance with generally accepted practices* | Telah direalisasikan<br>*Has been realized* |
| 4. Penetapan gaji atau honorarium serta tunjangan lain kepada anggota Direksi dan Dewan Komisaris Perseroan.<br><br>*Determination of salaries or honoraria and other allowances for members of the Company's Board of Directors and Board of Commissioners.* | **Acara Keempat**<br>Menyetujui dan melimpahkan wewenangan kepada Pemegang Saham Pengendali Perseroan untuk menetapkan besarnya gaji atau honorarium serta tunjangan lain yang akan dibayarkan oleh Perseroan kepada para anggota Direksi dan Dewan Komisaris berdasarkan Surat Pengajuan tertulis untuk dikoreksi atau disetujui serta ditandatangani oleh Pemegang Saham Pengendali dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi.<br><br>***Fourth Agenda***<br>*To approve and delegate authority to the Controlling Shareholder of the Company to determine the amount of salary or honorarium and other benefits to be paid by the Company to members of the Board of Directors and Board of Commissioners based on a written Submission Letter to be corrected or approved and signed by the Controlling Shareholder, taking into account the recommendations of the Remuneration and Nomination Committee.* | Telah direalisasikan<br>*Has been realized* |
| 5. Laporan Realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II") per 31 Desember 2022.<br><br>*Report on the realization of the use of funds from the Capital Increase by granting Pre-emptive Rights to Subscribe to New Shares II ("PMHMETD II") as of December 31, 2022.* | **Acara Kelima**<br>Menerima baik laporan realisasi penggunaan dana hasil Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu II ("PMHMETD II").<br><br>***Fifth Agenda***<br>*Accepting the report on the realization of the use of funds from the Capital Increase of by granting Preemptive Rights II ("PMHMETD II").* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPSLB: *EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | HASIL KEPUTUSAN RUPSLB: *RESULTS OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | REALISASI *IMPLEMENTATION* |
|---|---|---|
| 1. Persetujuan atas peningkatan modal dasar Perseroan dan perubahan Pasal 4 ayat 1 Anggaran Dasar Perseroan serta pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melaksanakan segala tindakan yang diperlukan sehubungan dengan peningkatan modal dasar tersebut.<br><br>*Approval of the increase in the Company's authorized capital and amendment to Article 4 paragraph 1 of the Company's Articles of Association, as well as the granting of power and authority to the Company's Board of Directors with the right of substitution to carry out all necessary actions in connection with the increase in authorized capital.* | **Acara Pertama**<br>a. Menyetujui dan meningkatkan modal dasar Perseroan semula sebesar Rp3.400.000.000.000,00 (tiga triliun empat ratus miliar Rupiah) menjadi sebesar Rp7.200.000.000.000,00 (tujuh triliun dua ratus miliar Rupiah), serta merubah pasal 4 ayat 1 Anggaran Dasar Perseroan sebagaimana telah dijelaskan dalam Rapat.<br>b. Menyetujui untuk memberikan wewenang dan kuasa kepada Direksi Perseroan, baik sendiri-sendiri maupun bersama-sama dengan hak substitusi untuk melakukan segala dan setiap tindakan yang diperlukan sehubungan dengan keputusan tersebut, termasuk tetapi tidak terbatas untuk menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat dihadapan Notaris, untuk mengubah dan/atau menyusun kembali ketentuan Pasal 4 ayat 1 Anggaran Dasar Perseroan atau Pasal 4 Anggaran Dasar Perseroan secara keseluruhan sesuai keputusan tersebut sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan perundang-undangan yang berlaku, yang selanjutnya untuk mengajukan permohonan persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat ini dan/atau perubahan Anggaran Dasar Perseroan dalam keputusan Rapat ini kepada instansi yang berwenang, serta melakukan semua dan setiap tindakan yang diperlukan sesuai dengan peraturan perundang-undangan yang berlaku.<br><br>**First Agenda**<br>*a. Approving and increasing the Company's authorized capital from Rp3,400,000,000,000.00 (three trillion four hundred billion Rupiah) to Rp7,200,000,000,000.00 (seven trillion two hundred billion Rupiah), and amend Article 4 paragraph 1 of the Company's Articles of Association as explained in the Meeting.*<br>*b. Agree to grant authority and power to the Company's Board of Directors, either individually or jointly with the right of substitution, to take all and any actions necessary in connection with the decision, including but not limited to stating/recording the decision in deeds drawn up before a Notary Public, to amend and/or redraft the provisions of Article 4 paragraph 1 of the Company's Articles of Association or Article 4 of the Company's Articles of Association as a whole in accordance with the decision as required by and in accordance with the applicable laws and regulations, and subsequently to submit a request for approval and/or submit notification of the decision of this Meeting and/or amendments to the Company's Articles of Association in the decision of this Meeting to the competent authority, as well as to take all and any actions necessary in accordance with applicable laws and regulations.* | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPSLB: *EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | HASIL KEPUTUSAN RUPSLB: *RESULTS OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | REALISASI *IMPLEMENTATION* |
|---|---|---|
| 2. Persetujuan atas rencana penambahan modal dengan memberikan Hak Memesan Efek Terlebih Dahulu III kepada para pemegang saham yang akan dilakukan oleh Perseroan ("PMHMETD III"), dengan demikian mengubah Pasal 4 ayat 2 Anggaran Dasar Perseroan, termasuk persetujuan pelimpahan kewenangan dengan memberikan kuasa kepada Direksi Perseroan untuk melaksanakan segala tindakan yang dianggap perlu untuk melaksanakan PMHMETD tersebut, termasuk tetapi tidak terbatas pada mencatatkan saham yang diterbitkan dalam PMHMETD pada Bursa Efek Indonesia, menetapkan kepastian jumlah saham yang diterbitkan dengan persetujuan Dewan Komisaris Perseroan, maupun syarat dan ketentuan PMHMETD lainnya, serta untuk menyatakan/menuangkan dalam akta notaris tersendiri mengenai perubahan Anggaran Dasar Perseroan akibat peningkatan modal ditempatkan dan disetor Perseroan dalam rangka PMHMETD.<br><br>*Approval of the capital increase plan by granting Preemptive Rights III to shareholders to be carried out by the Company ("PMHMETD III"), thereby amending Article 4 paragraph 2 of the Company's Articles of Association, including approval of the transfer of authority by granting power to the Company's Board of Directors to carry out all actions deemed necessary to implement the PMHMETD, including but not limited to listing the shares issued in the PMHMETD on the Indonesia Stock Exchange, determining the number of shares to be issued with the approval of the Company's Board of Commissioners, as well as other terms and conditions of the PMHMETD, and to declare/set forth in a separate notarial deed regarding the amendment to the Company's Articles of Association due to the increase in the Company's issued and paid-up capital in the context of the PMHMETD.* | **Acara Kedua**<br>Menyetujui penambahan modal Perseroan, dengan mengeluarkan saham baru dari portepel dalam jumlah sebanyak-banyaknya 12.500.000.000 (dua belas miliar lima ratus juta) saham dengan nilai nominal Rp100,00 (seratus rupiah) per saham, dengan menerbitkan Hak Memesan Efek Terlebih Dahulu dalam rangka Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"), dengan memperhatikan peraturan perundang-undangan yang berlaku dan peraturan yang berlaku di Pasar Modal, khususnya Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan memberikan Hak Memesan Efek Terlebih Dahulu sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 Tentang Penambahan Modal Perusahaan Terbuka dengan memberikan Hak Memesan Efek Terlebih Dahulu, termasuk:<br>a. Menyetujui dan merubah ketentuan Anggaran Dasar Perseroan sehubungan dengan peningkatan modal ditempatkan dan modal disetor Perseroan dalam rangka Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu;<br>b. Memberikan wewenang dan kepada Direksi Perseroan untuk melaksanakan tindakan-tindakan yang diperlukan sehubungan dengan PMHMETD, yang mencakup:<br>i. Menetapkan realisasi jumlah saham yang akan dikeluarkan dengan persetujuan Dewan Komisaris Perseroan;<br>ii. Menetapkan rasio Hak Memesan Efek Terlebih Dahulu (HMETD);<br>iii. Menetapkan harga pelaksanaan HMETD;<br>iv. Menetapkan jadwal PMHMETD;<br>c. Memberikan kuasa dan kewenangan kepada Dewan Komisaris dan/atau Direksi Perseroan, dengan hak substitusi, untuk menyatakan jumlah saham yang dikeluarkan dan perubahan anggaran dasar Perseroan akibat PMHMETD sesuai dengan ketentuan Anggaran Dasar Perseroan dan peraturan yang berlaku di bidang Pasar Modal, serta untuk melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, termasuk tetapi tidak terbatas untuk:<br>i. Melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, tanpa ada suatu tindakanpun yang dikecualikan, kesemuanya dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku dan peraturan yang berlaku di Pasar Modal;<br>ii. Menyatakan/menuangkan keputusan tersebut dalam akta-akta yang dibuat dihadapan Notaris, untuk merubah dan/atau menyusun kembali ketentuan Pasal 4 ayat 2 Anggaran Dasar Perseroan atau Pasal 4 Anggaran Dasar Perseroan secara keseluruhan sesuai keputusan tersebut (termasuk menegaskan susunan pemegang saham dalam akta tersebut bilamana diperlukan), sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan perundang-undangan yang berlaku, yang selanjutnya untuk mengajukan permohonan kepada pihak/pejabat yang berwenang, untuk memperoleh persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat ini dan/atau perubahan Anggaran Dasar Perseroan dalam keputusan Rapat ini, serta melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang-undangan yang berlaku. | Telah direalisasikan<br>*Has been realized* |

| ACARA RUPSLB: *EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | HASIL KEPUTUSAN RUPSLB: *RESULTS OF THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS:* | REALISASI *IMPLEMENTATION* |
|---|---|---|
| | ***Second* Agenda**<br>*Approving the addition of capital to the Company, by issuing new shares from treasury stock in a maximum amount of 12,500,000,000 (twelve billion five hundred million) shares with a nominal value of Rp 100.00 (one hundred rupiah) per share, by issuing Preemptive Rights in the context of Capital Increase by granting Preemptive Rights ("PMHMETD"), with due regard to the applicable laws and regulations and regulations applicable in the Capital Market, in particular Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Capital Increase of Public Companies by granting Pre-emptive Rights as amended by Financial Services Authority Regulation Number 14/ POJK.04/2019 concerning Amendments to Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Capital Increase of Public Companies by granting Pre-emptive Rights, including:*<br>*a. Approving and amending the provisions of the Company's Articles of Association in relation to the increase in the Company's issued and paid-up capital in the context of Capital Increase by granting Pre-emptive Rights;*<br>*b. Granting authority to the Company's Board of Directors to carry out the necessary actions in connection with the PMHMETD, which include:*<br>*i. Determining the number of shares to be issued with the approval of the Company's Board of Commissioners;*<br>*ii. Determining the Preemptive Rights Ratio (HMETD);*<br>*iii. Determining the exercise price of the HMETD;*<br>*iv. Determining the PMHMETD schedule;*<br>*c. Granting power and authority to the Board of Commissioners and/or Board of Directors of the Company, with the right of substitution, to declare the number of shares issued and amendments to the Company's Articles of Association as a result of the PMHMETD in accordance with the provisions of the Company's Articles of Association and applicable regulations in the Capital Market, and to take all and any actions necessary in connection with the PMHMETD, including but not limited to:*<br>*i. Performing all and any actions necessary in connection with the PMHMETD, without any action being excluded, all in accordance with the provisions of applicable laws and regulations and regulations applicable in the Capital Market;*<br>*ii. Stating/recording the decision in a deed drawn up before a Notary to amend and/or redraft the provisions of Article 4 paragraph 2 of the Company's Articles of Association or Article 4 of the Company's Articles of Association as a whole in accordance with the decision (including confirming the composition of shareholders in the deed if necessary), as required by and in accordance with the applicable laws and regulations, to subsequently submit a request to the competent party/ official to obtain approval and/or submit notification of the decision of this Meeting and/or amendments to the Company's Articles of Association in the decision of this Meeting, and to take all and any necessary actions in accordance with the applicable laws and regulations.* | |

# Dewan Komisaris

## *Board of Commissioners* [OJK E.1][GRI 2-11]

Dewan Komisaris merupakan organ utama yang memiliki tugas untuk mengawasi kebijakan pengelolaan serta jalannya operasional Perseroan yang dijalankan oleh Direksi, sekaligus memberikan nasihat guna mendukung kepentingan Perseroan sesuai dengan visi dan misinya. Sebagai bagian dari implementasi Tata Kelola Perusahaan yang mengacu pada Anggaran Dasar, Dewan Komisaris menjalankan tugas dan tanggung jawabnya secara independen untuk mencegah terjadinya benturan kepentingan (*conflict of interest*) dan memastikan kepatuhan Perseroan terhadap seluruh ketentuan hukum dan peraturan yang berlaku. Proses pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui mekanisme RUPS, di mana Dewan Komisaris menyampaikan laporan pertanggungjawaban atas pelaksanaan tugasnya dalam forum tersebut.

*The Board of Commissioners is the main body responsible for supervising the management policies and operations of the Company carried out by the Board of Directors, as well as providing advice to support the interests of the Company in accordance with its vision and mission. As part of the implementation of Corporate Governance in accordance with the Articles of Association, the Board of Commissioners carries out its duties and responsibilities independently to prevent conflicts of interest and ensure the Company's compliance with all applicable laws and regulations. The process of appointing and dismissing members of the Board of Commissioners is carried out through the GMS mechanism, where the Board of Commissioners submits an accountability report on the performance of its duties in that forum.*

## Piagam Dewan Komisaris

Perseroan telah memiliki pedoman dan tata tertib kerja Dewan Komisaris sebagaimana yang tertuang dalam Piagam Dewan Komisaris (*BOC Charter*). *BOC Charter* berfungsi sebagai panduan pelaksanaan tugas tanggung jawab dan wewenang Dewan Komisaris yang disusun dengan mengacu pada Anggaran Dasar Perseroan, peraturan perundang-undangan yang berlaku, serta praktik-praktik tata kelola yang baik.

## *Board of Commissioners Charter*

*The Company has guidelines and rules of procedure for the Board of Commissioners as set forth in the Board of Commissioners Charter (BOC Charter). The BOC Charter serves as a guide for the implementation of the duties, responsibilities, and authorities of the Board of Commissioners, which are formulated with reference to the Company's Articles of Association, applicable laws and regulations, and good governance practices.*

## Tugas, Wewenang dan Tanggung Jawab Dewan Komisaris [GRI 2-12, 2-13]

Tugas dan tanggung jawab Dewan Komisaris antara lain mencakup:

1. Dewan Komisaris bertanggung jawab kepada pemegang saham.
2. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen dan memastikan terselenggaranya pelaksanaan *Good Corporate Governance* dalam setiap kegiatan Bank pada seluruh jenjang organisasi.
3. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan saran kepada Direksi.
4. Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
5. Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
   a. penyediaan dana kepada pihak terkait sesuai ketentuan Bank Indonesia
   b. hal-hal lain sesuai Anggaran Dasar atau peraturan perundangan yang berlaku
6. Pengambilan keputusan oleh Dewan Komisaris merupakan bagian dari tugas pengawasan sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
7. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, auditor ekstern, hasil pengawasan Bank Indonesia dan/atau hasil pengawasan otoritas lain.
8. Dalam hal Direktur Kepatuhan belum atau tidak melaporkan kepada Bank Indonesia, maka Dewan Komisaris wajib

## *Duties, Authorities, and Responsibilities of the Board of Commissioners* [GRI 2-12, 2-13]

*The duties and responsibilities of the Board of Commissioners include:*

1. *The Board of Commissioners is accountable to the shareholders.*
2. *The Board of Commissioners shall perform its duties and responsibilities independently and ensure the implementation of Good Corporate Governance in all activities of the Bank at all levels of the organization.*
3. *The Board of Commissioners shall supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.*
4. *The Board of Commissioners shall direct, monitor, and evaluate the implementation of the Bank's strategic policies.*
5. *The Board of Commissioners is prohibited from being involved in decision-making regarding the Bank's operational activities, except:*
   a. *the provision of funds to related parties in accordance with Bank Indonesia regulations*
   b. *other matters in accordance with the Articles of Association or applicable laws and regulations*
6. *Decision-making by the Board of Commissioners is part of its supervisory duties and therefore does not negate the responsibility of the Board of Directors for the management of the Bank.*
7. *The Board of Commissioners must ensure that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, Bank Indonesia's supervisory results, and/or the supervisory results of other authorities.*
8. *In the event that the Compliance Director has not reported to Bank Indonesia, the Board of Commissioners is required to notify Bank*

memberitahukan kepada Bank Indonesia paling lambat 7 (tujuh) hari sejak ditemukannya:
   a. pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
   b. keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank. Antara lain berdasarkan rekomendasi dari komite-komite yang membantu efektivitas pelaksanaan tugas Dewan Komisaris.

9. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk paling kurang:
   a. Komite Audit
   b. Komite Pemantau Risiko
   c. Komite Remunerasi dan Nominasi
10. Dewan Komisaris wajib memastikan bahwa komite yang telah dibentuk menjalankan tugasnya secara efektif.
11. Dewan Komisaris dilarang melakukan usaha dan/atau kegiatan yang mempunyai dan/atau menimbulkan benturan kepentingan, atau bisa merugikan dan/atau membahayakan Bank

*Indonesia no later than 7 (seven) days after discovering:*

   *a. violations of laws and regulations in the field of finance and banking; and*
   *b. circumstances or anticipated circumstances that could jeopardize the Bank's business continuity. including, among other things, based on recommendations from committees that assist in the effective performance of the Board of Commissioners' duties.*

*9. In order to support the effectiveness of the implementation of its duties and responsibilities, the Board of Commissioners is required to establish at least:*
   *a. Audit Committee*
   *b. Risk Oversight Committee*
   *c. Remuneration and Nomination Committee*
*10. The Board of Commissioners must ensure that the committees that have been formed carry out their duties effectively.*
*11. The Board of Commissioners is prohibited from engaging in any business and/or activities that have and/or cause conflicts of interest, or could harm and/or endanger the Bank.*

## Masa Jabatan Dewan Komisaris

Berdasarkan Anggaran Dasar Bank, masa jabatan anggota Dewan Komisaris adalah untuk jangka waktu sampai dengan ditutupnya RUPS Tahunan ke-3 (tiga) setelah pengangkatan anggota Dewan Komisaris yang dimaksud. RUPS memiliki hak untuk memberhentikan anggota Dewan Komisaris sewaktu-waktu sebelum masa jabatannya berakhir dengan menyebutkan alasannya setelah anggota Dewan Komisaris yang bersangkutan diberi kesempatan untuk membela diri dalam RUPS tersebut. Anggota Dewan Komisaris yang masa jabatannya telah berakhir dapat diangkat kembali oleh RUPS. Sesuai Anggaran Dasar, masa jabatan seorang anggota Dewan Komisaris berakhir apabila :

a. Meninggal dunia;
b. Masa jabatanya berakhir ;
c. Diberhentikan berdasarkan RUPS;
d. Mengundurkan diri;
e. Dinyatakan pailit atau ditaruh dibawah pengampuan berdasarkan suatu keputusan pengadilan;
f. Tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan Peraturan Otoritas Jasa Keuangan, Anggaran Dasar, dan peraturan perundang-undangan lainnya.

## *Term of Office of the Board of Commissioners*

*Based on the Bank's Articles of Association, the term of office of members of the Board of Commissioners is for a period until the closing of the 3rd (third) Annual GMS after the appointment of the said members of the Board of Commissioners. The GMS has the right to dismiss members of the Board of Commissioners at any time before the end of their term of office by stating the reasons after the members of the Board of Commissioners concerned have been given the opportunity to defend themselves at the GMS. Members of the Board of Commissioners whose term of office has expired may be reappointed by the GMS. In accordance with the Articles of Association, the term of office of a member of the Board of Commissioners shall expire if:*

*a. Death;*
*b. Their term of office expires;*
*c. They are dismissed by the GMS;*
*d. Resignation;*
*e. Declared bankrupt or placed under guardianship based on a court decision;*
*f. No longer meeting the requirements as a member of the Board of Commissioners based on the Financial Services Authority Regulations, Articles of Association, and other laws and regulations.*

## Susunan Dewan Komisaris

Sepanjang tahun 2025, Komposisi Dewan Komisaris mengalami perubahan satu (1) kali, sesuai dengan keputusan Akta No. 68 tanggal 27 Mei 2025. Dengan komposisi sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 1 (satu) orang Komisaris dan 3 (tiga) orang Komisaris Independen. Seluruh anggota Dewan Komisaris Perseroan telah memenuhi seluruh persyaratan dan telah lulus penilaian kemampuan dan kepatutan bagi pihak utama sebagaimana yang ditentukan dalam Peraturan Otoritas Jasa

## *Composition of the Board of Commissioners*

*Throughout 2025, the composition of the Board of Commissioners underwent one (1) change, in accordance with Deed No. 68 dated May 27, 2025. The composition consisted of 5 (five) persons, comprising 1 (one) President Commissioner, 1 (one) Commissioner, and 3 (three) Independent Commissioners. All members of the Company's Board of Commissioners have met all requirements and have passed the competency and suitability assessment for key parties as stipulated in Financial Services Authority Regulation No. 27/POJK.03/2016*

Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Adapun susunan Dewan Komisaris Perseroan adalah sebagai berikut :

*concerning the Competency and Suitability Assessment for Key Parties of Financial Services Institutions. The composition of the Company's Board of Commissioners is as follows:*

| Nama<br>*Name* | Jabatan<br>*Position* | Periode Jabatan<br>*Term of Office* |
|---|---|---|
| Chat Luangarpa | Komisaris Utama<br>*President Commissioner* | 2025-2028* |
| Diana Alim | Komisaris<br>*Commissioner* | 2025-2028* |
| Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* | 2025-2028* |
| Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* | 2025-2028* |
| Rony Teja Sukmana | Komisaris Independen<br>*Independent Commissioner* | 2025-2028** |

*pada RUPST 27/05/2025 diangkat kembali
**pada RUPST 27/05/2025 baru diangkat

**Reappointed at the AGM on May 27, 2025*
***Newly appointed at the AGM on May 27, 2025*

## Keberagaman Komposisi Dewan Komisaris

Keberagaman komposisi Dewan Komisaris Bank telah sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Keberagaman tersebut tercermin dari perpaduan latar belakang keahlian, pengetahuan, dan pengalaman yang saling melengkapi, sehingga mendukung efektivitas pelaksanaan fungsi pengawasan dan pemberian nasihat kepada Direksi secara objektif dan menyeluruh.

Penetapan komposisi Dewan Komisaris dilakukan dengan mempertimbangkan kebutuhan serta kompleksitas usaha Perseroan. Saat ini, Dewan Komisaris telah memenuhi kriteria keberagaman yang mencakup usia, jenis kelamin, pendidikan, pengalaman, integritas, dan dedikasi, serta memiliki pemahaman yang memadai mengenai manajemen perusahaan dan industri perbankan. Keberagaman tersebut memungkinkan Dewan Komisaris untuk mempertimbangkan berbagai aspek secara lebih luas dalam setiap pengambilan keputusan strategis, guna mendukung penerapan tata kelola perusahaan yang baik dan berkelanjutan.

## *Diversity of the Board of Commissioners*

*The diversity of the composition of the Bank's Board of Commissioners is in accordance with the provisions of Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies. This diversity is reflected in a combination of complementary expertise, knowledge, and experience, thereby supporting the effective implementation of supervisory and advisory functions to the Board of Directors in an objective and comprehensive manner.*

*The composition of the Board of Commissioners is determined by considering the needs and complexity of the Company's business. Currently, the Board of Commissioners meets the diversity criteria, which include age, gender, education, experience, integrity, and dedication, and has an adequate understanding of corporate management and the banking industry. This diversity enables the Board of Commissioners to consider a wider range of aspects in every strategic decision-making process, in order to support the implementation of good and sustainable corporate governance.*

## Pengungkapan Hubungan Afiliasi Dewan Komisaris

Bank wajib mengungkapkan hubungan keuangan dan hubungan keluarga sampai dengan derajat kedua anggota Dewan Komisaris dengan sesama anggota Dewan Komisaris, anggota Direksi dan/atau Pemegang Saham Pengendali sesuai dengan aspek transparansi Dewan Komisaris pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Hubungan afiliasi anggota Dewan Komisaris dapat dilihat pada tabel berikut :

## *Disclosure of Affiliated Relationships of the Board of Commissioners*

*Banks are required to disclose financial and family relationships up to the second degree of members of the Board of Commissioners with fellow members of the Board of Commissioners, members of the Board of Directors and/or Controlling Shareholders in accordance with the transparency aspects of the Board of Commissioners in Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. The affiliations of members of the Board of Commissioners can be seen in the following table:*

| Nama *Name* | Jabatan *Position* | Hubungan Keluarga dengan *Family Relationship with* | | | | | | Hubungan Keuangan dengan *Family Relationship with* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | |
| | | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* |
| Chat Luangarpa | Komisaris Utama *President Commissioner* | | √ | | √ | | √ | | √ | | √ | √ | |
| Diana Alim | Komisaris *Commissioner* | | √ | | √ | | √ | | √ | | √ | | √ |
| Rony Teja Sukmana | Komisaris Independen *Independent Commissioner* | | √ | | √ | | √ | | √ | | √ | | √ |
| Alan Jenviphakul | Komisaris Independen *Independent Commissioner* | | √ | | √ | | √ | | √ | | √ | | √ |
| Pardi Kendy | Komisaris Independen *Independent Commissioner* | | √ | | √ | | √ | | √ | | √ | | √ |

## Pengungkapan Kepemilikan Saham Dewan Komisaris

Kebijakan Bank terkait pengungkapan kepemilikan saham Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum mengenai aspek transparansi Dewan Komisaris yaitu anggota Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri. Selain itu, Bank juga mengacu pada POJK No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka jika terdapat perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Pengungkapan kepemilikan saham anggota Dewan Komisaris dapat dilihat pada tabel berikut:

## *Disclosure of Share Ownership by the Board of Commissioners*

*The Bank's policy regarding disclosure of share ownership by the Board of Commissioners refers to Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks regarding the transparency of the Board of Commissioners, namely that members of the Board of Commissioners are required to disclose share ownership reaching 5% (five percent) or more, both in the Bank concerned and in other banks and companies, located both domestically and abroad. In addition, the Bank also refers to POJK No. 4 of 2024 concerning Reports on Ownership or Any Changes in Ownership of Shares in Public Companies if there are changes in ownership of shares in Public Companies, either directly or indirectly. The disclosure of share ownership of members of the Board of Commissioners can be seen in the following table:*

| Nama *Name* | Jabatan *Position* | Kepemilikan saham anggota Dewan Komisaris yang jumlahnya 5% atau lebih dari modal disetor pada: *Share ownership of members of the Board of Commissioners amounting to 5% or more of paid-up capital in:* | | |
|---|---|---|---|---|
| | | Bank Maspion | Bank lain *Other banks* | Perusahaan lain *Other companies* |
| Chat Luangarpa | Komisaris Utama *President Commissioner* | - | - | - |
| Diana Alim | Komisaris *Commissioner* | - | - | √* |
| Rony Teja Sukmana | Komisaris Independen *Independent Commissioner* | - | - | - |

| Nama *Name* | Jabatan *Position* | Kepemilikan saham anggota Dewan Komisaris yang jumlahnya 5% atau lebih dari modal disetor pada: *Share ownership of members of the Board of Commissioners amounting to 5% or more of paid-up capital in:* | | |
|---|---|---|---|---|
| | | Bank Maspion | Bank lain *Other banks* | Perusahaan lain *Other companies* |
| Alan Jenviphakul | Komisaris Independen *Independent Commissioner* | - | - | √* |
| Pardi Kendy | Komisaris Independen *Independent Commissioner* | - | - | - |

√* : Memiliki saham 5% atau lebih dari modal disetor | *√* : Owns 5% or more of the paid-up capital*

## Pengungkapan Rangkap Jabatan Dewan Komisaris

Bank dalam membuat kebijakan rangkap jabatan Dewan Komisaris mengacu pada POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan POJK No.33/POJK/04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selama tahun 2023, tidak ada anggota Dewan Komisaris Bank yang merangkap jabatan kecuali yang ditetapkan dalam Pasal 46 Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum yaitu:

1. Anggota Dewan Komisaris dilarang merangkap jabatan :
    a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;
    b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
    c. pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
    d. pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
    e. pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada angka (1) dalam hal:
    a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank;
    b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
    c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

## *Disclosure of Dual Positions on the Board of Commissioners*

*In formulating its dual position policy for the Board of Commissioners, the Bank refers to POJK Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No.33/POJK/04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. During 2023, no member of the Bank's Board of Commissioners held concurrent positions except as stipulated in Article 46 of Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, namely:*

1. *Members of the Board of Commissioners are prohibited from holding concurrent positions:*
    a. *As a member of the board of directors, board of commissioners, sharia supervisory board, or executive officer at a financial institution or financial company, whether a bank or non-bank;*
    b. *As a member of the board of directors, board of commissioners, sharia supervisory board, or executive officer at more than one (1) non-financial institution or company, both domestic and foreign;*
    c. *in a functional position at a banking financial institution and/or non-banking financial institution located domestically or abroad;*
    d. *in other positions that may cause a conflict of interest in the performance of duties as a member of the Board of Commissioners; and/or*
    e. *in other positions in accordance with the provisions of laws and regulations.*
2. *Not including concurrent positions as referred to in point (1) in the case of:*
    a. *A member of the Board of Commissioners serves as a member of the Board of Directors, a member of the Board of Commissioners or an Executive Officer who performs supervisory functions at one (1) non-bank subsidiary controlled by the Bank;*
    b. *Non-Independent Commissioners perform functional duties of the Bank's shareholders in the form of legal entities in the Bank and/or the Bank's business group; and/or*
    c. *Members of the Board of Commissioners hold positions in non-profit organizations or institutions.*

3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada angka (2) dapat dilaksanakan sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris.

*3. The duties and functions referred to in point (2) may be carried out as long as they do not cause the person concerned to neglect their duties and responsibilities as a member of the Board of Commissioners.*

Pengungkapan rangkap jabatan Dewan Komisaris dapat dilihat pada tabel berikut :

*Disclosure of dual positions of the Board of Commissioners can be seen in the following table:*

| Nama<br>*Name* | Jabatan di Bank Maspion<br>*Position at Bank Maspion* | Jabatan lain<br>*Other Positions* | |
|---|---|---|---|
| | | Di luar Bank<br>*Outside Bank* | Di dalam Bank<br>*Within the Bank* |
| Chat Luangarpa | Komisaris Utama<br>*President Commissioner* | Direktur KASIKORN VISION CO., LTD.<br>*Director of KASIKORN VISION CO., LTD.*<br>Direktur KASIKORN VISION FINANCIAL COMPANY PTE. LTD<br>*Director of KASIKORN VISION FINANCIAL COMPANY PTE. LTD*<br>*Executive Vice President* - Kasikorn Bank Public Company Limited<br>*Executive Vice President - Kasikorn Bank Public Company Limited* | Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi<br>*Member of the Risk Oversight Committee and Member of the Remuneration and Nomination Committee* |
| Diana Alim | Komisaris<br>*Commissioner* | Direktur Utama PT Marindo Boga<br>*President Director of PT Marindo Boga* | Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi<br>*Member of the Risk Oversight Committee and Member of the Remuneration and Nomination Committee* |
| Rony Teja Sukmana | Komisaris Independen<br>*Independent Commissioner* | - | Ketua Komite Audit dan Anggota Komite Pemantau Risiko<br>*Chairman of the Audit Committee and Member of the Risk Oversight Committee* |
| Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* | Presiden Komisaris PT WILLOWTREE CAPITAL<br>*President Commissioner of PT WILLOWTREE CAPITAL* | Ketua Komite Pemantau Risiko, Anggota Komite Audit dan Anggota Komite Remunerasi dan Nominasi<br>*Chairman of the Risk Oversight Committee, Member of the Audit Committee, and Member of the Remuneration and Nomination Committee* |
| Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* | - | Ketua Komite Nominasi dan Remunerasi dan Anggota Komite Pemantau Risiko<br>*Chairman of the Nomination and Remuneration Committee and Member of the Risk Oversight Committee* |

## Pedoman dan Tata Tertib Kerja Dewan Komisaris

Pedoman dan Tata tertib kerja Dewan Komisaris merupakan acuan bagi Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya secara efektif, efisien dan independen. Muatan dokumen Pedoman dan Tata tertib kerja Dewan Komisaris mengacu pada POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Pedoman dan Tata Tertib Kerja Dewan Komisaris bersifat mengikat bagi setiap anggota Dewan Komisaris. Pedoman dan Tata Tertib Kerja Dewan Komisaris dievaluasi secara berkala sesuai dengan peraturan yang berlaku. Pedoman dan Tata Tertib Kerja Dewan Komisaris memuat dan mengatur hal-hal terkait dengan:

## *Guidelines and Rules of Procedure for the Board of Commissioners*

*The Guidelines and Rules of Procedure for the Board of Commissioners serve as a reference for the Board of Commissioners in carrying out their duties and responsibilities effectively, efficiently, and independently. The content of the Guidelines and Work Procedures of the Board of Commissioners refers to POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. The Guidelines and Work Procedures of the Board of Commissioners are binding on every member of the Board of Commissioners. The Guidelines and Rules of Procedure of the Board of Commissioners are evaluated periodically in accordance with applicable regulations. The Guidelines and Rules of Procedure of the Board of Commissioners contain and regulate matters related to:*

- Komposisi, kriteria, independensi dan masa jabatan;
- Ketentuan mengenai rangkap jabatan;
- Tugas, tanggung jawab dan wewenang;
- Tempat dan waktu kerja;
- Etika dan Kepatutan;
- Rapat;
- Remunerasi;
- Aspek transparansi.

- *Composition, criteria, independence, and term of office;*
- *Provisions regarding concurrent positions;*
- *Duties, responsibilities, and authority;*
- *Place and time of work;*
- *Ethics and propriety;*
- *Meetings;*
- *Remuneration;*
- *Transparency aspects.*

## Hasil Pengawasan

Dalam menjalankan fungsi pengawasan, Dewan Komisaris melaksanakan langkah-langkah dan metode pengawasan melalui pemeriksaan atas laporan-laporan yang disampaikan kepada Dewan Komisaris. Evaluasi kinerja komite-komite di bawah Dewan Komisaris dilakukan paling sedikit melalui penyusunan laporan kinerja oleh Sekretaris Komite, yang selanjutnya disampaikan kepada Dewan Komisaris untuk memperoleh persetujuan. Mekanisme persetujuan tersebut diatur lebih lanjut dalam Pedoman dan Tata Tertib Kerja masing-masing Komite.

Hasil pengawasan Dewan Komisaris selama tahun 2025 adalah:

1. Pengawasan atas pelaksanaan prinsip-prinsip GCG pada seluruh tingkatan atau jenjang organisasi baik secara aktif dengan menghadiri rapat-rapat, melakukan kunjungan maupun secara *off site* melalui laporan-laporan yang disampaikan.
2. Memberikan saran/nasihat untuk peningkatan kinerja dan pengendalian internal kepada Direksi yang disampaikan dalam forum rapat koordinasi Direksi dan Komisaris.
3. Melakukan pengawasan aktif terhadap pelaksanaan Rencana Bisnis Bank tahun 2025 yang telah disetujui oleh otoritas baik dari aspek pengembangan bisnis maupun aspek-aspek terkait kepatuhan terhadap regulasi, penerapan manajemen risiko, efektifitas SKAI dan kebijakan terkait remunerasi – nominasi, dengan mengoptimalkan komite-komite di bawah supervisi Dewan Komisaris.
4. Mengevaluasi kinerja Bank bulanan selama Semester I & II 2025.
5. Memantau Tingkat Kesehatan Bank termasuk di dalamnya profil risiko, GCG, rentabilitas dan permodalan serta mengambil langkah-langkah yang diperlukan untuk meningkatkan Tingkat Kesehatan Bank.
6. Memantau program kerja *Policy Division* untuk memperkuat tata kelola kebijakan dengan mengembangkan kerangka kerja manajemen kebijakan yang sesuai dengan *best practice*.

## *Supervision Results*

*In performing its supervisory function, the Board of Commissioners implements supervisory measures and methods by examining reports submitted to the Board of Commissioners. The performance of committees under the Board of Commissioners is evaluated at least through the preparation of performance reports by the Committee Secretary, which are then submitted to the Board of Commissioners for approval. This approval mechanism is further regulated in the Guidelines and Rules of Procedure of each Committee.*

*The results of the Board of Commissioners' oversight during 2025 are:*

1. *Overseeing the implementation of GCG principles at all levels of the organization, either actively by attending meetings and conducting visits, or off-site through submitted reports.*
2. *Providing advice/recommendations for performance improvement and internal control to the Board of Directors, delivered in coordination meetings between the Board of Directors and Board of Commissioners.*
3. *Actively supervising the implementation of the Bank's 2025 Business Plan, which has been approved by the authorities, in terms of business development and aspects related to regulatory compliance, risk management implementation, SKAI effectiveness, and remuneration-related policies, by optimizing the committees under the supervision of the Board of Commissioners.*
4. *Evaluate the Bank's monthly performance during the first and second semesters of 2025.*
5. *Monitor the Bank's Health Rating, including its risk profile, GCG, profitability, and capitalization, and take the necessary steps to improve the Bank's Health Rating.*
6. *Monitoring the Policy Division's work program to strengthen policy governance by developing a policy management framework in line with best practices.*

## Penilaian Kinerja Dewan Komisaris [GRI 2-18]

Sebagai bentuk penerapan tata kelola yang baik dan mengacu pada Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 dan Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum maka Bank menyusun kebijakan penilaian kinerja yang digunakan sebagai pedoman untuk mengukur efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Kebijakan

## *Performance Assessment of the Board of Commissioners*

*As a form of implementing good governance and referring to Financial Services Authority Regulation No. 17 of 2023 and Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, the Bank has formulated a performance assessment policy that is used as a guideline to measure the effectiveness of the Board of Commissioners*

tersebut adalah melalui metode penilaian sendiri (*self-assessment*) terhadap kinerja Dewan Komisaris. Kebijakan self-assessment adalah salah satu bentuk akuntabilitas Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya.

Sepanjang tahun 2025, Dewan Komisaris melaksanakan tugas dan tanggung jawabnya berjalan dengan sangat baik. Terdapat Laporan Pengawasan Dewan Komisaris yang dilakukan setiap semesteran dan juga dimuat dalam Laporan Tahunan. Laporan tersebut mencakup pelaksanaan tugas dan tanggung jawab Dewan Komisaris beserta komite-komite, kontribusi dan dukungan Dewan Komisaris dalam mencapai rencana bisnis di tahun berjalan, serta memastikan penerapan *Good Corporate Governance* berjalan dengan baik.

## PENILAIAN KINERJA KOMITE DIBAWAH DEWAN KOMISARIS

Dalam menjalankan fungsi pengawasan yang aktif, Dewan Komisaris didukung oleh 3 organ pendukung, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Pembentukan komite selalu disesuaikan dan dievaluasi berdasarkan ketentuan tata kelola yang berlaku terkait Komite. Di tahun 2025, Dewan Komisaris menilai bahwa seluruh organ pendukung tersebut telah menjalankan tugas dan tanggung jawab dengan sangat baik. Kinerja Komite-komite di bawah Dewan Komisaris selalu dievaluasi melalui self-assessment oleh Dewan Komisaris. Adapun hasil rekomendasi dari Dewan Komisaris untuk Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi di sepanjang tahun 2025 sebagai berikut;

**1. Komite Audit**

- Memantau dan mengevaluasi realisasi atas rencana Audit Internal tahun 2025 termasuk pemantauan tindak lanjut atas hasil audit oleh unit kerja terkait.
- Memahami, memberikan rekomendasi dan memantau tindak lanjut Bank Maspion atas hasil audit tahunan 2024 oleh Audit Internal KBANK sebagaimana yang diwajibkan oleh regulator Thailand, hasil audit atas Laporan Keuangan per 31 Desember 2024 oleh Kantor Akuntan Publik, dan hasil audit regulator OJK dan Bank Indonesia.
- Memberikan rekomendasi kepada Audit Internal atas penyusunan rencana kerja tahun 2025 dan memantau realisasi atas rencana Audit Internal semester I tahun 2025 termasuk penugasan audit investigasi oleh Presiden Direktur sebagai bentuk tindak lanjut atas temuan audit regulator Otoritas Jasa Keuangan dan Bank Indonesia.
- Memantau dan memberikan rekomendasi atas evaluasi Piagam Audit Internal.
- Mengevaluasi Piagam Komite Audit dengan mengacu pada peraturan regulator terkini.
- Mengevaluasi kinerja Audit Internal tahun 2024.
- Menyusun mekanisme dan parameter penilaian kinerja Komite Audit oleh Dewan Komisaris yaitu dengan melakukan

*in carrying out their duties and responsibilities. This policy is implemented through a self-assessment method of the Board of Commissioners' performance. The self-assessment policy is a form of accountability of the Board of Commissioners in carrying out its duties and responsibilities.*

*Throughout 2025, the Board of Commissioners performed its duties and responsibilities very well. There is a Board of Commissioners Supervision Report that is conducted every semester and is also included in the Annual Report. The report covers the implementation of the duties and responsibilities of the Board of Commissioners and its committees, the contribution and support of the Board of Commissioners in achieving the business plan for the current year, and ensuring the implementation of Good Corporate Governance is carried out properly.*

## *PERFORMANCE EVALUATION OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS*

*In carrying out its active supervisory function, the Board of Commissioners is supported by three supporting bodies, namely the Audit Committee, the Risk Oversight Committee, and the Remuneration and Nomination Committee. The formation of committees is always adjusted and evaluated based on the applicable governance provisions related to Committees. In 2025, the Board of Commissioners assessed that all supporting bodies had performed their duties and responsibilities really well. The performance of the committees under the Board of Commissioners is always evaluated through self-assessment by the Board of Commissioners. The results of the recommendations from the Board of Commissioners for the Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee throughout 2025 are as follows:*

***1. Audit Committee***

- *Monitor and evaluate the implementation of the 2025 Internal Audit plan, including monitoring follow-up actions on audit results by relevant work units.*
- *Understanding, providing recommendations, and monitoring Bank Maspion's follow-up on the 2024 annual audit results by KBANK Internal Audit as required by the Thai regulator, the audit results on the Financial Statements as of December 31, 2024 by the Public Accounting Firm, and the audit results of the OJK and Bank Indonesia regulators.*
- *Provide recommendations to Internal Audit on the preparation of the 2025 work plan and monitor the implementation of the Internal Audit plan for the first semester of 2025, including the assignment of investigative audits by the President Director as a follow-up to the audit findings of the Financial Services Authority and Bank Indonesia.*
- *Monitor and provide recommendations on the evaluation of the Internal Audit Charter.*
- *Evaluate the Audit Committee Charter with reference to the latest regulatory regulations.*
- *Evaluate the performance of Internal Audit in 2024.*
- *Developing mechanisms and parameters for assessing the performance of the Audit Committee by the Board of*

*self assessment* atas periode pengawasan tahun 2024 untuk disampaikan kepada Dewan Komisaris.

- Memantau pemenuhan atas pelaksanaan Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 terkait ketersediaan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan dan unit kerja khusus yang bertanggung terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan atau Laporan Keuangan Bank Umum.
- Mengevaluasi realisasi pelaksanaan audit oleh Kantor Akuntan Publik dan Akuntan Publik atas laporan keuangan bank untuk tahun yang berakhir pada tanggal 31 Desember 2024.
- Memberikan rekomendasi atas penunjukan Kantor Akuntan Publik dan Akuntan Publik atas laporan keuangan bank untuk tahun yang berakhir pada tanggal 31 Desember 2025.
- Melakukan pemantauan atas perkembangan kinerja keuangan Bank.

**2. Komite Pemantau Risiko**

- Memberikan saran untuk melakukan *stress test* terhadap portofolio debitur yang memiliki pinjaman dalam bentuk USD serta untuk debitur yang terdampak tarif ekspor USA.
- Melakukan *review* serta memberikan masukan terkait hasil monitoring risiko kredit, pasar, likuiditas, operasional, dan risiko TI.
- Memberikan masukan dan saran terkait hasil RBBR Bank.
- Memberikan rekomendasi terkait perbaikan proses dan *Standart Operational Procedure* pada unit *Special Asset Management* (SAM).
- Memberikan saran dan arahan terkait penerapan manajemen risiko likuiditas dan pasar antara lain *stress test* risiko pasar, risiko likuiditas, dan *repricing gap*.
- Memberikan saran dan arahan terhadap pemantauan *risk appetite & risk tolerance*.
- Memberikan masukan untuk mempunyai strategi mengurangi Top 50 deposan.
- Memberikan saran terkait proses *end to end credit process* dan *Credit Quality Assurance*.
- Melakukan pemantauan dan memberikan saran *action plan* terhadap debitur bermasalah maupun debitur yang berpotensi masuk ke dalam kualitas rendah.
- Memberikan saran untuk melakukan *stress test* terhadap debitur yang terdampak tarif ekspor US.

**3. Komite Remunerasi dan Nominasi**

- Pembentukan Komite Etik & Disiplin sebagai sub komite dari Komite Sumber Daya Manusia (SDM), untuk membantu Komite SDM dalam me-*review* dan merevisi kode etik serta memberikan rekomendasi sanksi atas pelanggaran karyawan.
- Penilaian mandiri Dewan Komisaris sebagai bagian dari penerapan *Good Corporate Governance*, serta Komite di bawah Dewan Komisaris.
- Pengunduran diri Direktur *Marketing* dan Direktur Operasional.

*Commissioners, namely by conducting a self-assessment of the 2024 supervision period to be submitted to the Board of Commissioners.*

- *Monitoring compliance with the implementation of Bank Financial Reporting Integrity in accordance with POJK No. 15 of 2024 regarding the availability of internal control policies and procedures in the financial reporting process and special work units responsible for preventing fraud or manipulation in Financial Information and/or Bank Financial Reports.*
- *Evaluate the implementation of audits by Public Accounting Firms and Public Accountants on the bank's financial statements for the year ending December 31, 2024.*
- *Providing recommendations on the appointment of Public Accounting Firms and Public Accountants for the bank's financial statements for the year ending December 31, 2025.*
- *Monitoring the development of the Bank's financial performance.*

***2. Risk Oversight Committee***

- *Provide advice on conducting stress tests on the portfolio of debtors with loans in USD and for debtors affected by US export tariffs.*
- *Review and provide input on the results of credit, market, liquidity, operational, and IT risk monitoring.*
- *Provide input and advice on the Bank's RBBR results.*
- *Provide recommendations regarding process improvements and Standard Operating Procedures in the Special Asset Management (SAM) unit.*
- *Provide advice and guidance on the implementation of liquidity and market risk management, including market risk and liquidity risk stress tests, and repricing gaps.*
- *Provide advice and guidance on monitoring risk appetite and risk tolerance.*
- *Providing input for a strategy to reduce the Top 50 depositors.*
- *Provide advice on the end-to-end credit process and Credit Quality Assurance.*
- *Monitoring and providing action plan recommendations for problematic debtors and debtors with the potential to fall into low quality.*
- *Provide recommendations for conducting stress tests on debtors affected by US export tariffs.*

***3. Remuneration and Nomination Committee***

- *Establishment of an Ethics & Discipline Committee as a subcommittee of the Human Resources Committee, to assist the HR Committee in reviewing and revising the code of ethics and providing recommendations for sanctions for employee violations.*
- *Independent assessment of the Board of Commissioners as part of the implementation of Good Corporate Governance, as well as the Committees under the Board of Commissioners.*
- *Resignation of the Marketing Director and Operations Director.*

- Pengkinian struktur dan skala upah beserta komponen remunerasi.
- *Subvention payment* sebagai bentuk apresiasi atas kinerja Direksi dan karyawan terlepas dari kinerja Bank yang kurang baik di tahun 2025.
- *Merit increase* atas kinerja Direksi dan Karyawan di tahun 2025.
- Komposisi dan penunjukan Dewan Komisaris yang baru setelah RUPST.
- Komposisi dan penunjukan Dewan Direksi yang baru setelah RUPST.
- Pergantian anggota independen Komite di bawah Dewan Komisaris.
- Finalisasi rancangan *Material Risk Taker* (MRT) yang rencananya akan diimplementasikan di tahun 2027 atas kinerja perusahaan tahun 2026.

- *Updating of the salary structure and scale along with remuneration components.*
- *Subvention payment as a form of appreciation for the performance of the Board of Directors and employees, regardless of the Bank's poor performance in 2025.*
- *Merit increase for the performance of the Board of Directors and employees in 2025.*
- *Composition and appointment of the new Board of Commissioners after the AGM.*
- *Composition and appointment of the new Board of Directors after the AGM.*
- *Replacement of independent members of the Committee under the Board of Commissioners.*
- *Finalization of the Material Risk Taker (MRT) draft, which is planned to be implemented in 2027 based on the company's performance in 2026.*

# Direksi

## *Board of Directors* [OJK E.1][GRI 2-11]

Direksi adalah organ Perseroan yang memiliki wewenang dan tanggung jawab penuh dalam mengelola Perseroan untuk kepentingan Perseroan, sejalan dengan maksud dan tujuannya, serta mewakili Perseroan di dalam maupun di luar pengadilan sesuai dengan ketentuan dalam Anggaran Dasar. Direksi juga berkewajiban menjalankan prinsip-prinsip tata kelola yang baik di seluruh tingkatan organisasi dalam setiap kegiatan usaha Bank. Pelaksanaan tugas Direksi dipertanggungjawabkan kepada pemegang saham melalui mekanisme Rapat Umum Pemegang Saham (RUPS).

*The Board of Directors is the Company's governing body with full authority and responsibility for managing the Company in the interests of the Company, in line with its objectives and purposes, and representing the Company in and out of court in accordance with the provisions of the Articles of Association. The Board of Directors is also obliged to implement good governance principles at all levels of the organization in all of the Bank's business activities. The Board of Directors is accountable to the shareholders through the mechanism of the General Meeting of Shareholders (GMS).*

### Tugas, Wewenang dan Tanggung Jawab Direksi [GRI 2-12, 2-13]

Direksi memiliki tugas dan tanggung jawab, antara lain:

1. Anggota Direksi bertanggung jawab kepada Dewan Komisaris dan pemegang saham.
2. Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.
3. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
4. Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, auditor eksternal, hasil pengawasan Bank Indonesia dan/atau hasil pengawasan otoritas lain.
5. Direksi wajib melaksanakan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
6. Dalam rangka melaksanakan prinsip-prinsip *Good Corporate Governance*, Direksi paling kurang wajib membentuk:
   a. Satuan Kerja Audit Intern
   b. Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko

### *Duties, Authorities, and Responsibilities of The Board of Directors*

*The Board of Directors has the following duties and responsibilities, among others:*

1. *Members of the Board of Directors are accountable to the Board of Commissioners and shareholders.*
2. *The Board of Directors is fully responsible for the management of the Bank.*
3. *The Board of Directors is required to manage the Bank in accordance with the authority and responsibilities as stipulated in the Articles of Association and applicable laws and regulations.*
4. *The Board of Directors is required to follow up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, the results of Bank Indonesia's supervision and/or the results of supervision by other authorities.*
5. *The Board of Directors is required to implement the principles of Good Corporate Governance in all of the Bank's business activities at all levels or tiers of the organization.*
6. *In order to implement the principles of Good Corporate Governance, the Board of Directors is required to establish at least:*
   a. *Internal Audit Unit*
   b. *Risk Management Unit and Risk Management Committee*

c. Satuan Kerja Kepatuhan

7. Direksi wajib mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian. Yang dimaksud dengan kebijakan strategis di bidang kepegawaian antara lain kebijakan mengenai sistem rekrutmen, sistem promosi, sistem remunerasi serta rencana Bank untuk melakukan efisiensi melalui pengurangan pegawai.
8. Direksi dilarang menggunakan penasehat perorangan dan/atau jasa profesional sebagai konsultan kecuali memenuhi persyaratan sebagai berikut:
   a. proyek bersifat khusus
   b. didasari oleh kontrak yang jelas, yang sekurang-kurangnya mencakup lingkup kerja, tanggung jawab dan jangka waktu pekerjaan serta biaya
   c. konsultan adalah Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
9. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
10. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.
11. Anggota Direksi dilarang melakukan usaha dan/atau kegiatan yang mempunyai dan/atau menimbulkan benturan kepentingan, atau bisa merugikan dan/atau membahayakan Bank.

## Pedoman dan Tata Tertib Kerja Direksi (Piagam Direksi)

Dalam melaksanakan tugas dan tanggung jawabnya, Direksi mengacu atau berpedoman pada Pedoman dan Tata Tertbi Kerja Direksi (Piagam Direksi). Pedoman dan Tata Tertib Kerja Dewan Direksi bersifat mengikat bagi setiap anggota Direksi. Penyusunan Piagam Direksi mengacu pada POJK No. 17 tahun 20023 tentang Penerapan Tata Kelola bagi Bank Umum dan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Piagam direksi akan dilakukan evaluasi dan pengkinian secara berkala untuk disesuaikan dengan peraturan perundang-undangan yang berlaku. Secara umum, Piagam Direksi mengatur tentang :

1. Komposisi, Kriteria, dan Independensi
2. Pengangkatan dan Pemberhentian Direksi
3. Masa jabatan
4. Rangkap Jabatan
5. Kewajiban, Tugas, Tanggung Jawab, dan Wewenang
6. Tempat dan Waktu Kerja
7. Pelaporan
8. Etika dan Kepatutan
9. Rapat

*c. Compliance Unit*

*7. The Board of Directors must disclose to employees the Bank's strategic policies in the field of human resources. Strategic policies in the field of human resources include policies regarding the recruitment system, promotion system, remuneration system, and the Bank's plans to improve efficiency through staff reductions.*

*8. The Board of Directors is prohibited from using individual advisors and/or professional services as consultants unless they meet the following requirements:*
   *a. special projects*
   *b. based on a clear contract, which at a minimum covers the scope of work, responsibilities, and duration of the work, as well as costs*
   *c. The consultant is an independent party and is qualified to work on special projects.*
*9. The Board of Directors is required to provide accurate, relevant, and timely data and information to the Board of Commissioners.*
*10. All decisions made by the Board of Directors in accordance with the guidelines and work rules are binding and become the responsibility of all members of the Board of Directors.*
*11. Members of the Board of Directors are prohibited from engaging in businesses and/or activities that have and/or cause conflicts of interest, or could harm and/or endanger the Bank.*

## *Guidelines and Rules of Procedure for the Board of Directors (Board Charter)*

*In carrying out its duties and responsibilities, the Board of Directors refers to or is guided by the Board of Directors' Guidelines and Work Procedures (Board of Directors' Charter). The Board of Directors' Guidelines and Work Procedures are binding on each member of the Board of Directors. The formulation of the Board of Directors Charter of refers to POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. The Board of Directors Charter will be evaluated and revised periodically to comply with applicable laws and regulations. In general, the Board of Directors Charter regulates the following:*

*1. Composition, Criteria, and Independence*
*2. Appointment and Dismissal of Directors*
*3. Term of office*
*4. Concurrent Positions*
*5. Duties, Responsibilities, and Authorities*
*6. Place and Time of Work*
*7. Reporting*
*8. Ethics and Appropriateness*
*9. Meetings*

## Jumlah, Komposisi dan Kriteria Anggota Direksi

## *Number, Composition, and Criteria of Board Members*

Jumlah, komposisi, dan kriteria anggota Direksi telah memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Seluruh anggota Direksi Perseroan telah memenuhi seluruh persyaratan dan telah lulus penilaian kemampuan dan kepatutan bagi pihak utama sebagaimana yang ditentukan dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Hingga akhir Desember 2025, terjadi tiga (3) kali perubahan susunan kepengurusan sesuai dengan akta No. 02 tanggal 4 Maret 2025, akta No. 68 tanggal 27 Mei 2025 dan akta No 42 tanggal 9 Desember 2025. Berikut jumlah anggota Direksi Bank yang berjumlah 5 (lima) dengan komposisi sebagai berikut :

*The number, composition, and criteria of the Board of Directors have met the requirements as stipulated in Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, and all members of the Company's Board of Directors have met all requirements and passed the fit and proper test for key parties as stipulated in Financial Services Authority Regulation No. 27/POJK.03/2016 concerning the Assessment of Competence and Suitability for Key Parties of Financial Services Institutions. Until the end of December 2025, there were three (3) changes in the management structure in accordance with deed No. 02 dated March 4, 2025, deed No. 68 dated May 27, 2025, and deed No. 42 dated December 9, 2025. The following is the number of members of the Bank's Board of Directors, which consists of 5 (five) members with the following composition:*

| Nama<br>*Name* | Jabatan<br>*Position* | Periode Jabatan<br>*Term of Office* |
|---|---|---|
| Kasemsri Charoensiddhi *** | Direktur Utama<br>*President Director* | 2025-2028 |
| Junita Wangsadinata**** | Direktur Bisnis<br>*Business Director* | 2025-2028 |
| Irawan Rukmanto****** | Direktur Operasional<br>*Operations Director* | 2025-2028 |
| Jeffrey Bob Karman**** | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | 2025-2028 |
| Viktor Ebenheizer Fanggidae *** | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | 2025-2028 |
| Ivan Adrian Sumampouw* | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | 2022-2025 |
| Endah Winarni** | Direktur Marketing<br>*Marketing Director* | 2022-2025 |
| Iis Herijati***** | Direktur Operasional<br>*Operations Director* | 2022-2025 |

* Efektif mengundurkan diri melalui RUPLB 4 Maret 2025
** Efektif mengundurkan diri melalui RUPST 27 Mei 2025
*** Diangkat kembali pada RUPST 27 Mei 2025
**** Diangkat dalam RUPST 27 Mei 2025
***** Efektif mengundurkan diri melalui RUPLB 9 Desember 2025
****** diangkat dalam RUPSLB 9 Desember 2025

** Effectively resigned through the Extraordinary General Meeting of Shareholders on March 4, 2025*
*** Resigned effective May 27, 2025, through the Annual General Meeting of Shareholders (AGMS)*
**** Reappointed at the Annual General Meeting of Shareholders (AGMS) on May 27, 2025*
***** Appointed at the Annual General Meeting of Shareholders (AGMS) on May 27, 2025*
****** Effective resignation through the Extraordinary General Meeting of Shareholders (EGMS) on December 9, 2025[*
******* appointed at the EGMS on December 9, 2025*

## Ruang Lingkup Pekerjaan dan Tanggung Jawab

## *Scope of Work and Responsibilities*

| No | Nama<br>*Name* | Jabatan<br>*Position* | Bidang Tugas dan Tanggung Jawab<br>*Scope of Duties and Responsibilities* | |
|---|---|---|---|---|
| 1 | Kasemsri Charoensiddhi | Direktur Utama<br>*President Director* | • Divisi IT<br>• Divisi FA<br>• Divisi HR<br>• Divisi Internal *Audit*<br>• Divisi *Strategy & Transformation*<br>• Divisi *Treasury & Financial Institution*<br>• Divisi *Corporate Secretary* | • *IT Division*<br>• *FA Division*<br>• *HR Division*<br>• *Internal Audit Division*<br>• *Strategy & Transformation Division*<br>• *Treasury & Financial Institutions Division*<br>• *Corporate Secretary Division* |

| No | Nama<br>*Name* | Jabatan<br>*Position* | Bidang Tugas dan Tanggung Jawab<br>*Scope of Duties and Responsibilities* | |
|---|---|---|---|---|
| 2 | Junita Wangsadinata***<br><br>Endah Winarni** | Direktur Bisnis<br>*Business Director*<br><br>Direktur Marketing<br>*Marketing Director* | • Divisi *Corporate Banking*<br>• Divisi *Commercial Banking*<br>• Divisi *Funding*<br>• Divisi *Branch Banking*<br>• Divisi *Credit Product*<br>• Divisi *Trade & Supply Chain*<br>• Divisi *Cash Management*<br>• Divisi *Digital Chanel & Deposit* | • *Corporate Banking Division*<br>• *Commercial Banking Division*<br>• *Funding Division*<br>• *Branch Banking Division*<br>• *Credit Product Division*<br>• *Trade & Supply Chain Division*<br>• *Cash Management Division*<br>• *Digital Channel & Deposit Division* |
| 3 | Irawan Rukmanto*****<br><br>Iis Herijati**** | Direktur Operasional<br>*Operations Director* | • Divisi Operasional<br>• Divisi *Credit Operations*<br>• Divisi *Corporate Real Estate & Services* | • *Operations Division*<br>• *Credit Operations Division*<br>• *Corporate Real Estate & Services Division* |
| 4 | Jeffrey Bob Karman***<br><br>Ivan Adrian Sumampouw* | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | • Divisi *Corporate Credit Review*<br>• Divisi *Small Commercial & Retail Credit Review*<br>• Divisi *Risk Management*<br>• Divisi *Policy*<br>• Divisi *Special Asset Management*<br>• Divisi *Credit Quality Assurance* | • *Corporate Credit Review Division*<br>• *Small Commercial & Retail Credit Review Division*<br>• *Risk Management Division*<br>• *Policy Division*<br>• *Special Asset Management Division*<br>• *Credit Quality Assurance Division* |
| 5 | Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | • Divisi *Compliance*<br>• Divisi AML-CFTP<br>• Divisi Legal | • *Compliance Division*<br>• *AML-CFTP Division*<br>• *Legal Division* |

* Efektif mengundurkan diri melalui RUPLB 4 Maret 2025
** Efektif mengundurkan diri melalui RUPST 27 Mei 2025
*** Diangkat dalam RUPST 27 Mei 2025
**** Efektif mengundurkan diri melalui RUPLB 9 Desember 2025
***** Diangkat dalam RUPSLB 9 Desember 2025
** Effective resignation through the Extraordinary General Meeting of Shareholders on March 4, 2025*
*** Effective resignation through the Annual General Meeting of Shareholders on May 27, 2025*
**** Appointed at the Annual General Meeting of Shareholders (AGMS) on May 27, 2025*
***** Effective resignation through the Extraordinary General Meeting of Shareholders (EGMS) on December 9, 2025*
****** Appointed at the Extraordinary General Meeting of Shareholders (EGMS) on December 9, 2025*

## Keberagaman Komposisi Direksi

- Seluruh anggota Direksi bank berdomisili di Indonesia

- Jumlah anggota Direksi lebih dari 3 (tiga) orang
- Memiliki pengalaman lebih dari 5 (lima) tahun sebagai Pejabat Eksekutif Bank.
- Tidak merangkap jabatan sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada bank, perusahaan, dan/atau lembaga lain
- Tidak memiliki hubungan keluarga, keuangan, kepengurusan, kepemilikan dan keluarga sampai dengan derajat kedua dengan pemegang saham, Komisaris maupun sesama anggota Direksi lainnya.

## *Diversity of The Board of Directors*

- *All members of the bank's Board of Directors are domiciled in Indonesia*
- *The number of Board members is more than 3 (three) people*
- *Has more than 5 (five) years of experience as a Bank Executive Officer.*
- *Does not hold concurrent positions as a member of the board of directors, board of commissioners, sharia supervisory board, or executive officer at a bank, company, and/or other institution*
- *No family, financial, management, ownership, or family ties up to the second degree with shareholders, Commissioners, or fellow members of the Board of Directors.*

## Masa Jabatan Direksi

Merujuk pada Anggaran Dasar Bank, masa jabatan anggota Direksi adalah sampai dengan ditutupnya RUPS Tahunan ke-3 (tiga) yakni pada tahun 2025. RUPS mempunyai hak untuk memberhentikan anggota Direksi sewaktu-waktu sebelum masa jabatannya berakhir dengan

## *Term of Office of The Board of Directors*

*Referring to the Bank's Articles of Association, the term of office of members of the Board of Directors is until the closing of the 3rd (third) Annual GMS, which is in 2025. The GMS has the right to dismiss members of the Board of Directors at any time before the end of their*

menyebutkan alasannya setelah anggota Direksi yang bersangkutan diberi kesempatan untuk membela diri dalam RUPS tersebut. Anggota Direksi yang masa jabatannya telah berakhir dapat diangkat kembali oleh RUPS. Sesuai dengan Anggaran Dasar, Masa Jabatan seorang anggota Direksi berakhir apabila:

a. Meninggal dunia;
b. Masa jabatannya berakhir;
c. Diberhentikan berdasarkan RUPS;
d. Mengundurkan diri;
e. Dinyatakan pailit atau ditaruh dibawah pengampuan berdasarkan suatu keputusan pengadilan;
f. Tidak lagi memenuhi persyaratan sebagai anggota Direksi berdasarkan Peraturan Otoritas Jasa Keuangan, Anggaran Dasar, dan peraturan perundang-undangan lainnya.

*term of office by stating the reasons after the member of the Board of Directors concerned has been given the opportunity to defend themselves at the GMS. Board members whose term of office has expired may be reappointed by the GMS. In accordance with the Articles of Association, the term of office of a Board member shall expire if:*

*a. Death;*
*b. Their term of office expires;*
*c. They are dismissed by the GMS;*
*d. They resign;*
*e. Declared bankrupt or placed under guardianship based on a court decision;*
*f. No longer meeting the requirements as a member of the Board of Directors based on the Financial Services Authority Regulations, Articles of Association, and other laws and regulations.*

## Pengungkapan Hubungan Afiliasi Direksi

Berdasarkan dengan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Bank wajib mengungkapkan hubungan keluarga dan hubungan keuangan anggota Direksi dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali agar Direksi dapat bertindak secara independen, professional, dan dapat terhindar dari benturan kepentingan sehingga keputusan yang dihasilkan dapat lebih objektif tanpa ada intervensi dari pihak luar dan bebas dari segala tekanan dari pihak manapun.

Pada tahun 2025, Seluruh anggota Direksi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat kedua dengan anggota Dewan Komisaris, Direksi dan/atau pemegang saham pengendali yang dapat mempengaruhi kemampuannya untuk bertindak independen. Hubungan afiliasi anggota Direksi dapat digambarkan pada tabel berikut:

## *Disclosure of Affiliated Relationships of The Board of Directors*

*Based on Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Banks are required to disclose family and financial relationships between members of the Board of Directors with fellow members of the Board of Directors, members of the Board of Commissioners and/or Controlling Shareholders so that the Board of Directors can act independently, professionally, and avoid conflicts of interest so that the decisions made can be more objective without any intervention from outside parties and free from any pressure from any party.*

*By 2025, all members of the Board of Directors shall have no financial, management, share ownership and/or family relationships up to the second degree with members of the Board of Commissioners, Board of Directors and/or controlling shareholders that could influence their ability to act independently. The affiliations of members of the Board of Directors are described in the following table:*

| Nama *Name* | Jabatan *Position* | Hubungan Keluarga Dengan *Family Relationship With* | | | | | | Hubungan Keuangan Dengan *Financial Relationship With* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | |
| | | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* |
| Kasemsri Charoensiddhi | Direktur Utama *President Director* | | √ | | √ | | √ | | √ | | √ | | √ |
| Junita Wangsadinata | Direktur Bisnis *Business Director* | | √ | | √ | | √ | | √ | | √ | | √ |
| Irawan Rukmanto | Direktur Operasional *Operations Director* | | √ | | √ | | √ | | √ | | √ | | √ |

| Nama *Name* | Jabatan *Position* | Hubungan Keluarga Dengan *Family Relationship With* | | | | | | Hubungan Keuangan Dengan *Financial Relationship With* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | | Dewan Komisaris *Board of Commissioners* | | Direksi *Board of Directors* | | Pemegang Saham Pengendali *Controlling Shareholders* | |
| | | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* | Ya *Yes* | Tidak *No* |
| Jeffrey Bob Karman | Direktur Kredit dan Risiko *Credit and Risk Director* | | √ | | √ | | √ | | √ | | √ | | √ |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal *Compliance and Legal Director* | | √ | | √ | | √ | | √ | | √ | | √ |

## Pengungkapan Kepemilikan Saham Direksi

Kebijakan Bank terkait pengungkapan kepemilikan saham Direksi berpedoman pada Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Dalam aspek transparansi Direksi yaitu anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri. Selain itu Bank juga mengacu pada POJK No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka jika terdapat perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Pada tahun 2025, Pengungkapan kepemilikan saham anggota Direksi dapat dilihat pada tabel dibawah ini :

## *Disclosure of Directors' Shareholdings*

*The Bank's policy regarding the disclosure of directors' share ownership is based on Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks. In terms of transparency, members of the Board of Directors are required to disclose share ownership reaching 5% (five percent) or more, both in the Bank concerned and in other banks and/or companies, located domestically and abroad. In addition, the Bank also refers to POJK No. 11/POJK.04/2017 concerning Reports on Ownership or Any Changes in Ownership of Shares in Public Companies if there are changes in ownership of shares in Public Companies, either directly or indirectly. In 2025, the disclosure of share ownership by members of the Board of Directors can be seen in the table below:*

| Nama *Name* | Jabatan *Position* | Kepemilikan saham anggota Direksi yang jumlahnya 5% atau lebih dari modal disetor pada: *Share ownership of members of the Board of Directors amounting to 5% or more of the paid-up capital in:* | | |
|---|---|---|---|---|
| | | Bank Maspion | Bank lain *Other banks* | Perusahaan lain *Other companies* |
| Kasemsri Charoensiddhi | Direktur Utama *President Director* | - | - | - |
| Junita Wangsadinata | Direktur Bisnis *Business Director* | - | - | - |
| Irawan Rukmanto | Direktur Operasional *Operations Director* | - | - | - |
| Jeffrey Bob Karman | Direktur Kredit dan Risiko *Credit and Risk Director* | - | - | - |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal *Compliance and Legal Director* | - | - | - |

## Pengungkapan Rangkap Jabatan Direksi

Pada tahun 2025, seluruh anggota Direksi tidak ada yang melakukan rangkap jabatan sesuai dengan POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum yaitu :

- Anggota Direksi dilarang merangkap jabatan sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada bank, perusahaan, dan/ atau lembaga lain.

- Anggota Direksi dilarang merangkap jabatan pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri.
- Anggota Direksi dilarang merangkap jabatan pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi.

- Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
- Tidak termasuk rangkap jabatan sebagaimana dimaksud pada poin pertama dalam hal anggota Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.

## *Disclosure of Directors' Multiple Positions*

*In 2025, none of the members of the Board of Directors held concurrent positions in accordance with POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, namely:*

- *Members of the Board of Directors are prohibited from concurrently holding positions as members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers at banks, companies, and/or other institutions.*
- *Members of the Board of Directors are prohibited from holding concurrent positions in functional areas at banking financial institutions and/or non-banking financial institutions located domestically or abroad.*
- *Members of the Board of Directors are prohibited from holding other positions that may cause a conflict of interest in the performance of their duties as members of the Board of Directors.*
- *in other positions in accordance with the provisions of laws and regulations.*
- *This does not include concurrent positions as referred to in the first point in the case of members of the Board of Directors who are responsible for supervising the Bank's participation in subsidiary companies, performing functional duties as members of the Board of Commissioners in non-bank subsidiary companies controlled by the Bank, as long as this does not result in the person concerned neglecting the performance of their duties and responsibilities as members of the Bank's Board of Directors.*

Pengungkapan rangkap jabatan anggota Direksi pada Bank, perusahaan dan/atau lembaga lain tercermin dari tabel berikut :

*Disclosure of dual positions held by members of the Bank's Board of Directors in the Bank, companies and/or other institutions is reflected in the following table:*

| Nama<br>*Name* | Jabatan di Bank Maspion<br>*Position at Bank Maspion* | Jabatan lain<br>*Other Positions* | |
|---|---|---|---|
| | | Di luar Bank<br>*Outside the Bank* | Di dalam Bank<br>*Within the Bank* |
| Kasemsri Charoensiddhi | Direktur Utama<br>*President Director* | - | • Ketua Komite Aset dan Liabilitas<br>• Anggota Komite Kredit<br>• Ketua Komite Manajemen Risiko<br>• Ketua Sub Komite Manajemen Risiko – Risiko Operasional<br>• Ketua Sub Komite Manajemen Risiko – Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Ketua Komite Penggarah Teknologi Informasi<br>• Ketua Komite Produk dan Kebijakan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Komite Sumber Daya Manusia |

| Nama<br>*Name* | Jabatan di Bank Maspion<br>*Position at Bank Maspion* | Jabatan lain<br>*Other Positions* | |
|---|---|---|---|
| | | Di luar Bank<br>*Outside the Bank* | Di dalam Bank<br>*Within the Bank* |
| | | | • *Chair of the Assets and Liabilities Committee*<br>• *Member of the Credit Committee*<br>• *Chair of the Risk Management Committee*<br>• *Chair of the Risk Management Subcommittee – Operational Risk*<br>• *Chair of the Risk Management Subcommittee – Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Chair of the Information Technology Steering Committee*<br>• *Chair of the Product and Policy Committee*<br>• *Chair of the Product and Policy Subcommittee – Credit Policy*<br>• *Chair of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Committee* |
| Junita Wangsadinata | Direktur Bisnis<br>*Business Director* | - | • Anggota Komite Aset dan Liabilitas<br>• Anggota Komite Kredit<br>• Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Sub Komite Manajemen Risiko – Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Penggarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Komite Sumber Daya Manusia<br>• *Member of the Assets and Liabilities Committee*<br>• *Member of the Credit Committee*<br>• *Member of the Risk Management Committee*<br>• *Member of the Risk Management Subcommittee – Operational Risk*<br>• *Member of the Risk Management Subcommittee – Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Chair of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Committee* |
| Irawan Rukmanto | Direktur Operasional<br>*Operations Director* | - | • Anggota Komite Aset dan Liabilitas<br>• Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Sub Komite Manajemen Risiko – Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Penggarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Komite Sumber Daya Manusia<br>• *Member of the Assets and Liabilities Committee*<br>• *Member of the Risk Management Committee*<br>• *Member of the Risk Management Subcommittee – Operational Risk*<br>• *Member of the Risk Management Subcommittee – Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Chair of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Committee* |

| Nama<br>*Name* | Jabatan di Bank Maspion<br>*Position at Bank Maspion* | Jabatan lain<br>*Other Positions* | |
|---|---|---|---|
| | | Di luar Bank<br>*Outside the Bank* | Di dalam Bank<br>*Within the Bank* |
| Jeffrey Bob Karman | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | - | • Anggota Komite Aset dan Liabilitas<br>• Ketua Komite Kredit<br>• Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Sub Komite Manajemen Risiko – Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Penggarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Komite Sumber Daya Manusia<br>• *Member of the Assets and Liabilities Committee*<br>• *Chairman of the Credit Committee*<br>• *Member of the Risk Management Committee*<br>• *Member of the Risk Management Subcommittee – Operational Risk*<br>• *Member of the Risk Management Subcommittee – Anti- , Money Laundering, Terrorism Financing Prevention, and Prevention of Proliferation Financing of Weapons of Mass Destruction*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Chair of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Committee* |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | - | • Anggota Komite Aset dan Liabilitas<br>• Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Sub Komite Manajemen Risiko – Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Penggarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Ketua Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Komite Sumber Daya Manusia<br>• *Member of the Assets and Liabilities Committee*<br>• *Member of the Risk Management Committee*<br>• *Member of the Risk Management Subcommittee – Operational Risk*<br>• *Member of the Risk Management Subcommittee – Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Chair of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Committee* |

## Penilaian Kinerja Direksi [GRI 2-18]

Bank melakukan penilaian sendiri (*self-assessment*) untuk mengukur pencapaian kinerja yang telah dilaksanakan oleh Direksi sebagai bentuk akuntabilitas Direksi dalam pelaksanaan tugas dan tanggung jawabnya. Penilaian sendiri dilakukan mengacu pada Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola bagi Bank Umum, dimana Bank wajib melaksanakan penilaian sendiri implementasi GCG dengan salah satu faktor penilaian adalah pelaksanaan tugas dan

## *Performance Evaluation of The Board of Directors*

*The Bank conducts a self-assessment to measure the performance achievements of the Board of Directors as a form of accountability for the Board of Directors in carrying out its duties and responsibilities. The self-assessment is conducted in accordance with the Financial Services Authority Regulation on the Implementation of Corporate Governance for Commercial Banks, whereby the Bank is required to conduct a self-assessment of the implementation of GCG, with one*

tanggung jawab Direksi. Penilaian kinerja Direksi disampaikan dalam bentuk pertanggungjawaban pelaksanaan tugas dan tanggung jawab pada saat RUPS. *Self Assessment* dilakukan terhadap *key indicators* seperti pencapaian bisnis, kepatuhan terhadap kebijakan internal dan regulator, kualitas kredit, dll.

*of the assessment factors being the performance of the duties and responsibilities of the Board of Directors. The Board of Directors' performance assessment is presented in the form of accountability for the implementation of duties and responsibilities at the General Meeting of Shareholders. Self-assessment is carried out on key indicators such as business achievements, compliance with internal and regulatory policies, credit quality, etc.*

## Penilaian Kinerja Komite di Bawah Direksi

## *Performance Evaluation of Committees Under The Board of Directors*

Dalam pelaksanaan tugas dan tanggung jawabnya, Direksi dibantu komite-komite dibawahnya sesuai dengan tugas dan tanggung jawab masing-masing komite. Komite membantu Direksi dalam pengambilan keputusan dengan memberikan pendapat yang baik dan bermanfaat dengan melihat kondisi internal, eksternal, dan peraturan yang berlaku. Pembentukan komite selalu disesuaikan dan dievaluasi berdasarkan ketentuan tata kelola yang berlaku. Adapun komite-komite di bawah Direksi sebagai berikut:

1. Komite Aset & Liabilitas
2. Komite Kredit
3. Komite Manajemen Risiko
4. Komite Penggarah Teknologi Informasi
5. Komite Produk & Kebijakan
6. Komite Sumber Daya Manusia

*In carrying out its duties and responsibilities, the Board of Directors is assisted by committees under it in accordance with the duties and responsibilities of each committee. The committees assist the Board of Directors in decision-making by providing sound and useful opinions based on internal and external conditions and applicable regulations. The formation of committees is always adjusted and evaluated based on applicable governance provisions. The committees under the Board of Directors are as follows:*

1. *Assets & Liabilities Committee*
2. *Credit Committee*
3. *Risk Management Committee*
4. *Information Technology Steering Committee*
5. *Product & Policy Committee*
6. *Human Resources Committee*

Pembentukan komite-komite tersebut disesuaikan dengan ketentuan tata kelola yang berlaku. Pada tahun 2025, Direksi menilai kinerja komite-komite dibawah Direksi secara keseluruhan adalah baik dan telah menjalankan tugas dan tanggungjawabanya dalam mendukung efektifitas pelaksanaan tugas Direksi.

*The establishment of these committees is in accordance with applicable governance provisions. In 2025, the Board of Directors assessed the overall performance of the committees under the Board of Directors as good and that they had carried out their duties and responsibilities in supporting the effective implementation of the Board of Directors' tasks.*

# Kehadiran Dewan Komisaris dan Direksi Dalam RUPS

## *Attendance of The Board of Commissioners and Board of Directors at The GMS*

Selama Tahun 2025, Bank telah menyelenggarakan 3 (tiga) kali RUPS. Dalam pelaksanaan RUPS, seluruh anggota Dewan Komisaris dan Direksi telah hadir secara fisik maupun secara elektronik dalam RUPS tersebut. Informasi kehadiran Dewan Komisaris dan Direksi dapat dilihat dalam informasi Rapat Umum Pemegang Saham pada halaman 176.

*During 2025, the Bank held 3 (three) GMS. In the implementation of the GMS, all members of the Board of Commissioners and Board of Directors were physically and electronically present at the GMS. Information on the attendance of the Board of Commissioners and Directors can be seen in the General Meeting of Shareholders information on page 176.*

# Rapat Dewan Komisaris dan Direksi

## *Meetings of The Board of Commissioners and Board of Directors*

Dalam melaksanakan rapat Dewan Komisaris dan Direksi, Bank berpedoman pada POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, yaitu rapat Direksi dilakukan paling sedikit 1 (satu) kali dalam setiap bulan, Rapat Dewan Komisaris dilakukan paling sedikit 1 (satu) kali dalam 2 (dua) bulan, dan mengadakan rapat gabungan paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Hasil rapat

*In conducting meetings of the Board of Commissioners and Board of Directors, the Bank adheres to POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, namely that Board of Directors meetings are held at least once a month, Board of Commissioners meetings are held at least once every two months, and joint meetings are held at least once every four months. The results of the*

kemudian didokumentasikan dalam notulen rapat yang ditandatangani oleh anggota Direksi dan anggota Dewan Komisaris yang hadir dalam rapat. Tingkat kehadiran rapat anggota Dewan Komisaris, Direksi maupun rapat gabungan Dewan Komisaris dan Direksi selama tahun 2025 diuraikan sebagai berikut :

*meetings are then documented in meeting minutes signed by the members of the Board of Directors and the Board of Commissioners who attended the meeting. The attendance rate of the Board of Commissioners, Board of Directors, and joint meetings of the Board of Commissioners and Board of Directors during 2025 is described as follows:*

## Frekuensi kehadiran rapat

## *Meeting attendance frequency*

**Rapat Dewan Komisaris**
***Board of Commissioners Meetings***

Jumlah Rapat
*Number of Meetings* 15

| Nama<br>*Name* | Jabatan<br>*Position* | Jumlah kehadiran<br>*Number of Attendees* | Presentase<br>*Percentage* |
|---|---|---|---|
| Chat Luangarpa | Komisaris Utama \| *President Commissioner* | 15 | 100% |
| Diana Alim | Komisaris \| *Commissioner* | 14 | 93% |
| Alan Jenviphakul | Komisaris Independen \| *Independent Commissioner* | 15 | 100% |
| Pardi Kendy | Komisaris Independen \| *Independent Commissioner* | 14 | 93% |
| H. Ir. Muhammad Pujiono Susanto, M.M* | Komisaris Independen \| *Independent Commissioner* | 4 | 27% |
| Rony Teja Sukmana** | Komisaris Independen \| *Independent Commissioner* | 11 | 73% |

*Efektif mengundurkan diri sejak RUPST tanggal 27 Mei 2025 | **Effectively resigned as of the AGMS on May 27, 2025*
**Diangkat dalam RUPST 27 Mei 2025 | ***Appointed at the AGM on May 27, 2025*

**Rapat Direksi**
***Board of Directors Meeting***

Jumlah Rapat
*Number of Meetings* 53

| Nama<br>*Name* | Jabatan<br>*Position* | Jumlah kehadiran<br>*Number of Attendees* | Presentase<br>*Percentage* |
|---|---|---|---|
| Kasemsri Charoensiddhi | Direktur Utama<br>*President Director* | 53 | 100% |
| Ivan Adrian Sumampouw* | Direktur Kredit & Risiko \| *Credit and Risk Director* | 7 | 13% |
| Endah Winarni** | Direktur Marketing \| *Marketing Director* | 17 | 32% |
| Iis Herijati**** | Direktur Operasional \| *Operations Director* | 44 | 83% |
| Viktor Ebenheizer Fanggidae | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | 52 | 98% |
| Junita Wangsadinata* | Direktur Bisnis<br>*Business Director* | 32 | 60% |
| Irawan Rukmanto** | Direktur Operasional<br>*Operations Director* | 3 | 6% |
| Jeffrey Bob Karman* | Direktur Kredit dan Risiko<br>*Credit and Risk Director* | 34 | 64% |

* Efektif mengundurkan diri melalui RUPLB 4 Maret 2025
** Efektif mengundurkan diri melalui RUPST 27 Mei 2025
*** Diangkat dalam RUPST 27 Mei 2025
**** Efektif mengundurkan diri melalui RUPLB 9 Desember 2025
***** Diangkat dalam RUPSLB 9 Desember 2025[
** Effective resignation through the Extraordinary General Meeting of Shareholders on March 4, 2025*
*** Effective resignation through the Annual General Meeting of Shareholders on May 27, 2025*
**** Appointed at the Annual General Meeting of Shareholders on May 27, 2025*
***** Effective resignation through the Extraordinary General Meeting of Shareholders on December 9, 2025*
****** Appointed at the Extraordinary General Meeting of Shareholders on December 9, 2025*

| Rapat Gabungan Dewan Komisaris dan Direksi<br>*Joint Meeting of the Board of Commissioners and Board of Directors* | | | |
|---|---|---|---|
| Jumlah Rapat<br>*Number of Meetings* | | 14 | |
| **Nama**<br>***Name*** | **Jabatan**<br>***Position*** | **Jumlah kehadiran**<br>***Number of Attendees*** | **Presentase**<br>***Percentage*** |
| Chat Luangarpa | Komisaris Utama \| *President Commissioner* | 14 | 100% |
| Diana Alim | Komisaris \| *Commissioner* | 14 | 100% |
| Alan Jenviphakul | Komisaris Independen \| *Independent Commissioner* | 14 | 100% |
| Pardi Kendy | Komisaris Independen \| *Independent Commissioner* | 14 | 100% |
| H. Ir. Muhammad Pujiono Susanto, M.M** | Komisaris Independen \| *Independent Commissioner* | 4 | 29% |
| Rony Teja Sukmana*** | Komisaris Independen \| *Independent Commissioner* | 10 | 71% |
| Kasemsri Charoensiddhi | Direktur Utama \| *President Director* | 14 | 100% |
| Ivan Adrian Sumampouw* | Direktur Kredit dan Risiko \| *Credit and Risk Director* | 1 | 7% |
| Endah Winarni** | Direktur Marketing \| *Marketing Director* | 2 | 14% |
| Viktor Ebenheizer Fanggidae | Direktur Bisnis \| *Business Director* | 11 | 79% |
| Junita Wangsadinata *** | Direktur Operasional \| *Operations Director* | 10 | 71% |
| Jeffrey Bob Karman *** | Direktur Kredit dan Risiko \| *Credit and Risk Director* | 10 | 71% |
| Irawan Rukmanto ***** | Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | 1 | 7% |

* Efektif mengundurkan diri melalui RUPLB 4 Maret 2025
** Efektif mengundurkan diri melalui RUPST 27 Mei 2025
*** Diangkat dalam RUPST 27 Mei 2025
**** Efektif mengundurkan diri melalui RUPLB 9 Desember 2025
***** Diangkat dalam RUPSLB 9 Desember 2025
** Effective resignation through the Extraordinary General Meeting of Shareholders on March 4, 2025*
*** Effective resignation through the Annual General Meeting of Shareholders on May 27, 2025*
**** Appointed at the Annual General Meeting of Shareholders on May 27, 2025*
***** Effective resignation through the Extraordinary General Meeting of Shareholders (EGMS) on December 9, 2025*
****** Appointed at the Extraordinary General Meeting of Shareholders (EGMS) on December 9, 2025*

## Rapat Dewan Komisaris, Direksi dan Rapat Gabungan

### 1. Rapat Komisaris

**Etika rapat**

1. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama.
2. Semua biaya sehubungan dengan keperluan rapat yang diselenggarakan dan/atau yang dihadiri oleh anggota Dewan Komisaris menjadi beban Bank.
3. Dalam hal Komisaris Utama tidak dapat hadir, maka rapat dipimpin oleh salah seorang anggota Komisaris yang ditunjuk sesuai kesepakatan.

**Penyelenggaraan Rapat**

Dalam hal anggota Dewan Komisaris tidak dapat menghadiri rapat secara fisik, maka anggota Dewan Komisaris dapat menghadiri rapat dengan menggunakan teknologi telekonferensi, dengan melengkapi hal-hal sebagai berikut:

a. Dasar keputusan penyelenggaraan rapat dengan menggunakan teknologi telekonferensi, misalnya risalah rapat Dewan Komisaris;

## *Board of Commissioners Meeting, Board of Directors Meeting, and Joint Meeting*

### *1. Board of Commissioners Meeting*

*Meeting ethics*

1. *The Board of Commissioners meeting is chaired by the Chief Commissioner.*
2. *All costs related to meetings held and/or attended by members of the Board of Commissioners shall be borne by the Bank.*
3. *In the event that the President Commissioner is unable to attend, the meeting shall be chaired by one of the Commissioners appointed by mutual agreement.*

***Conduct of Meetings***

*In the event that a member of the Board of Commissioners is unable to attend the meeting in person, the member of the Board of Commissioners may attend the meeting using teleconferencing technology, provided that the following requirements are met:*

*a. The basis for the decision to hold a meeting using teleconferencing technology, for example, the minutes of the Board of Commissioners meeting;*

b. Bukti rekaman penyelenggaraan rapat;
c. Kehadiran peserta rapat dalam setiap rapat Dewan Komisaris (baik kehadiran secara fisik maupun melalui telekonferensi) wajib dibuatkan Daftar hadir dan dilampirkan dalam risalah rapat tersebut.

**Pemanggilan Rapat**
1. Undangan atau panggilan Rapat Dewan Komisaris dilakukan oleh Komisaris Utama.
2. Undangan atau panggilan Rapat disampaikan kepada setiap anggota (atau dalam hal tertentu kepada peserta rapat lainnya) secara langsung atau melalui faksimili, *e-mail* atau surat, sekurangnya 1 ( satu ) hari sebelum rapat diadakan.
3. Undangan atau panggilan rapat harus mencantumkan agenda, tanggal, waktu dan tempat rapat.

**Quorum Rapat dan pengembilan keputusan**
1. Rapat Dewan Komisaris dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% (lima puluh satu perseratus) dari anggota Dewan Komisaris.
2. Setiap anggota Dewan Komisaris memiliki 1 (satu) hak suara
3. Setiap anggota Dewan Komisaris memiliki hak bicara dan mengutarakan pendapat dalam setiap rapat
4. Pengambilan keputusan rapat Dewan Komisaris berdasarkan atas asas musyawarah mufakat
5. Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilalukan berdasarkan suara terbanyak
6. Dalam hal terjadi perbedaan pendapat (*dissenting opinions*) dalam rapat Direksi, perbedaan tersebut wajib dituangkan dalam risalah rapat secara jelas berikut alasan yang mendasari perbedaan pendapat tersebut
7. Segala keputusan rapat Dewan Komisaris, baik yang diputuskan secara musyawarah mufakat atau suara terbanyak, bersifat mengikat seluruh anggota Dewan Komisaris

**Risalah Rapat**
1. Setiap rapat yang diselenggarakan oleh Komisaris dibuat risalah rapat.
2. Salinan risalah rapat anggota Dewan Komisaris harus didistribusikan kepada seluruh anggota Dewan Komisaris.
3. Dewan Komisaris (dapat melalui sekretaris Bank) wajib menyimpan secara rahasia seluruh dokumen asli atau *copy*-nya, kertas kerja dan/atau laporan dan risalah rapat secara rapi, dan ditempatkan pada Kantor Pusat Bank.

## 2. Rapat Direksi

**Etika rapat**
1. Rapat Direksi dipimpin oleh Direktur Utama.
2. Dalam hal Direktur Utama tidak dapat hadir, maka rapat dipimpin oleh salah seorang anggota Direksi yang ditunjuk sesuai kesepakatan.
3. Setiap Kebijakan dan keputusan strategi wajib diputuskan

*b. Evidence of the meeting recording;*
*c. The attendance of meeting participants in each Board of Commissioners meeting (both physical attendance and via teleconference) must be recorded in an attendance list and attached to the minutes of the meeting.*

***Meeting Summons***
1. *Invitations or notices for Board of Commissioners meetings shall be issued by the Chief Commissioner.*
2. *Invitations or notices for meetings shall be delivered to each member (or in certain cases to other meeting participants) directly or by fax, e-mail or letter, at least 1 (one) day before the meeting is held.*
3. *The invitation or notice of the meeting must include the agenda, date, time, and location of the meeting.*

***Quorum for Meetings and Decision Making***
1. *A Board of Commissioners meeting may be held if attended by at least 51% (fifty-one percent) of the members of the Board of Commissioners.*
2. *Each member of the Board of Commissioners has 1 (one) vote.*
3. *Each member of the Board of Commissioners has the right to speak and express their opinion at every meeting*
4. *Decisions made by the Board of Commissioners are based on the principle of deliberation and consensus*
5. *In the event that consensus cannot be reached, decisions are made based on a majority vote*
6. *In the event of dissenting opinions during a Board of Directors meeting, such differences must be clearly recorded in the meeting minutes, along with the reasons underlying the dissenting opinions*
7. *All decisions made at Board of Commissioners meetings, whether by consensus or majority vote, are binding on all members of the Board of Commissioners*

***Meeting Minutes***
1. *Minutes shall be taken of every meeting held by the Board of Commissioners.*
2. *Copies of the minutes of the Board of Commissioners' meetings must be distributed to all members of the Board of Commissioners.*
3. *The Board of Commissioners (through the Bank's secretary) shall keep all original documents or copies thereof, working papers and/or reports and minutes of meetings confidential, neatly organized, and stored at the Bank's Head Office.*

## 2. *Board of Directors Meetings*

***Meeting Ethics***
1. *Board of Directors meetings are chaired by the President Director.*
2. *In the event that the President Director is unable to attend, the meeting shall be chaired by one of the members of the Board of Directors appointed by mutual agreement.*
3. *All policies and strategic decisions must be decided through a*

melalui rapat Direksi.

4. Rapat Direksi dan Rapat Umum dapat diadakan atas permintaan dari Dewan Komisaris.
5. Semua biaya sehubungan dengan keperluan rapat yang diselengarakan dan/atau yang dihadiri oleh anggota Direksi menjadi Beban Bank
6. Direksi dapat menghadiri undangan Dewan Komisaris.

7. Atas permintaan Dewan Komisaris, Direksi dapat menghadiri Rapat pemegang saham dalam rangka penjelasan dan/atau pemaparan hasil kerja Direksi.

**Penyelenggaraan Rapat**

1. Rapat Direksi dapat diselenggarakan secara fisik atau dapat dilakukan melalui *teleconference*, *Video conference* atau sistem komunikasi sejenis yang penggunaannya dapat membuat semua anggota Direksi hadir dalam rapat, mendengar, berbicara satu sama lain dan keturutsertaan anggota Direksi yang bersangkutan dengan cara demikian harus dianggap merupakan kehadiran langsung dari anggota Direksi tersebut dalam rapat Direksi jika selama berlangsungnya rapat terjadi kerusakan atau kegagalan dalam telepon konferensi atau sarana komunikasi sejenis, maka hal tersebut tidak mempengaruhi kourum rapat yang telah tercapai sebelum terjadinya kerusakan atau kegagalan dalam telepon konferensi atau sarana komunikasi sejenis dari anggota Direksi yang berpartisipasi dalam Rapat Direksi
2. Rapat Direksi dapat dihadiri oleh anggota Dewan Komisaris dan pemegang saham walaupun tanpa undangan.

3. Rapat terdiri dari 2 (dua) jenis yaitu:
   a. Rapat Direksi
      1. Dihadiri oleh anggota Direksi, bertujuan untuk menetapkan/memutuskan kebijakan dan keputusan yang bersifat strategis.
      2. Pada rapat ini Direksi dapat mengundang Deputi Direktur dan/atau divisi tertentu sesuai dengan pembahasan materi dalam rapat.
   b. Rapat Umum
      1. Dihadiri oleh anggota Direksi dan seluruh Deputi Direktur dengan seluruh kepala Divisi, Koordinasi regional dan/atau Pemimpin cabang.
      2. Rapat bertujuan untuk mendapat arahan dari Direksi kepada seluruh divisi dan kantor cabang atau meminta informasi dan/atau usulan dari divisi dan kantor cabang kepada Direksi.
      3. Rapat Umum diadakan setiap waktu bilamana dianggap perlu oleh mayoritas anggota Direksi.

**Pemanggilan Rapat**

1. Undangan atau panggilan Rapat Direksi dilakukan oleh Direktur utama, namun dalam hal tertentu undangan atau panggilan tersebut dapat dilakukan oleh Dewan Komisaris.

*Board of Directors meeting.*

4. *Board of Directors Meetings and General Meetings may be held at the request of the Board of Commissioners.*
5. *All expenses related to meetings held and/or attended by members of the Board of Directors shall be borne by the Bank .*

6. *The Board of Directors may attend invitations from the Board of Commissioners.*
7. *At the request of the Board of Commissioners, the Board of Directors may attend Shareholders' Meetings for the purpose of explaining and/or presenting the results of the Board of Directors' work.*

***Conducting Meetings***

1. *Board meetings may be held in person or via teleconference, video conference, or similar communication systems that enable all members of the Board of Directors to attend the meeting, hear and speak to one another, and the participation of the relevant members of the Board of Directors in this manner shall be deemed to constitute the direct attendance of those members of the Board of Directors at the Board of Directors meeting. If, during the course of the meeting, there is a malfunction or failure in the teleconference or similar means of communication, this shall not affect the quorum of the meeting that has been achieved prior to the occurrence of the damage or failure in the telephone conference or similar communication means of the Board of Directors member participating in the Board of Directors meeting.*
2. *Board of Directors meetings may be attended by members of the Board of Commissioners and shareholders even without an invitation.*
3. *There are two types of meetings, namely:*
   a. *Board of Directors Meeting*
      1. Attended by members of the Board of Directors, aimed at establishing/deciding on strategic policies and decisions.
      2. At this meeting, the Board of Directors may invite Deputy Directors and/or certain divisions in accordance with the topics discussed at the meeting.
   b. *General Meeting*
      1. Attended by members of the Board of Directors and all Deputy Directors, along with all Division Heads, Regional Coordinators, and/or Branch Managers.
      2. The meeting aims to obtain guidance from the Board of Directors to all divisions and branch offices or to request information and/or proposals from divisions and branch offices to the Board of Directors.
   3. *General Meetings are held whenever deemed necessary by the majority of the Board of Directors.*

***Convening of Meetings***

1. *Invitations or calls for Board of Directors meetings are made by the President Director, but in certain circumstances, such invitations or calls may be made by the Board of Commissioners.*

2. Undangan atau panggilan Rapat Direksi disampaikan kepada setiap anggota (atau dalam hal tertentu kepada peserta rapat lainnya) secara langsung atau melalui faksmili, E-mail, surat atau media komunikasi lainnya, sekurangnya 1 (satu) hari sebelum rapat diadakan.
3. Undangan atau panggilan Rapat harus mencantumkan agenda, tanggal, waktu dan tempat rapat

**Quorum Rapat dan pengambilan keputusan**

1. Rapat Direksi dapat dilaksanakan apabila dihadiri oleh sekurang – kurangnya 51% (lima puluh satu persen) dari anggota Direksi.
2. Setiap anggota Direksi memiliki 1 (satu) hak suara.
3. Setiap anggota Direksi memiliki hak bicara dan menyampaikan pendapat dalam setiap rapat.
4. Pengambilan keputusan rapat Direksi berdasarkan atas asas musyawarah mufakat.
5. Dalam hal tidak terjadi musyawarah dan mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak.
6. Segala keputusan rapat Direksi, baik yang diputuskan secara musyawarah mufakat atau suara terbanyak, bersifat mengikat seluruh anggota Direksi.
7. Dalam hal terjadi perbedaan pendapat (*dissenting opinion* dalam rapat Direksi, perbedaan tersebut wajib dituangkan dalam risalah rapat secara jelas berikut alasan yang mendasari perbedaan pendapat tersebut.

**Risalah Rapat**

1. Setiap rapat yang diselengarakan oleh Direksi dibuat risalah rapat.
2. Kehadiran peserta rapat dalam setiap rapat Direksi wajib dibuatkan Daftar hadir dan dilampirkan dalam risalah rapat tersebut.
3. Daftar hadir pada rapat Direksi dapat dilakukan melalui *QR code* maupun tanda tangan basah.
4. Direksi (dapat melalui sekretaris Bank) wajib menyimpan dokumen asli atau *copy*-nya, kertas kerja dan/atau laporan dan risalah rapat secara rapi dan ditempatkan pada kantor pusat.
5. Direksi wajib memberikan laporan atas hasil evaluasi tata kelola Bank serta risalah rapat kepada Komisaris.

2. *Invitations or notices of Board of Directors meetings shall be sent to each member (or in certain cases to other meeting participants) directly or by fax, e-mail, letter or other means of communication, at least 1 (one) day before the meeting is held.*
3. *The invitation or notice of the Meeting must include the agenda, date, time, and place of the meeting.*

***Meeting Quorum and Decision Making***

1. *A Board of Directors meeting may be held if attended by at least 51% (fifty-one percent) of the members of the Board of Directors.*
2. *Each member of the Board of Directors of has 1 (one) voting right.*
3. *Each member of the Board of Directors has the right to speak and express their opinion at every meeting.*
4. *Decision-making in Board meetings is based on the principle of deliberation and consensus.*
5. *In the absence of deliberation and consensus, decisions are made based on majority vote.*
6. *All decisions made during Board of Directors meetings, whether by consensus or majority vote, are binding on all members of the Board of Directors.*
7. *In the event of a difference of opinion (dissenting opinion) in a Board of Directors meeting, such difference must be clearly stated in the meeting minutes along with the reasons underlying the difference of opinion.*

***Meeting Minutes***

1. *Minutes shall be taken for every meeting held by the Board of Directors.*
2. *The attendance of meeting participants at each Board of Directors meeting must be recorded in an attendance list and attached to the minutes of the meeting.*
3. *The attendance list for Board of Directors meetings can be recorded via QR code or wet signature.*
4. *The Board of Directors (through the Bank's secretary) must keep the original documents or copies, working papers and/or reports and meeting minutes in an orderly manner and store them at the head office.*
5. *The Board of Directors must provide a report on the results of the Bank's governance evaluation and the minutes of the meeting to the Board of Commissioners.*

# Pelatihan Dewan Komisaris dan Direksi

## *Training for The Board of Commissioners and Directors* [OJK E.2][GRI 2-17]

Selama tahun 2025, Dewan Komisaris dan Direksi mengikuti Program pengembangan kompetensi sebagai berikut:

*During 2025, the Board of Commissioners and Directors participated in the following competency development programs:*

### Pelatihan Dewan Komisaris *Board of Commissioners Training*

| Nama *Name* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| Chat Luangarpa<br>Komisaris Utama \| *President Commissioner* | *Debt Collection and Recovery* Indonesia | Hiswara Bunjamin dan Tandjung | 24 Februari 2025<br>*February 24, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| Diana Alim<br>Komisaris \| *Commissioner* | *Banking Recovery Strategy through PKPU and Bankruptcy: A Legal Approach to Non Performing Loans* | Fernandes Partnership | 23 Januari 2025<br>*January 23, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| Alan Jenviphakul<br>Komisaris Independen \| *Independent Commissioner* | *Banking Recovery Strategy through PKPU and Bankruptcy: A Legal Approach to Non Performing Loans* | Fernandes Partnership | 23 Januari 2025<br>*January 23, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| Pardi Kendy<br>Komisaris Independen \| *Independent Commissioner* | *Banking Recovery Strategy through PKPU and Bankruptcy: A Legal Approach to Non Performing Loans* | Fernandes Partnership | 23 Januari 2025<br>*January 23, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| Rony Teja Sukmana<br>Komisaris Independen \| *Independent Commissioner* | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |

## Pelatihan Direksi

*Board of Directors Training*

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Kasemsri Charoensiddhi<br>Direktur Utama<br>*President Director* | *Procurement Workshop 2025* | Divisi Finance Accounting | 18 Februari 2025<br>*February 18, 2025* |
| | *Knowledge Sharing Business Team Structure and Workshop to Identify Syndication Loan Deals* | KBank | 6-8 Agustus 2025<br>*August 6-8, 2025* |
| | *Knowledge Sharing KBank X BMAS* | KBank | 6-11 Agustus 2025<br>*August 6-11, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Team Building CEO Office* | President Director | 9 Oktober 2025<br>*October 9, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-8 November 2025<br>*November 6-8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |
| | *Internal Session Building Corporate Banking* | President Director, Business Director | 28-30 Desember 2025<br>*December 28-30, 2025* |
| Junita Wangsadinata<br>Direktur Bisnis<br>*Business Director* | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Jakarta 1* | ERM KBank | 12 Juni 2025<br>*Juni 12, 2025* |
| | Sosialisasi Rasio Pembiayaan Inklusif Makroprudensial | Internal | 20 Juni 2025<br>*Juni 20, 2025* |
| | *Knowledge Sharing Business Team Structure and Workshop to Identify Syndication Loan Deals* | KBank | 6-8 Agustus 2025<br>*August 6-8, 2025* |
| | *Knowledge Sharing KBank X BMAS* | KBank | 6-11 Agustus 2025<br>*August 6-11, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-8 November 2025<br>*NOvember 6-8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |
| | *Internal Session Building Corporate Banking* | President Director, Business Director | 28-30 Desember 2025<br>*December 28-30, 2025* |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Irawan Rukmanto<br>Direktur Operasional<br>*Operations Director* | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-17 Januari 2025<br>*January 1-17, 2025* |
| | *New Employee Orientation Program Batch 1* | Various Division | 3 Februari 2025<br>*February 3, 2025* |
| | Sosialisasi SOP Anti Penyuapan Batch 4 | Divisi Compliance | 19 Februari 2025<br>*February 19, 2025* |
| | *Annual Cybersecurity Exam 2025* | KBank | 23-31 April 2025<br>*April 23-32, 2025* |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8 Mei 2025<br>*May 8, 2025* |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-5 Juli 2025<br>*July 3-5, 2025* |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28 Juli-15 Agustus 2025<br>*July 28 - August 15, 2025* |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div | 11 Agustus 2025<br>*August 11, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | Sosialisasi SOP Perpajakan | Divisi Finance Accounting | 16 September 2025<br>*September 16, 2025* |
| | Forum LBUT Harian 2025 | Operation Div | 16 September 2025<br>*September 16, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 7 Fast track | LSPP | 16 Oktober 2025<br>*October 16, 2025* |
| | *E Learning Operational Incident Reporting Excellence* | Kasikornbank | 17-30 Oktober 2025<br>*October 17-30, 2025* |
| | *E Learning Three Lines of Defense Framework* | Kasikornbank | 17-30 Oktober 2025<br>*October 17-30, 2025* |
| | Pembekalan Sertifikasi Manajemen Risiko J7 Fast track | Lentera Mulia Persada | 20 Oktober 2025<br>*October 20, 2025* |
| | *Booster Fest 2025: Motivational Session Together WECAN* | Remaja Tampubolon | 25 Oktober 2025<br>*October 25, 2025* |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31 Oktober - 9 Desember 2025<br>*October 31 - December 9, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-8 November 2025<br>*November 6-8, 2025* |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-31 November 2025<br>*November 10-31, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Jeffrey Bob Karman<br>Direktur Kredit dan Risiko<br>*Credit and Risk Director* | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 7 | PT Arfaidham Secret | 10 Juni 2025<br>*Juni 10, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 7 | LSPP | 13 Juni 2025<br>*Juni 13, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *The 1st WiFi 7: Next Generation Connectivity* | Surge | 3 Oktober 2025<br>*October 3, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Commercial Workshop* Surabaya | BOC | 16-17 Oktober 2025<br>*October 16-17, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-8 November 2025<br>*November 6-8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Team Building Credit Reviewer & QA Credit Jakarta* | Credit & Risk Director | 30 November 2025<br>*November 30, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |
| Viktor Ebenheizer Fanggidae<br>Direktur Kepatuhan dan Legal<br>*Compliance and Legal Director* | Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 | Infobank Institute | 14-15 April 2025<br>*April 14-15, 2025* |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8 Mei 2025<br>*May 8, 2025* |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 7 | PT Arfaidham Secret | 10 Juni 2025<br>*Juni 10, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 7 | LSPP | 13 Juni 2025<br>*Juni 13, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-22 Agustus 2025<br>*August 19-22, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-8 November 2025<br>*November 6-8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Team Building Compliance and Legal* Surabaya | Compliance and Legal Director | 11 Desember 2025<br>*December 11, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-23 Desember 2025<br>*December 22-23, 2025* |

# Tata Kelola Remunerasi
## *Remuneration Governance*

Dalam menghadapi dinamika perekonomian global, industri perbankan dituntut untuk memperkuat ketahanan operasional. Salah satu langkah yang diambil adalah memperbaiki tata kelola dalam pemberian Remunerasi. Perbaikan tersebut bertujuan mendorong pengambilan risiko yang bijaksana (*prudent risk-taking*) guna menjaga keberlanjutan usaha Bank. Selain itu, untuk mendukung transparansi dan sejalan dengan standar internasional, Bank berkomitmen mengungkapkan informasi mengenai kebijakan remunerasi secara kualitatif maupun kuantitatif.

*In facing the dynamics of the global economy, the banking industry is required to strengthen its operational resilience. One of the steps taken is to improve governance in the provision of remuneration. This improvement aims to encourage prudent risk-taking in order to maintain the Bank's business sustainability. In addition, to support transparency and in line with international standards, the Bank is committed to disclosing information on remuneration policies both qualitatively and quantitatively.*

Penerapan tata kelola remunerasi yang baik merupakan bagian dari komitmen Bank dalam memberikan imbalan yang kompetitif kepada karyawan, anggota Dewan Komisaris, dan anggota Direksi. Kebijakan ini dirancang untuk mendorong pengembangan kualitas sumber daya manusia di seluruh tingkat organisasi, dengan tetap mengedepankan keselarasan terhadap nilai-nilai Perseroan, kepatuhan pada peraturan perundang-undangan, prinsip kehati-hatian, serta mendukung pencapaian target jangka pendek dan jangka panjang Bank. Dalam pelaksanaannya, pengungkapan tata kelola remunerasi Bank mengacu pada:

- Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 40/ SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran OJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
- Kebijakan remunerasi internal Bank melalui Surat Keputusan Direksi No. 109/SK/DIR/12/2016 pada tanggal 19 Desember 2016 tentang Tata Kelola Remunerasi.
- Anggaran Dasar Bank.

*The implementation of good remuneration governance is part of the Bank's commitment to providing competitive remuneration to employees, members of the Board of Commissioners, and members of the Board of Directors. This policy is designed to encourage the development of human resources at all levels of the organization, while maintaining alignment with the Company's values, compliance with laws and regulations, the principle of prudence, and supporting the achievement of the Bank's short-term and long-term targets. In its implementation, the disclosure of the Bank's remuneration governance refers to:*

- *Financial Services Authority Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.*
- *OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.*
- *OJK Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.*
- *The Bank's internal remuneration policy through Board of Directors Decree No. 109/SK/DIR/12/2016 dated December 19, 2016 concerning Remuneration Governance. [MK6.1]*
- *The Bank's Articles of Association.*

## Proses Penyusunan Kebijakan Remunerasi [GRI 2-19]

## *Remuneration Policy Formulation Process* [GRI 2-19]

Dalam merumuskan kebijakan remunerasi, Bank mempertimbangkan berbagai faktor, termasuk efektivitas manajemen risiko, stabilitas keuangan, kecukupan dan penguatan permodalan, kebutuhan likuiditas jangka pendek dan jangka panjang, prospek pendapatan di masa depan, perbandingan dengan *peer group*, tingkat inflasi, serta memastikan kesesuaian dengan peraturan perundang-undangan yang berlaku.

*In formulating its remuneration policy, the Bank considers various factors, including the effectiveness of risk management, financial stability, capital adequacy and strengthening, short-term and long-term liquidity needs, future income prospects, comparisons with peer groups, inflation rates, and ensuring compliance with applicable laws and regulations.*

Bank secara berkala meninjau dan memperbarui kebijakan remunerasi sesuai kebutuhan, dengan mempertimbangkan kinerja Bank, kewajaran dibandingkan dengan *peer group*, perubahan regulasi, penyesuaian strategi bisnis, dan dinamika industri sesuai kapasitas Bank. Evaluasi terhadap kebijakan remunerasi dilakukan bersama Kasikorn Bank sebagai perusahaan induk dan melibatkan konsultan eksternal. Penyesuaian kebijakan mencakup aspek-aspek seperti struktur dan skala remunerasi, mekanisme penetapan bonus, serta kebijakan *merit*.

*The Bank periodically reviews and updates its remuneration policy as necessary, taking into account the Bank's performance, fairness compared to peer groups, regulatory changes, business strategy adjustments, and industry dynamics in line with the Bank's capacity. The remuneration policy is evaluated jointly with Kasikorn Bank as the parent company and involves external consultants. Policy adjustments cover aspects such as remuneration structure and scale, bonus determination mechanisms, and merit policies.*

Bank menerapkan tata kelola remunerasi dengan menyusun kebijakan remunerasi melalui Surat Keputusan Direksi No. 109/ SK/DIR/12/2016 tentang Tata Kelola Remunerasi. Dalam proses penyusunan kebijakan remunerasi tersebut Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum. Berdasarkan peraturan tersebut, maka remunerasi terdiri dari:

1. Remunerasi yang bersifat tetap Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
2. Remunerasi yang bersifat variabel Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.

*The Bank implements remuneration governance by formulating remuneration policies through Board of Directors Decree No. 109/SK/DIR/12/2016 concerning Remuneration Governance. In the process of formulating the remuneration policy, the Bank refers to Financial Services Authority Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on this regulation, remuneration consists of:*

1. *Fixed remuneration Remuneration that is not linked to performance and risk, including basic salary, facilities, housing allowances, health allowances, education allowances, holiday allowances, and pensions.*
2. *Variable remuneration Remuneration linked to performance and risk, including bonuses or other forms equivalent to them.*

## Komite Remunerasi dan Nominasi

Dewan Komisaris telah membentuk Komite Remunerasi dan Nominasi (KRN) yang salah satu fungsinya adalah untuk membantu Dewan Komisaris dalam melaksanakan pengembangan kebijakan serta penerapan remunerasi bagi anggota Dewan Komisaris dan Direksi.

Komposisi, struktur keanggotaan, tugas dan tanggung jawab, pelaksanaan rapat, dan remunerasi yang telah dibayarkan kepada anggota KRN selengkapnya disajikan pada halaman 228-229 bagian Komite Remunerasi dan Nominasi pada Laporan Integrasi ini.

## Remuneration and Nomination Committee

*The Board of Commissioners has established a Remuneration and Nomination Committee (KRN), one of whose functions is to assist the Board of Commissioners in developing policies and implementing remuneration for members of the Board of Commissioners and Board of Directors.*

*The composition, membership structure, duties and responsibilities, meeting procedures, and remuneration paid to CRN members are presented in full on pages 228-229 of the Remuneration and Nomination Committee section of this Integrated Report.*

## Cakupan Kebijakan Remunerasi dan Implementasi per Unit Bisnis dan per Wilayah

Kebijakan remunerasi Bank mencakup anggota Dewan Komisaris, Direksi, dan seluruh pegawai baik yang berada di kantor pusat maupun di kantor cabang yang ada di dalam negeri dan baik di unit bisnis maupun non-bisnis. Bank selalu memastikan kebijakan remunerasi telah diterapkan dengan merata, adil, dan seimbang sehingga setiap pegawai mendapatkan imbal jasa yang sesuai. Bank saat ini tidak memiliki kantor cabang di luar negeri.

## *Scope of Remuneration Policy and Implementation per Business Unit and per Region*

*The Bank's remuneration policy covers members of the Board of Commissioners, Board of Directors, and all employees, both at the head office and at domestic branch offices, in both business and non-business units. The Bank always ensures that the remuneration policy is applied evenly, fairly, and equitably so that every employee receives appropriate compensation. The Bank currently has no overseas branch offices.*

## Remunerasi Dikaitkan dengan Risiko

Bank dalam memberikan remunerasi kepada pegawai selalu mempertimbangkan potensi risiko jabatan yang melekat pada tugas dan tanggung jawab pegawai. Sehubungan dengan hal tersebut, Bank telah menetapkan pihak-pihak yang menjadi MRT (*Material Risk Taker*) dengan metode kualitatif, penentuan kategori tersebut ditentukan berdasarkan tugas dan tanggung jawab organ Bank yang berdampak signifikan terhadap profil Risiko Bank. Organ Bank yang berperan sebagai *Material Risk Taker* (MRT) untuk posisi jabatan sebagai berikut

- Dewan Komisaris
- Direksi

Sebagai MRT, Dewan Komisaris dan Direksi berhak atas remunerasi dalam bentuk gaji dan tunjangan, pemberian bonus yang besarnya ditentukan berdasarkan kinerja Bank, fasilitas kendaraan dinas dan asuransi kesehatan.

## *Remuneration Linked to Risk*

*When providing remuneration to employees, the Bank always considers the potential risks inherent in the duties and responsibilities of the position. In this regard, the Bank has determined the parties who are Material Risk Takers (MRTs) using a qualitative method, with the categories determined based on the duties and responsibilities of the Bank's organs that have a significant impact on the Bank's risk profile. The Bank's organs that act as Material Risk Takers (MRTs) for the following positions are:*

- *Board of Commissioners*
- *Board of Directors*

*As MRT, the Board of Commissioners and Directors are entitled to remuneration in the form of salaries and allowances, bonuses determined based on the Bank's performance, official vehicle facilities, and health insurance.*

## Pengukuran Kinerja Dikaitkan dengan Remunerasi

Dalam memberikan remunerasi, Bank selalu mempertimbangkan pengukuran kinerja yang disusun berdasarkan pencapaian kinerja Bank, pencapaian kinerja unit terkait, dan pencapaian kinerja individu yang disesuaikan dengan tujuan dan dan strategi Bank dengan tetap mempertimbangkan aspek risiko dan kepatuhan termasuk hasil pemenuhan tindak lanjut temuan audit internal dan eksternal. Bank senantiasa melakukan *review* secara berkala terhadap indikator kinerja yang dijadikan dasar dalam menentukan pemberian remunerasi.

## *Performance Measurement Linked to Remuneration*

*In determining remuneration, the Bank always considers performance measurements based on the Bank's performance achievements, the performance achievements of related units, and individual performance achievements in line with the Bank's objectives and strategies, while taking into account risk and compliance aspects, including the results of follow-up actions on internal and external audit findings. The Bank regularly reviews the performance indicators used as the basis for determining remuneration.*

## Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Bank dalam melakukan penyesuaian remunerasi yang dikaitkan dengan kinerja dan risiko berpedoman pada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Pada implementasinya untuk organ Bank yang ditetapkan sebagai sebagai MRT, maka kebijakan remunerasi yang dikaitkan dengan kinerja dan risiko adalah sebagai berikut:

a. Pemberian bonus diberikan dalam bentuk tunai.
b. Bonus kinerja tahunan ditarik kembali (*clawback*) sesuai kesepakatan antara Bank dengan Pejabat Bank paling sedikit untuk periode 1 tahun. Bank dapat menarik kembali (*clawback*) pembayaran remunerasi yang bersifat variabel kepada MRT yang terbukti melakukan *Individual Fraud*.
c. Besaran porsi bonus yang di *clawback* dari pejabat yang ditunjuk sebagai MRT adalah sebesar 3% dari bonus.

## *Remuneration Adjustments Linked to Performance and Risk*

*In adjusting remuneration linked to performance and risk, banks are guided by Financial Services Authority Regulation No. 45/POJK.03/2015 on the Implementation of Governance in the Provision of Remuneration for Commercial Banks. In its implementation for bank organs designated as MRT, the remuneration policy linked to performance and risk is as follows:*

*a. Bonuses are given in cash.*
*b. Annual performance bonuses are clawback in accordance with the agreement between the Bank and Bank Officials for a minimum period of 1 year. The Bank may clawback variable remuneration payments to MRTs who are proven to have committed Individual Fraud.*
*c. The amount of the bonus clawback from officials appointed as MRTs is 3% of the bonus.*

## Prosedur Penetapan Remunerasi bagi Dewan Komisaris dan Direksi [GRI 2-20]

Bank dalam menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi adalah melalui Rapat Umum Pemegang Saham Tahunan. Keputusan RUPST Tahun 2023 yaitu menyetujui bahwa kewenangan untuk menetapkan gaji atau honorarium serta tunjangan lain diserahkan kepada pemegang saham pengendali untuk menetapkan besaran gaji atau honorarium serta tunjangan lain yang akan diberikan oleh Bank kepada para anggota Direksi dan Dewan Komisaris. Dalam melakukan penetapan tersebut, pemegang saham pengendali mempertimbangkan rekomendasi dari Komite Remunerasi dan Nominasi.

Secara umum prosedur penetapan remunerasi Dewan Komisaris dan Direksi dilakukan melalui tahapan sebagai berikut:

1. Komite Remunerasi dan Nominasi melakukan evaluasi terhadap kebijakan remunerasi Dewan Komisaris dan Direksi.

2. Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi dengan memperhatikan kinerja, risiko, kewajaran dengan *peer group*, sasaran dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku dan potensi pendapatan Bank pada masa yang akan datang.

## *Procedure for Determining Remuneration for the Board of Commissioners and Board of Directors* [GRI 2-20]

*The Bank determines the remuneration for members of the Board of Commissioners and Board of Directors through the Annual General Meeting of Shareholders. The 2023 AGMS resolution approved that the authority to determine salaries or honoraria and other benefits be delegated to the controlling shareholders to determine the amount of salaries or honoraria and other benefits to be provided by the Bank to members of the Board of Directors and Board of Commissioners. In making such determinations, the controlling shareholders consider the recommendations of the Remuneration and Nomination Committee.*

*In general, the procedure for determining the remuneration of the Board of Commissioners and Board of Directors is carried out through the following stages:*

*1. The Remuneration and Nomination Committee evaluates the remuneration policy for the Board of Commissioners and Board of Directors.*
*2. The Remuneration and Nomination Committee provides recommendations to the Board of Commissioners regarding the remuneration policy for the Board of Commissioners and Board of Directors, taking into account performance, risk, fairness with peer groups, the Bank's long-term goals and strategies, compliance with reserves as stipulated in applicable laws and regulations, and the Bank's future income potential.*

3. Dewan Komisaris akan menyampaikan usulan rekomendasi remunerasi tersebut kepada pemegang saham pengendali untuk mendapatkan persetujuan.

*3. The Board of Commissioners will submit the remuneration recommendation proposal to the controlling shareholders for approval.*

## Pelaksanaan Tata Kelola Remunerasi

## *Implementation of Remuneration Governance*

### 1. PAKET REMUNERASI YANG DITERIMA DEWAN KOMISARIS DAN DIREKSI PADA TAHUN 2025

Paket remunerasi dan fasilitas yang diterima oleh Dewan Komisaris dan Direksi mencakup struktur remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

### *1. REMUNERATION PACKAGE RECEIVED BY THE BOARD OF COMMISSIONERS AND DIRECTORS IN 2025*

*The remuneration package and benefits received by the Board of Commissioners and the Board of Directors include the remuneration structure and details of the nominal amounts, as shown in the table below:*

| Jenis Remunerasi & Fasilitas Lain<br>*Type of Remuneration & Other Benefits* | Dewan Komisaris<br>*Board of Commissioners* | | Direksi<br>*Board of Directors* | |
|---|---|---|---|---|
| | Orang<br>*Person* | Nominal<br>*Amount* | Orang<br>*Person* | Nominal<br>*Amount* |
| Remunerasi (gaji, bonus, tunjangan rutin)<br>*Remuneration (salary, bonus, regular allowances)* | 5 | 4,256,447,368.00 | 8 | 22,621,794,793.00 |
| Fasilitas lain dalam bentuk natura – tidak dapat dimiliki (transportasi, asuransi kesehatan)<br>*Other benefits in kind – non-cash (transportation, health insurance)* | 4 | 319,666,205.00 | 8 | 2,641,844,315.00 |
| Jumlah<br>*Total* | 4 | 4,576,113,573.00 | 8 | 25,263,639,108.00 |

### 2. PAKET REMUNERASI YANG DIKELOMPOKKAN DALAM TINGKAT PENGHASILAN YANG DITERIMA OLEH DEWAN KOMISARIS DAN DIREKSI DALAM 1 (SATU) TAHUN

Paket remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Dewan Komisaris dan Direksi dalam 1 (satu) tahun, sebagaimana dalam tabel di bawah ini:

### *2. REMUNERATION PACKAGES GROUPED BY INCOME LEVEL RECEIVED BY THE BOARD OF COMMISSIONERS AND DIRECTORS IN ONE (1) YEAR*

*Remuneration packages grouped by income level received by the Board of Commissioners and Directors in one (1) year, as shown in the table below:*

| Remunerasi per orang dalam 1 tahun<br>*Remuneration per person in 1 year* | Jumlah Komisaris<br>*Number of Commissioners* | Jumlah Direksi<br>*Number of Directors* |
|---|---|---|
| Diatas Rp2 milyar<br>*Above Rp2 billion* | - | 6 |
| Diatas Rp1 milyar – Rp2 milyar<br>*Above Rp1 billion – Rp2 billion* | 2 | 2 |
| Diatas Rp500 juta – Rp1 milyar<br>*Above Rp500 million – Rp1 billion* | 3 | - |
| Rp500 juta ke bawah<br>*Below Rp500 million* | - | - |

### 3. PAKET REMUNERASI YANG BERSIFAT VARIABEL YANG DITERIMA *MATERIAL RISK TAKER* (MRT) DALAM 1 (SATU) TAHUN

### *3. VARIABLE REMUNERATION PACKAGE RECEIVED BY MATERIAL RISK TAKERS (MRT) IN 1 (ONE) YEAR*

| Remunerasi yang bersifat variabel<br>*Variable remuneration* | Jumlah Diterima dalam 1 (satu) Tahun<br>*Amount Received in 1 (one) Year* | |
|---|---|---|
| | Material Risk Taker | |
| | Orang \| *Person* | Dalam juta Rp \| *In millions of IDR* |
| Jumlah<br>*Total* | 16 | 3,965,124,604 |

## 4. RASIO GAJI TERTINGGI DAN TERENDAH [GRI 405-2]

Gaji merupakan hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari Bank atau pemberi kerja terhadap pegawai yang ditetapkan dan dibayarkan menurut perjanjian kerja, kesepakatan atau peraturan perundang-undangan. Gaji yang diperbandingkan dalam rasio gaji adalah imbalan yang diterima oleh Dewan Komisaris, Direksi, dan Pegawai, sebagaimana dalam tabel di bawah ini:

## *4. HIGHEST AND LOWEST SALARY RATIOS*

*Salary is an employee's right that is received and stated in the form of money as compensation from the Bank or employer to employees as stipulated and paid in accordance with employment agreements, agreements or laws and regulations. The salaries compared in the salary ratio are the compensation received by the Board of Commissioners, Directors, and Employees, as shown in the table below:*

| Rasio *Ratio* | 2024 | 2025 |
|---|---|---|
| | Kali \| *Times* | Kali \| *Times* |
| Gaji pegawai tertinggi dan terendah *Highest and lowest employee salaries* | 49.4 | 51.0 |
| Gaji Direksi tertinggi dan terendah *Highest and lowest director salaries* | 2.4 | 3.1 |
| Gaji Komisaris tertinggi dan terendah *Highest and lowest commissioner salaries* | 1.0 | 1.0 |
| Gaji Direksi tertinggi dan pegawai tertinggi *Highest and lowest salaries for directors and employees* | 3.2 | 3.1 |

*Termasuk remunerasi anggota Direksi yang menundurkan diri sampai dengan 4 Maret 2025, 27 Mei 2025, dan 9 Desember 2025
**Termasuk remunerasi anggota Komisaris yang bekerja sampai dengan 27 Mei 2025
** Including remuneration for members of the Board of Directors who resign on or before March 4, 2025, May 27, 2025, and December 9, 2025*
***Including remuneration for members of the Board of Commissioners who remain in office until May 27, 2025*

## 5. REMUNERASI YANG BERSIFAT VARIABEL YANG DIJAMIN TANPA SYARAT

Bank tidak memberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Direksi, Dewan Komisaris, dan/atau Pegawai selama 1 (satu) tahun pertama.

## *5. UNCONDITIONALLY GUARANTEED VARIABLE REMUNERATION*

*The Bank does not provide unconditional guaranteed variable remuneration to prospective members of the Board of Directors, Board of Commissioners, and/or Employees during the first 1 (one) year.*

## 6. PEMUTUSAN HUBUNGAN KERJA DAN TOTAL NOMINAL PESANGON YANG DIBAYARKAN

## *6. TERMINATION OF EMPLOYMENT AND TOTAL SEVERANCE PAY AMOUNT PAID*

**Tabel Pesangon yang dibayarkan tahun 2025**
*Severance Pay Table for 2025*

| Jumlah Nominal Pesangon yang dibayarkan dalam 1 (satu) tahun *Total Severance Pay Amount Paid in 1 (one) Year* | Jumlah Pegawai \| *Number of Employees* | |
|---|---|---|
| | 2024 | 2025 |
| Diatas Rp1 Miliar *Above Rp1 Billion* | 2 | 3 |
| Diatas Rp500 Juta s.d Rp1 miliar *Above Rp500 million to Rp1 billion* | 3 | 3 |
| Rp500 juta kebawah *Below Rp500 million* | 63 | 64 |

**7. REMUNERASI YANG BERSIFAT VARIABEL YANG DITANGGUHKAN, YANG TERDIRI DARI TUNAI DAN/ATAU SAHAM ATAU INSTRUMEN YANG BERBASIS SAHAM YANG DITERBITKAN BANK**

***7. DEFERRED VARIABLE REMUNERATION, CONSISTING OF CASH AND/OR SHARES OR SHARE-BASED INSTRUMENTS ISSUED BY THE BANK***

| Keterangan / Nama *Description / Name* | Jumlah saham yang Dimiliki *Number of Shares Owned* | Jumlah Opsi *Number of Options* | | Harga Opsi (Rp) *Option Price (Rp)* | Jangka waktu *Term* |
|---|---|---|---|---|---|
| | | Yang diberikan *Granted* | Yang telah dieksekusi *Executed* | | |
| Direksi *Board of Directors* | 0 | - | - | - | - |
| Komisaris *Commissioner* | 0 | - | - | - | - |
| Total *Total* | 0 | - | - | - | - |

**8. TOTAL REMUNERASI VARIABEL YANG DITANGGUHKAN**

Tidak terdapat total remunerasi variabel yang ditangguhkan. Bank menetapkan dapat menarik kembali (*clawback*) pembayaran remunerasi yang bersifat variabel kepada MRT.

***8. TOTAL DEFERRED VARIABLE REMUNERATION***

*There is no total deferred variable remuneration. The Bank stipulates that it may claw back variable remuneration payments to MRT.*

**9. REMUNERASI BERSIFAT VARIABEL YANG DITANGGUHKAN YANG DIBAYARKAN SELAMA 1 (SATU) TAHUN**

Tidak terdapat remunerasi variabel yang ditangguhkan yang dibayarkan karena Bank menetapkan dapat menarik kembali (*clawback*) pembayaran remunerasi yang bersifat variabel kepada MRT.

***9. DEFERRED VARIABLE REMUNERATION PAID DURING 1 (ONE) YEAR***

*There is no deferred variable remuneration paid because the Bank has determined that it may claw back variable remuneration payments to MRT.*

**10. RINCIAN JUMLAH REMUNERASI YANG DIBERIKAN DALAM 1 (SATU) TAHUN**

Rincian remunerasi kepada MRT adalah sebagai berikut:

**10. DETAILS OF THE AMOUNT OF REMUNERATION PAID IN ONE (1) YEAR**

*The details of remuneration to MRT are as follows:*

| Rincian Jumlah Remunerasi yang diberikan dalam 1 (satu) tahun *Details of the Amount of Remuneration Paid Over 1 (One) Year* | | |
|---|---|---|
| **Remunerasi bersifat Tetap *Fixed Remuneration*** | **dalam jutaan rupiah *in millions of rupiah*** | |
| 1. Tunai \| *Cash* | 25,934,099,649 | |
| 2. Saham/instrument yang berbasis saham yang diterbitkan Bank *Shares/share-based instruments issued by the Bank* | 0 | |
| Remunerasi yang bersifat *variable* \| *Variable remuneration* | dalam jutaan rupiah \| *in millions of rupiah* | |
| | Tidak ditangguhkan \| *Not deferred* | Ditangguhkan \| *Deferred* |
| Tunai \| *Cash* | 3.965.124.604 | 0 |
| Saham/instrument yang berbasis saham yang diterbitkan Bank *Shares/share-based instruments issued by the Bank* | 0 | 0 |

**11. INFORMASI KUANTITATIF**

Informasi kuantitatif tersebut mengenai :

1. Total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian eksplisit maupun implisit.
2. Total pengurang remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
3. Total pengurangan remunerasi yang disebabkan karena penyesuian implisit selama periode laporan.

**11. QUANTITATIVE INFORMATION**

*The quantitative information relates to:*

1. *The total remaining remuneration that is still deferred, whether exposed to explicit or implicit adjustments.*
2. *Total remuneration deductions caused by explicit adjustments during the reporting period.*
3. *The total remuneration reduction caused by implicit adjustments during the reporting period.*

Adapun informasi tersebut adalah sebagai berikut: *The information is as follows:*

| Jenis Remunerasi yang bersifat Variabel *Variable Remuneration Types* | 2025 | | | |
|---|---|---|---|---|
| | Sisa yang masih harus ditangguhkan *Remaining balance to be deferred* | Total Pengurangan Selama Periode laporan *Total reduction during the reporting period* | | |
| | | Disebabkan penyesuaan Eksplisit *Due to explicit adjustments* | Disebabkan penyesuaian Implisit *Due to implicit adjustments* | Total A + B |
| | | (A) | (B) | (A+B) |
| Tunai (dalam juta rupiah) *Cash (in millions of rupiah)* | - | - | - | - |
| Saham *Shares* | - | - | - | - |

# Nominasi Dewan Komisaris dan Direksi

## *Nomination of the Board of Commissioners and Board of Directors* [GRI 2-10]

Prosedur nominasi anggota Dewan Komisaris dan Direksi dilakukan melalui Komite Nominasi dan Remunerasi Bank.

*The nomination procedure for members of the Board of Commissioners and Board of Directors is carried out through the Bank's Nomination and Remuneration Committee.*

# *Share Option*

## *Share Option*

*Share option* merupakan opsi untuk membeli saham oleh anggota Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank yang dilakukan melalui penawaran saham atau penawaran opsi saham dalam rangka pemberian kompensasi yang telah diputuskan dalam RUPS dan/atau Anggaran Dasar. Hingga akhir tahun 2025, Bank Maspion tidak menjalankan program *share option* untuk Dewan komisaris, Direksi, Pejabat Eksekutif, dan karyawan Bank.

*Share options are options to purchase shares by members of the Board of Commissioners, Board of Directors, and Executive Officers of the Bank through a share offering or stock option offering in the context of compensation that has been decided in the GMS and/or Articles of Association. Until the end of 2025, Bank Maspion will not implement a share option program for the Board of Commissioners, Board of Directors, Executive Officers, and employees of the Bank.*

# Komite dibawah Dewan Komisaris

## *Committees Under The Board of Commissioners*

Dalam mendukung kelancaran pelaksanaan tugasnya, Dewan Komisaris dibantu oleh komite-komite di bawah Dewan Komisaris, yakni:

- Komite Audit
- Komite Pemantau Risiko
- Komite Remunerasi dan Nominasi

*To support the smooth execution of its duties, the Board of Commissioners is assisted by committees under the Board of Commissioners, namely:*

- *Audit Committee*
- *Risk Oversight Committee*
- *Remuneration and Nomination Committee*

Pelaksanaan tugas dan tanggung jawabnya komite-komite dibawah Dewan Komisaris sudah sesuai dengan Pedoman dan Tata Tertib Kerja/Piagam Komite yang telah disusun dan ditinjau secara berkala berdasarkan peraturan yang berlaku.

*The implementation of the duties and responsibilities of the committees under the Board of Commissioners is in accordance with the Guidelines and Work Procedures/Committee Charter that have been compiled and reviewed periodically based on applicable regulations.*

## Komite Audit

## *Audit Committee*

Komite Audit adalah komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris dan ditunjuk oleh Dewan Komisaris dengan tujuan membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan laporan keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, memantau atas tindak lanjut hasil temuan audit serta kepatuhan Perseroan terhadap ketentuan yang berlaku. Selain itu Komite Audit juga melakukan pengawasan terhadap tata kelola dan kepatuhan terhadap perundang-undangan serta memberikan rekomendasi akuntan publik dari kantor akuntan publik yang tepat serta melakukan pengawasan terhadap efektivitasnya. Adapun Surat Keputusan terakhir yang berlaku tentang Perubahan Komite Audit sesuai dengan No. 137/SK/DIR/11/2025 yang berlaku sejak tanggal 12 November 2025.

*The Audit Committee is a committee established and responsible to the Board of Commissioners and appointed by the Board of Commissioners with the aim of assisting and facilitating the Board of Commissioners in carrying out its duties and functions of supervision over matters related to financial reports, internal control systems, the implementation of internal and external audit functions, monitoring the follow-up of audit findings, and the Company's compliance with applicable regulations. In addition, the Audit Committee also supervises governance and compliance with laws and regulations, provides recommendations on public accountants from appropriate public accounting firms, and supervises their effectiveness. The latest applicable Decree on Changes to the Audit Committee is No. 137/SK/DIR/11/2025, which came into effect on November 12, 2025.*

### Dasar Pembentukan Komite Audit

### *Basis for The Establishment of The Audit Committee*

Pembentukan Komite Audit mengacu pada :

- POJK No. 15 tahun 2024 tentang Integritas Pelaporan Keuangan Bank.
- POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
- POJK No. 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
- POJK No.17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
- SEOJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum.
- Anggaran Dasar PT Bank Maspion Indonesia Tbk
- Surat keputusan Direksi No. 015/SK/DIR/03/2023 tentang perubahan Komite Audit.
- Surat Keputusan Direksi No. 055/SK/DIR/06/2024 tentang perubahan Komite Audit.
- Surat Keputusan Direksi No. 098/SK/DIR/08/2025 tentang perubahan Komite Audit.
- Surat Keputusan Direksi No.137/SK/DIR/11/2025 tentang perubahan Komite Audit.

*The formation of the Audit Committee refers to:*

- *POJK No. 15 of 2024 concerning the Integrity of Bank Financial Reporting.*
- *POJK No. 55/POJK.04/2015 concerning the Formation and Guidelines for the Implementation of the Audit Committee's Work.*
- *POJK No. 9 of 2023 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.*
- *POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
- *POJK No. 1/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.*
- *OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance in Commercial Banks.*
- *Articles of Association of PT Bank Maspion Indonesia Tbk*
- *Board of Directors' Decision No. 015/SK/DIR/03/2023 on changes to the Audit Committee.*
- *Board of Directors Decree No. 055/SK/DIR/06/2024 concerning changes to the Audit Committee.*
- *Board of Directors Decree No. 098/SK/DIR/08/2025 concerning changes to the Audit Committee.*
- *Board of Directors Decree No. 137/SK/DIR/11/2025 concerning changes to the Audit Committee.*

## Piagam Komite Audit

Dalam melaksanakan tugas dan tanggung jawabnya Komite Audit telah memiliki Piagam Komite Audit yang telah diperbarui pada tanggal 26 Maret 2025, sebagai pedoman bagi Komite Audit dalam melaksanakan tugas dan tanggung jawab. Piagam Komite Audit menguraikan hal-hal terkait komposisi, keanggotaan, tugas dan tanggung jawab, rapat dan kehadiran, fungsi dan lingkup tugas anggota Komite Audit, dll. Pedoman dan Tata Tertib Kerja Komite Audit dikaji dan dikinikan secara berkala agar sesuai dengan ketentuan yang berlaku dan kebutuhan Bank.

## Tugas dan Tanggung Jawab Komite Audit

Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
- Memberi pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikan.
- Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh SKAI dan meninjau laporan audit, serta memastikan Direksi mengambil tindak perbaikan yang diperlakukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI, akuntan publik dan hasil pengawasan otoritas/regulator.
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.
- Menjaga kerahasiaan dokumen, data dan informasi Bank.

- Mengkaji efektivitas pelaksanaan audit intern Bank dan melakukan evaluasi kinerja SKAI, serta memastikan SKAI telah:

  a. Melakukan komunikasi dengan Direksi, Dewan Komisaris, Auditor Eksternal, dan Otoritas Jasa Keuangan;

  b. Bekerja secara independen;
  c. Menjunjung tinggi integritas dalam pelaksanaan tugas.
- Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik paling sedikit memuat:
  a. Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku.
  b. Kecukupan waktu pekerjaan lapangan.
  c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
  d. Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.
- Melakukan pemantauan dan evaluasi atas:
  a. Penerapan kebijakan dan prosedur pengendalian internal dalam proses pelaporan keuangan Bank;
  b. Kesesuaian Laporan Keuangan dengan standar akuntansi

*Audit Committee Charter*

*In carrying out its duties and responsibilities, the Audit Committee has an Audit Committee Charter that was updated on March 26, 2025, as a guideline for the Audit Committee in carrying out its duties and responsibilities. The Audit Committee Charter outlines matters related to the composition, membership, duties and responsibilities, meetings and attendance, functions and scope of duties of Audit Committee members, etc. The Audit Committee's guidelines and rules of procedure are reviewed and updated periodically to comply with applicable regulations and the Bank's needs.*

## *Duties and Responsibilities of The Audit Committee*

*In carrying out its functions, the Audit Committee has the following duties and responsibilities:*

- *Reviewing compliance with laws and regulations related to the Bank's activities.*
- *Providing independent opinions in the event of differences of opinion between management and the Accountant regarding the services provided.*
- *Reviewing the planning and implementation of audits by SKAI and reviewing audit reports, as well as ensuring that the Board of Directors takes prompt corrective action to address weaknesses in control, fraud, issues of compliance with policies, laws, and regulations, or other issues identified and reported by SKAI, public accountants, and the results of supervision by authorities/regulators.*
- *Review complaints related to the Bank's accounting and financial reporting processes.*
- *Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest at the Bank.*
- *Maintain the confidentiality of the Bank's documents, data, and information.*
- *Assessing the effectiveness of the Bank's internal audit implementation and evaluating SKAI's performance, as well as ensuring that SKAI has:*
  *a. Communicates with the Board of Directors, Board of Commissioners, External Auditors, and Financial Services Authority;*
  *b. Worked independently;*
  *c. Uphold integrity in the performance of its duties.*
- *Evaluating the implementation of audit services on historical annual financial information by Public Accountants and/or Public Accounting Firms, which at a minimum includes:*
  *a. The compliance of the audit implementation by the PA and/or PCA with applicable audit standards.*
  *b. Sufficiency of fieldwork time.*
  *c. Review of the scope of services provided and the adequacy of sampling.*
  *d. Recommendations for improvement provided by AP and/or KAP.*
- *Monitoring and evaluating:*
  *a. The implementation of internal control policies and procedures in the Bank's financial reporting process;*
  *b. The compliance of Financial Statements with financial*

keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan.

- Memberikan rekomendasi kepada dewan komisaris terkait:

- Penyusunan rencana audit, ruang lingkup, dan anggaran SKAI;
- Pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan;
- Pengangkatan dan pemberhentian kepala SKAI;
- Penunjukkan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI;
- Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan Bank dengan mempertimbangkan:
  i. Independensi Akuntan Publik, Kantor Akuntan Publik, dan orang dalam Kantor Akuntan Publik;
  ii. Ruang lingkup audit;
  iii. Imbalan jasa audit;
  iv. Keahlian dan pengalaman Akuntan Publik, Kantor Akuntan Publik, dan tim audit dari Kantor Akuntan Publik
  v. Metodologi, teknik, dan sasaran audit yang digunakan Kantor Akuntan Publik;
  vi. Manfaat sudut pandang baru yang akan diperoleh melalui penggantian Akuntan Publik, Kantor Akuntan Publik, dan tim audit dari Kantor Akuntan Publik;
  vii. Potensi risiko atas penggunaan jasa audit oleh Kantor Akuntan Publik yang sama secara berturut-turut untuk kurun waktu yang cukup panjang;
  viii. Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan Kantor Akuntan Publik pada periode sebelumnya, jika ada

- Penyusunan dan pengkinian Piagam Audit.

## Masa Jabatan

Masa jabatan anggota Komite Audit adalah sesuai dengan masa jabatan Dewan Komisaris kecuali apabila anggota yang bersangkutan mengundurkan diri atau apabila Dewan Komisaris menggunakan haknya untuk memberhentikan anggota Komite Audit sewaktu-waktu atau merubah susunan keanggotaan komite.

## Independensi, Keahlian dan Integritas Anggota Komite Audit

Seluruh anggota Komite Audit telah memenuhi kriteria independensi, keahlian dan integritas yang dipersyaratkan sebagai berikut:

- Anggota Komite Audit Bank dari pihak independen memiliki kemampuan, pengetahuan dan pengalaman yang mendukung yaitu dalam bidang akuntansi, keuangan, hukum, dan perbankan.
- Mematuhi kode etik Perseroan dan kode etik Komite Audit yang ditetapkan oleh Perseroan.
- Memiliki reputasi yang baik dengan tidak masuk dalam daftar orang tercela di bidang perbankan.
- Bersifat independen antara lain dibuktikan dengan:
  a. Tidak memiliki hubungan afiliasi dengan anggota Direksi,

*accounting standards and Financial Services Authority regulations regarding the recording of financial transactions.*

- *Providing recommendations to the board of commissioners regarding:*
- *The preparation of the audit plan, scope, and budget of SKAI;*
- *The overall annual remuneration of SKAI and awards;*

- *The appointment and dismissal of the head of SKAI;*
- *The appointment of an independent external quality controller to review the performance of the SKAI;*
- *Appointment of a Public Accountant and/or Public Accounting Firm to provide audit services for the Bank's annual historical financial information, taking into consideration:*
  *i. The independence of the Public Accountant, Public Accounting Firm, and persons within the Public Accounting Firm;*
  *ii. The scope of the audit;*
  *iii. Audit fees;*
  *iv. The expertise and experience of the Public Accountant, Public Accounting Firm, and audit team from the Public Accounting Firm*
  *v. The methodology, techniques, and audit objectives used by the Public Accounting Firm;*
  *vi. Benefits of a new perspective to be gained through the replacement of Public Accountants, Public Accounting Firms, and audit teams from Public Accounting Firms;*
  *vii. Potential risks associated with the use of audit services by the same Public Accounting Firm consecutively for a sufficiently long period of time;*
  *viii. Results of the evaluation of the implementation of audit services on historical annual financial information by Public Accountants and Public Accounting Firms in the previous period, if any*
- *Preparation and updating of the Audit Charter.*

## Term Of Office

*The term of office of Audit Committee members is in accordance with the term of office of the Board of Commissioners, unless the member concerned resigns or the Board of Commissioners exercises its right to dismiss Audit Committee members at any time or change the composition of the committee.*

## *Independence, Expertise and Integrity of Audit Committee Members*

*All members of the Audit Committee have met the following independence, expertise, and integrity criteria:*

- *Independent members of the Bank's Audit Committee possess the necessary skills, knowledge, and experience in the fields of accounting, finance, law, and banking.*
- *Comply with the Company's code of ethics and the Audit Committee's code of ethics established by the Company.*
- *Have a good reputation and are not included in the list of disreputable persons in the banking sector.*
- *Independent in nature, as evidenced by:*
  *a. Not having any affiliation with members of the Board of*

Komisaris maupun Pemegang Saham Utama.

b. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
c. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 bulan terakhir, kecuali Komisaris Independen.
d. Tidak memiliki saham Bank baik langsung maupun tidak langsung.
e. Bukan merupakan orang dalam Kantor Akuntan Publlik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain kepada Bank dalam waktu 6 (enam) bulan terakhir.

*Directors, Board of Commissioners, or Major Shareholders.*

*b. Not having any direct or indirect business relationships related to the Bank's business activities.*
*c. Not a person who works for or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 months, except for Independent Commissioners.*
*d. Does not own shares in the Bank, either directly or indirectly.*
*e. Not a person in a Public Accounting Firm, Law Firm, Public Appraisal Firm or other party that provides insurance services, non-insurance services, appraisal services and/or other consulting services to the Bank within the last 6 (six) months.*

## Struktur dan Keanggotaan Komite Audit

Anggota Komite Audit bank paling sedikit terdiri dari seorang Komisaris Independen, seorang Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi, dan seorang Pihak Independen yang memiliki keahlian di bidang hukum atau perbankan. Pada tahun 2025, Bank melakukan dua (2) kali perubahan Susunan Komite Audit bedasarkan Surat Keputusan Direksi Nomor 098/SK/DIR/08/2025 dan Surat Keputusan Direksi No.137/SK/DIR/11/2025 tentang Perubahan Komite Audit, maka susunan anggota Komite Audit adalah sebagai berikut:

## *Structure and Membership of The Audit Committee*

*The Audit Committee of the bank shall consist of at least one Independent Commissioner, one Independent Party with expertise in finance or accounting, and one Independent Party with expertise in law or banking. In 2025, the Bank made two (2) changes to the composition of the Audit Committee based on Board of Directors Decree No. 098/SK/DIR/08/2025 and Board of Directors Decree No. 137/SK/DIR/11/2025 concerning Changes to the Audit Committee. The composition of the Audit Committee is as follows:*

| Jabatan<br>*Position* | Nama<br>*Name* | Surat Keputusan DIreksi<br>*Board of Directors' Decree* | Periode Jabatan<br>*Term of Office* |
|---|---|---|---|
| Ketua<br>*Chair* | Rony Teja Sukmana | No. 137/SK/DIR/11/2025 tanggal 12 November 2025<br>*No. 137/SK/DIR/11/2025 dated November 12, 2025* | 2025-2028 |
| Anggota<br>*Member* | Alan Jenviphakul | | 2025-2028 |
| | Irvan Gunardwi | | 2025-2028 |
| | Antonius Djohan Natawiria | | 2025-2028 |

## Profil Anggota Komite Audit

Profil anggota Komite Audit yang merupakan anggota Dewan Komisaris telah tersajikan pada bagian Profil Dewan Komisaris dalam laporan tahunan ini. Profil anggota Komite Audit dari Pihak Independen adalah sebagai berikut:

## *Audit Committee Member Profiles*

*The profiles of the Audit Committee members who are members of the Board of Commissioners are presented in the Board of Commissioners Profile section of this annual report. The profiles of the Audit Committee members from the Independent Party are as follows:*

| Irvan Gunardwi | |
|---|---|
| **Data Diri**<br>*Personal Data* | Warga Negara Indonesia, 54 Tahun<br>*Indonesian citizen, 54 years old* |
| **Pendidikan**<br>*Education* | • Universitas Brawijaya, Malang (1993), Sarjana Hukum<br>• Universitas Indonesia, Jakarta (2025), Magister Hukum<br>• *Brawijaya University, Malang (1993), Bachelor of Law*<br>• *University of Indonesia, Jakarta (2025) Master of Law* |

| | |
|---|---|
| **Riwayat Pekerjaan**<br>*Work History* | • *Export Department Officer*, Hapag Llyod Indonesia (1994 – 1995)<br>• *Legal Officer*, PT Bank Bali Tbk (1995 – 1998)<br>• *Legal Manager,* PT Bank Bali Tbk (1999 – 2000)<br>• *Dept. Head, Corporate Legal & Compliance*, PT Bank Bali Tbk (2000-2003)<br>• *Head of Advisory & Monitoring*, PT Bank Permata Tbk (2003)<br>• *General Legal Counsel*, PT Bank Maybank Indonesia Tbk (2003 - 2010)<br>• *Head of Legal*, PT Bank DBS Indonesia (2010 - 2014)<br>• *Legal Head and Country Data Protection Officer*, PT Bank UOB Indonesia (2014 - 2025)<br>• Anggota Komite Audit, PT Bank Maspion Indonesia Tbk (2025-present)<br>• *Export Department Officer, Hapag Lloyd Indonesia (1994 – 1995)*<br>• *Legal Officer, PT Bank Bali Tbk (1995 – 1998)*<br>• *Legal Manager, PT Bank Bali Tbk (1999 – 2000)*<br>• *Head of Corporate Legal & Compliance, PT Bank Bali Tbk (2000-2003)*<br>• *Head of Advisory & Monitoring, PT Bank Permata Tbk (2003)*<br>• *General Legal Counsel, PT Bank Maybank Indonesia Tbk (2003 - 2010)*<br>• *Head of Legal, PT Bank DBS Indonesia (2010 - 2014)*<br>• *Legal Head and Country Data Protection Officer, PT Bank UOB Indonesia (2014 - 2025)*<br>• *Member of the Audit Committee, PT Bank Maspion Indonesia Tbk (2025-present)* |

**Antonius Djohan Natawiria**

| | |
|---|---|
| **Data Diri**<br>*Personal Data* | Warga Negara Indonesia, 53 Tahun<br>*Indonesian citizen, 53 years old* |
| **Pendidikan**<br>*Education* | Universitas Padjadjaran, Bandung (1998), Sarjana Akuntansi<br>*Padjadjaran University, Bandung (1998), Bachelor of Accounting* |
| **Riwayat Pekerjaan**<br>*Work History* | • *Senior Staff*, Klynveld Peat Marwick Goerdeler (KPMG) (1997-1998)<br>• *Senior Manager,* Deloitte Touche Tohmatsu Limited (1998-2006)<br>• *IT Audit*, PT Bank Permata Tbk (2006-2011)<br>• *Head of Audit*, PT Bank Rabobank International Indonesia (2011 – 2015)<br>• *Partner*, Veda Praxis (2015 - 2017)<br>• Direktur, Moore (2018-present)<br>• Anggota Komite Audit, PT Bank Maspion Indonesia Tbk (2025-*present*)<br>• *Senior Staff, Klynveld Peat Marwick Goerdeler (KPMG) (1997-1998)*<br>• *Senior Manager, Deloitte Touche Tohmatsu Limited (1998-2006)*<br>• *IT Audit, PT Bank Permata Tbk (2006-2011)*<br>• *Head of Audit, PT Bank Rabobank International Indonesia (2011 – 2015)*<br>• *Partner, Veda Praxis (2015 - 2017)*<br>• *Director, Moore (2018-present)*<br>• *Member of the Audit Committee, PT Bank Maspion Indonesia Tbk (2025-present)* |

## Laporan Pelaksanaan Kegiatan Komite Audit Tahun 2025

## *2025 Audit Committee Activity Implementation Report*

Komite Audit telah melakukan *review*, evaluasi dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya, sebagai berikut:

- Mengevaluasi realisasi kerja SKAI dan hasil pemeriksaan SKAI tahun 2024 dan memberikan rekomendasi atas rencana kerja SKAI tahun 2025.
- Memberikan masukan atas evaluasi tahun 2025 atas Piagam Audit dan Piagam Komite Audit.
- Membahas dan memberikan masukan atas hasil pelaksanaan audit oleh Kantor Akuntan Publik dan Akuntan Publik terhadap laporan keuangan, hasil pelaksanaan audit oleh regulator, hasil pelaksanaan audit oleh SKAI , dan hasil pelaksanaan audit oleh audit internal Kasikorn Bank selama tahun 2025.
- Memberikan masukan atas evaluasi tahun 2025 atas Piagam Audit dan Piagam Komite Audit.

*The Audit Committee has conducted reviews, evaluations, and monitoring in accordance with its scope of duties and responsibilities, as follows:*

- *Evaluate the implementation of SKAI's work and the results of SKAI's audit in 2024 and provide recommendations on SKAI's work plan for 2025.*
- *Provide input on the 2025 evaluation of the Audit Charter and Audit Committee Charter.*
- *Discuss and provide input on the results of audits conducted by Public Accounting Firms and Public Accountants on financial statements, the results of audits conducted by regulators, the results of audits conducted by SKAI, and the results of audits conducted by Kasikorn Bank's internal audit during 2025.*
- *Provide input on the 2025 evaluation of the Audit Charter and Audit Committee Charter.*

- Mengevaluasi pelaksanaan jasa audit oleh Kantor Akuntan Publik dan Akuntan Publik atas Laporan Keuangan per 31 Desember 2024.
- Memberikan rekomendasi penunjukan Kantor Akuntan Publik dan Akuntan Publik untuk audit Laporan Keuangan PT Bank Maspion Indonesia Tbk, yang berakhir pada tanggal 31 Desember 2025.
- Secara berkala membahas dan memberikan masukan atas kinerja keuangan Bank termasuk melalukan pemantauan atas kecukupan pengendalian internal untuk memastikan integritas pelaporan keuangan Bank sesuai POJK 15 tahun 2024.

- *Evaluate the performance of audit services by Public Accounting Firms and Public Accountants on the Financial Statements as of December 31, 2024.*
- *Provide recommendations for the appointment of Public Accounting Firms and Public Accountants to audit the Financial Statements of PT Bank Maspion Indonesia Tbk, ending on December 31, 2025.*
- *Periodically discussing and providing input on the Bank's financial performance, including monitoring the adequacy of internal controls to ensure the integrity of the Bank's financial reporting in accordance with POJK 15 of 2024.*

## Pendidikan dan/atau Pelatihan Anggota Komite Audit

## *Education and/or Training of Audit Committee Members*

Pendidikan dan program pelatihan anggota Dewan Komisaris yang menjadi bagian dari anggota Komite Audit dapat dilihat pada bagian pelatihan Dewan Komisaris dan Direksi dalam laporan ini. Pendidikan dan pelatihan anggota Komite Audit dari pihak independen adalah sebagai berikut:

*The education and training programs for members of the Board of Commissioners who are also members of the Audit Committee can be found in the section on training for the Board of Commissioners and Board of Directors in this report. The education and training of independent members of the Audit Committee is as follows:*

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Rony Teja Sukmana | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |
| Alan Jenviphakul | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |
| Irvan Gunardwi | Pemeliharaan Sertifikasi Manajemen Risiko Jenjang 5<br>*Risk Management Certification Maintenance Level 5* | BSMR | 22-23 Maret 2025<br>*March 22-23, 2025* |
| Antonius Djohan Natawiria | *Certified Audit Committee Practitioner* (CACP)<br>*Certified Audit Committee Practitioner (CACP)* | Ikatan Komite Audit Indonesia<br>*Indonesian Audit Committee Association* | September 2025<br>*September 2025* |

## Rapat Komite Audit

## *Audit Committee Meeting*

Selama tahun 2025, Komite Audit telah menyelenggarakan (14) kali pertemuan, yang seluruhnya dihadiri oleh Ketua dan kedua anggota. Uraian mengenai kehadiran rapat Komite Audit adalah sebagai berikut:

*During 2025, the Audit Committee held (14) meetings, all of which were attended by the Chair and both members. Details of attendance at Audit Committee meetings are as follows:[AE10.1]*

| Frekuensi kehadiran rapat<br>*Frequency of meeting attendance* | | |
|---|---|---|
| Jumlah Rapat \| *Number of Meetings* | | 14 |
| **Nama**<br>***Name*** | **Jabatan**<br>***Position*** | **Jumlah kehadiran**<br>***Total attendance*** |
| Rony Teja Sukmana | Ketua \| *Chairman* | 11 |
| Alan Jenviphakul | Anggota \| *Member* | 14 |
| Irvan Gunardwi | Anggota \| *Member* | 6 |
| Antonius Djohan Natawiria | Anggota \| *Member* | 5 |

## Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk dan bertanggung jawab kepada Dewan Komisaris dalam rangka mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris dengan melakukan evaluasi atas penerapan kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank serta pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko guna memberikan rekomendasi kepada Dewan Komisaris.

Komite Pemantau Risiko diangkat berdasarkan hasil rapat dan keputusan Dewan Komisaris serta ditetapkan dalam Surat Keputusan Direksi No 138/SK/DIR/11/2025 yang berlaku pada tanggal 12 November 2025 tentang Perubahan Komite Pemantau Risiko. Pembentukan Komite Pemantau Risiko adalah salah satu bentuk kepatuhan pada ketentuan regulator yaitu POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

## *Risk Oversight Committee*

*The Risk Oversight Committee was formed and is responsible to the Board of Commissioners in order to support the implementation of the duties and responsibilities of the Board of Commissioners by evaluating the implementation of risk management policies with the implementation of Bank policies as well as monitoring and evaluating the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit in order to provide recommendations to the Board of Commissioners.*

*The Risk Oversight Committee was appointed based on the results of a meeting and a decision by the Board of Commissioners and established by Board of Directors Decision No. 138/SK/DIR/11/2025, effective November 12, 2025, regarding Changes to the Risk Oversight Committee. The establishment of the Risk Oversight Committee is a form of compliance with regulatory requirements, namely POJK No. 17 of 2023 regarding the Implementation of Corporate Governance for Commercial Banks.*

## Dasar Pembentukan Komite Pemantau Risiko

Pembentukan Komite Pemantau Risiko mengacu pada:

- Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum.
- Anggaran Dasar Bank.
- Surat keputusan Direksi No. 014/SK/DIR/02/2023 tentang perubahan Komite Pemantau Risiko.
- Surat Keputusan Direksi No. 138/SK/DIR/11/2025 tentang Perubahan Komite Pemantau Risiko.

## *Basis for The Establishment of The Risk Oversight Committee*

*The establishment of the Risk Oversight Committee refers to:*

- *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks.*
- *Bank Articles of Association.*
- *Board of Directors Decree No. 014/SK/DIR/02/2023 concerning changes to the Risk Oversight Committee.*
- *Board of Directors Decree No. 138/SK/DIR/11/2025 concerning changes to the Risk Oversight Committee.*

## Piagam Komite Pemantau Risiko

Komite Pemantau Risiko memiliki suatu pedoman dalam menjalankan tugas dan tanggung jawabnya secara efektif yang telah dibuat mengacu pada ketentuan perundang-undangan yang berlaku dan sudah disetujui oleh Dewan Komisaris. Piagam Komite Pemantau Risiko menguraikan hal-hal terkait komposisi, keanggotaan, etika dan kepatutan, wewenang, tugas dan tanggung jawab, rapat komite, dll. Hal-hal lain yang belum diatur dalam pedoman dan tata tertib kerja akan ditentukan dengan kebijakan rapat Dewan Komisaris hingga dibuatnya perubahan pedoman dan tata tertib kerja yang baru.

## *Risk Oversight Committee Charter*

*The Risk Oversight Committee has guidelines for carrying out its duties and responsibilities effectively, which have been drawn up in accordance with applicable laws and regulations and approved by the Board of Commissioners. The Risk Oversight Committee Charter outlines matters relating to composition, membership, ethics and propriety, authority, duties and responsibilities, committee meetings, etc. Other matters not covered in the guidelines and work procedures will be determined by the Board of Commissioners' meeting policy until new guidelines and work procedures are established.*

## Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam menjalankan fungsinya, Komite Pemantau Risiko memiliki tugas dan tanggung jawab sebagai berikut :

- Mengevaluasi kesesuaian kebijakan manajemen risiko Bank dan pelaksanaan kebijakan tersebut termasuk namun tidak terbatas pada risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko strategis, risiko hukum risiko kepatuhan dan risiko reputasi.

## *Duties and Responsibilities of The Risk Oversight Committee*

*In carrying out its functions, the Risk Oversight Committee has the following duties and responsibilities:*

- *Evaluating the suitability of the Bank's risk management policies and the implementation of these policies, including but not limited to credit risk, market risk, liquidity risk, operational risk, strategic risk, legal risk, compliance risk, and reputational risk.*

- Melakukan *review* dan evaluasi serta memberikan rekomendasi atas:
- Profil Risiko, termasuk ringkasan matriks risiko
- Gambaran tingkat risiko yang dihadapi bank serta tren risiko yang akan datang
- Pelaksanaan penilaian risiko oleh Satuan Kerja Manajemen Risiko
- Tindak lanjut hasil penilaian
- Mengevaluasi dan menganalisa laporan profil risiko dan laporan tingkat kesehatan bank serta memberikan masukan kepada Dewan Komisaris mengenai risiko utama yang dihadapi Bank dan rekomendasi langkah-langkah untuk memitigasi risiko tersebut.
- Mengevaluasi langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi peraturan otoritas yang berkaitan dengan manajemen risiko.
- Memantau dan mengevaluasi laporan dari pelaksanaan kinerja Satuan Kerja Manejemen Risiko dan Komite Manajemen Risiko guna memberikan rekomendasi kepada Dewan Komisaris.
- Wajib melaporkan kepada Dewan Komisaris dalam hal mengetahui terjadinya pelanggaran atas peraturan dibidang perbankan, peraturan internal bank, atau pelanggaran dalam pelaksanaan operasional Bank yang dapat merugikan atau membahayakan kelangsungan Bank.
- Melakukan pemantauan terhadap *risk appetite* dan *risk tolerance* bank
- Mengevaluasi kebijakan dan strategi manajemen risiko Bank.

- *Conducting reviews and evaluations and providing recommendations on:*
- *Risk Profile, including a summary of the risk matrix*
- *An overview of the level of risk faced by the bank and future risk trends*
- *The implementation of risk assessment by the Risk Management Unit*
- *Follow-up on assessment results*
- *Evaluate and analyze risk profile reports and bank health reports and provide input to the Board of Commissioners regarding the main risks faced by the Bank and recommendations for steps to mitigate these risks.*
- *Evaluate the steps taken by the Board of Directors in order to comply with regulations issued by authorities related to risk management.*
- *Monitoring and evaluating reports on the performance of the Risk Management Unit and Risk Management Committee in order to provide recommendations to the Board of Commissioners.*
- *Must report to the Board of Commissioners in the event of any violation of banking regulations, internal bank regulations, or violations in the Bank's operations that could harm or endanger the Bank's continuity.*
- *Monitor the Bank's risk appetite and risk tolerance.*
- *Evaluate the Bank's risk management policies and strategies.*

## Independensi, Keahlian dan Integritas Anggota Komite Pemantau Risiko

Seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi, keahlian dan integritas yang dipersyaratkan sebagai berikut:

- Bersifat independen antara lain dibuktikan dengan:
  a. Tidak memiliki hubungan afiliasi dengan anggota Direksi, Komisaris maupun Pemegang Saham Utama.
  b. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
  c. Tidak berasal dari mantan anggota Direksi Bank.
  d. Tidak memiliki saham Bank baik langsung maupun tidak langsung.
- Memiliki reputasi yang baik dengan tidak masuk dalam daftar orang tercela di bidang perbankan.
- Anggota Komite Pemantau Risiko Bank dari pihak independen mempunyai kemampuan, pengetahuan dan pengalaman yang mendukung yaitu dalam bidang akuntansi, keuangan dan manajemen risiko.

## *Independence, Expertise, and Integrity of Risk Oversight Committee Members*

*All members of the Risk Oversight Committee have met the following criteria for independence, expertise, and integrity:*

- *Independent in nature, as evidenced by:*
  *a. Not having any affiliation with members of the Board of Directors, Board of Commissioners, or Major Shareholders.*
  *b. Does not have any direct or indirect business relationship related to the Bank's business activities.*
  *c. Not a former member of the Bank's Board of Directors.*
  *d. Does not own Bank shares, either directly or indirectly.*
- *Has a good reputation and is not included in the list of disreputable persons in the banking sector.*
- *Members of the Bank's Risk Oversight Committee from independent parties have the necessary skills, knowledge, and experience in the fields of accounting, finance, and risk management.*

## Struktur dan Keanggotaan Komite Pemantau Risiko

Komposisi, keanggotaan, dan independensi Komite Pemantau Risiko telah sesuai dengan ketentuan yang berlaku. Di tahun 2025, Komite Pemantau Risiko terdiri dari 8 (delapan) anggota sesuai dengan Surat Keputusan Direksi No. 138/SK/DIR/11/2025 tentang Perubahan Komite Pemantau Risiko yang berlaku efektif sejak 12 November 2025. Dengan keputusan tersebut, susunan Komite Pemantau Risiko adalah

## *Structure and Membership of The Risk Oversight Committee*

*The composition, membership, and independence of the Risk Oversight Committee are in accordance with applicable regulations. In 2025, the Risk Oversight Committee consists of 8 (eight) members in accordance with Board of Directors Decree No. 0138/SK/DIR/11/2025 concerning Changes to the Risk Oversight Committee, which came into effect on November 12, 2025. With this decision, the composition of the Risk*

sebagai berikut dengan susunan: 1 (satu) Komisaris Independen yang menjabat sebagai Ketua Komite, 1 (satu) Sekretaris Komite dari *Head of Risk Management*, 1 (satu) Komisaris Utama, 1 (satu) Komisaris, serta 2 (dua) anggota independen yang memiliki kompetensi dan kualifikasi di bidang keuangan dan manajemen risiko, serta menjunjung tinggi integritas dan etika profesional. Berikut susunan Komite Pemantau Risiko:

*Oversight Committee is as follows: 1 (one) Independent Commissioner serving as Committee Chair, 1 (one) Committee Secretary from the Head of Risk Management, 1 (one) President Commissioner, 1 (one) Commissioner, and 2 (two) independent members who have competence and qualifications in finance and risk management, and uphold integrity and professional ethics. The following is the composition of the Risk Oversight Committee:*

**Tabel Keanggotaan Komite Pemantau Risiko 2025**
*Risk Oversight Committee Membership Table 2025*

| Jabatan Anggote Komite *Committee Member Position* | Nama *Name* | Rangkap Jabataan dalam Bank [SEOJK 16-2021: G.7.e2] *Multiple Positions in the Bank* [SEOJK16-2021: G.7.e2] | Dasar Penunjukan Anggota Komite [SEOJK 16-2021: G.7.e1] *Basis for Appointment of Committee Members* [SEOJK 16-2021: G.7.e1] | Periode Jabatan [SEOJK 16-2021: G.7.f] *Term of Office* [SEOJK 16-2021: G.7.f] |
|---|---|---|---|---|
| Ketua *Chair* | Alan Jenviphakul | Komisaris Independen *Independent Commissioner* | Surat Keputusan Direksi No. 138/SK/DIR/11/2025 tanggal 12 November 2025 *Board of Directors' Decision No. 138/SK/DIR/11/2025 dated November 12, 2025* | 2025-2028 |
| Sekretaris *Secretary* | Rony Parolin Simanjuntak | *Head of Risk Management* *Head of Risk Management* | | 2025-2028 |
| Anggota *Member* | Chat Luangarpa | Komisaris Utama *President Commissioner* | | 2025-2028 |
| | Diana Alim | Komisaris *Commissioner* | | 2025-2028 |
| | Pardi Kendy | Komisaris Independen *Independent Commissioner* | | |
| | Rony Teja Sukmana | Komisaris Independen *Independent Commissioner* | | |
| | Wijani Tjendro (Pihak Independen \| *Independent Party*) | - | | 2025-2028 |
| | Anggraeni (Pihak Independen \| *Independent Party*) | - | | 2025-2028 |

## Profil Anggota Komite Pemantau Risiko

Profil anggota Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris dapat dilihat pada bagian Profil Dewan Komisaris dalam laporan tahunan ini. Profil anggota Komite Pemantau Risiko yang bukan anggota Dewan Komisaris dan menjabat sebagai sekretaris adalah Rony Parolin Simanjuntak, *Head of Risk Management* dapat dilihat di bagian profil pejabat eksekutif. Berikut profil anggota dari *external* Bank;

## *Profile of Risk Oversight Committee Members*

*The profiles of Risk Oversight Committee members who are members of the Board of Commissioners can be found in the Board of Commissioners profile section of this annual report. The profile of the Risk Oversight Committee member who is not a member of the Board of Commissioners and serves as secretary is Rony Parolin Simanjuntak, Head of Risk Management, which can be found in the executive profile section. The following are the profiles of members from external banks:*

| Anggraeni | |
|---|---|
| **Data Diri** *Personal Data* | Warga Negara Indonesia, 58 tahun. *Indonesian citizen, 58 years old* |
| **Pendidikan** *Education* | • Brawijaya University, Malang (1990), *Associate Degree of Accounting*<br>• STIE Perbanas, Surabaya (2002), *Bachelor's Degree of Management*<br>• Airlangga University, Surabaya (2004), *Master Degree of Management*<br>• Airlangga University, Surabaya (2022), *Doctoral Degree of Management Science*<br>• *Brawijaya University, Malang (1990), Associate Degree in Accounting*<br>• *Perbanas Institute of Management, Surabaya (2002), Bachelor's Degree in Management*<br>• *Airlangga University, Surabaya (2004), Master's Degree in Management*<br>• *Airlangga University, Surabaya (2022), Doctoral Degree in Management Science* |

| Anggraeni | |
|---|---|
| **Riwayat Pekerjaan**<br>*Work History* | • 1996 - 2000: *Exim Department Head* PT Bank Tiara Asia<br>• 2004 - *present*: *Lecturer* at STIE Perbanas Surabaya<br>• 2007 - 2010: *General Treasurer of Forum of Economics Lecturers* Se-Surabaya (FORDES - ISEI)<br>• 2008 - 2010: *Secretary of Postgraduate Program* STIE Perbanas Surabaya<br>• 2010: *Consultant of Financial Services Cooperative of Cooperative and UMKM Office of East Java Province*<br>• 2010 - 2012: *Head of Bank Laboratory* STIE Perbanas Surabaya<br>• 2010 - 2013: *Treasurer III ISEI Surabaya Branch East Java Coordinator*<br>• 2012 - 2016: *Director of Center for Applied Banking and Management* (CABM) STIE Perbanas, Surabaya<br>• 2013 - 2016 *Treasurer II ISEI Surabaya Branch East Java Coordinator*<br>• 2016 - *present*: *Treasurer II ISEI Surabaya Branch*<br>• 2018 - *present*: *Risk Oversight Committee Member* PT Bank Maspion Indonesia Tbk<br>• *1996 - 2000: Head of Exim Department at PT Bank Tiara Asia*<br>• *2004 - present: Lecturer at STIE Perbanas Surabaya*<br>• *2007 - 2010: General Treasurer of the Forum of Economics Lecturers in Surabaya (FORDES - ISEI)*<br>• *2008 - 2010: Secretary of the Postgraduate Program at STIE Perbanas Surabaya*<br>• *2010: Consultant for the Financial Services Cooperative of the Cooperative and UMKM Office of East Java Province*<br>• *2010 - 2012: Head of Bank Laboratory at STIE Perbanas Surabaya*<br>• *2010 - 2013: Treasurer III of ISEI Surabaya Branch East Java Coordinator*<br>• *2012 - 2016: Director of the Center for Applied Banking and Management (CABM) at STIE Perbanas, Surabaya*<br>• *2013 - 2016: Treasurer II, ISEI Surabaya Branch, East Java Coordinator*<br>• *2016 - present: Treasurer II of ISEI Surabaya Branch*<br>• *2018 - present: Risk Oversight Committee Member PT Bank Maspion Indonesia Tbk* |

| Wijani Tjendro | |
|---|---|
| **Data Diri**<br>*Personal Data* | Warga Negara Indonesia, 60 tahun.<br>*Indonesian citizen, 60 years old* |
| **Pendidikan**<br>*Education* | • Surabaya University, Surabaya (1998), *Bachelor of Economics*<br>• Swiss German University, Tangerang (2023), *Master Degree of Management*<br>• *Surabaya University, Surabaya (1998), Bachelor of Economics*<br>• *Swiss German University, Tangerang (2023), Master's Degree in Management* |
| **Riwayat Pekerjaan**<br>*Work History* | • *Regional Sales Head for East Java*, Bali, Mataram *and* Kupang, Bank Maybank Indonesia (ex Bank International Indonesia) (1990 – 2008)<br>• *Senior Vice President Regional Head for East Java*, PT Bank Permata Tbk (2008 – 2020)<br>• *Voluntary Work in Now : Voluntary Work in* St Yakobus Church and St Yohanes Penginjil Surabaya (2020 – *present*)<br>• *Self Employed as owner of Now of FnB business outlets in* Surabaya (2022 – present)<br>• Ciputra University *as Lecturer for Finance related modules in International Business Management* (2023 – *present*)<br>• *Member of Risk Oversight Committee*, PT Bank Maspion Indonesia Tbk (2024 – *present*)<br>• *Regional Sales Head for East Java, Bali, Mataram, and Kupang, Bank Maybank Indonesia (formerly Bank International Indonesia) (1990–2008)*<br>• *Senior Vice President Regional Head for East Java, PT Bank Permata Tbk (2008 – 2020)*<br>• *Volunteer Work Currently: Volunteer Work at St. Yakobus Church and St. Yohanes Penginjil Surabaya (2020 – present)*<br>• *Self-Employed as Owner of F&B Business Outlets in Surabaya (2022–present)*<br>• *Ciputra University as Lecturer for Finance related modules in International Business Management (2023 – present)*<br>• *Member of Risk Oversight Committee, PT Bank Maspion Indonesia Tbk (2024 – present)* |

## Pelaksanaan Kegiatan Komite Pemantau Risiko

Komite Pemantau Risiko telah melakukan *review*, evaluasi dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya, sebagai berikut:

- Mengevaluasi laporan wajib kepada OJK Pengawas Bank antara lain Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank dan laporan-laporan lainnya.
- Memantau kinerja manajemen risiko bank secara keseluruhan, melalui laporan manajemen yang disampaikan diantaranya *Risk appetite* dan *risk tolerance* Bank, *monitoring trigger level*, *Loan Portfolio Report*, *operational risk*, *market and liquidity Risk*.
- Melakukan pembahasan mengenai Rencana Kerja Komite Pemantau Risiko pada tahun 2025.

## *Implementation of Risk Oversight Committee Activities*

*The Risk Oversight Committee has conducted reviews, evaluations, and monitoring in accordance with its scope of duties and responsibilities, as follows:*

- *Evaluating mandatory reports to the OJK Banking Supervisor, including Risk Profile Reports, Bank Health Reports, and other reports.*
- *Monitoring the overall performance of the bank's risk management through management reports submitted, including the Bank's risk appetite and risk tolerance, trigger level monitoring, Loan Portfolio Report, operational risk, market and liquidity risk.*
- *Discussing the Risk Oversight Committee's Work Plan for 2025.*

- Merekomendasikan kepada Dewan Komisaris terkait pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit;
- Memantau hasil komite-komite lain seperti Komite Audit, ALCO, IT, dan Komite Manajemen Risiko.
- Evaluasi dan memperbaiki strategi Bank dalam menyikapi beberapa kasus yang terjadi pada Bank seperti *Fraud* internal dan eksternal, kejadian operasional, dan lain-lain.

- *Recommending to the Board of Commissioners regarding the implementation of problem asset management, provisions, and reserves made by the Bank in credit risk management;*
- *Monitoring the results of other committees such as the Audit Committee, ALCO, IT, and Risk Management Committee.*
- *Evaluating and improving the Bank's strategy in responding to several cases that occurred at the Bank, such as internal and external fraud, operational incidents, and others.*

## Rapat Komite Pemantau Risiko

Selama tahun 2025, Komite Pemantau Risiko telah menyelenggarakan (12) kali pertemuan, yang seluruhnya dihadiri oleh Ketua dan anggota lainnya. Uraian mengenai kehadiran rapat Komite Pemantau Risiko adalah sebagai berikut:

## *Risk Oversight Committee Meeting*

*During 2025, the Risk Oversight Committee held (12) meetings, all of which were attended by the Chair and other members. Details of attendance at Risk Oversight Committee meetings are as follows:*

| **Frekuensi kehadiran rapat**<br>***Frequency of meeting attendance*** | | |
|---|---|---|
| Jumlah Rapat \| *Number of Meetings* | | 12 |
| **Nama**<br>***Name*** | **Jabatan**<br>***Position*** | **Jumlah kehadiran**<br>***Total attendance*** |
| Alan Jenviphakul | Ketua \| *Chairman* | 12 |
| Rony Parolin Simanjuntak | Sekretaris \| *Secretary* | 12 |
| Chat Luangarpa | Anggota \| *Member* | 11 |
| Diana Alim | Anggota \| *Member* | 10 |
| Pardi Kendy | Anggota \| *Member* | 2 |
| Rony Teja Sukmana | Anggota \| *Member* | 2 |
| Wijani Tjendro | Anggota \| *Member* | 12 |
| Anggraeni | Anggota \| *Member* | 11 |

## Pendidikan dan/atau Pelatihan Anggota Komite Pemantau Risiko

Pendidikan dan pelatihan anggota Dewan Komisaris yang menjadi bagian dari anggota Komite Pemantau Risiko dapat dilihat pada bagian pelatihan Dewan Komisaris dan Direksi dalam laporan tahunan ini. Pendidikan dan pelatihan anggota Komite Pemantau Risiko dari pihak independen adalah sebagai berikut :

## *Education and/or Training of Risk Oversight Committee Members*

*The education and training of Board of Commissioners members who are part of the Risk Oversight Committee can be seen in the Board of Commissioners and Directors training section of this annual report. The education and training of independent Risk Oversight Committee members is as follows:*

| **Nama**<br>***Name*** | **Program Pelatihan**<br>***Training Program*** | **Peyelenggara**<br>***Organizer*** | **Waktu**<br>***Time*** |
|---|---|---|---|
| Alan Jenviphakul | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |
| Rony Parolin Simanjuntak | *Cyber Hygiene Secure AI* | Kasikornbank | 1 - 17 Januari 2025<br>*January 1 - 17, 2025* |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1 - 17 Januari 2025<br>*January 1 - 17, 2025* |
| | *Debt Collection and Recovery Indonesia* | Hiswara Bunjamin dan Tandjung | 24 Februari 2025<br>*February 24, 2025* |
| | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23 April - 31 Mei 2025<br>*April 23 - May 31, 2025* |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8 Mei 2025<br>*May 8, 2025* |
| | *Workshop* Penyusunan Kebijakan Unit Khusus Kepatuhan Dalam Rangka Penyusunan Laporan dan Informasi Keuangan Berdasarkan ICoFR | Banking Finance Development Centre | 17 Mei 2025<br>*May 17, 2025* |
| | *Credit Capability Development Module 1: Credit Culture Prescreening ESG Batch 1* | ERM KBank | 4 Juni 2025<br>*June 4, 2025* |
| | *Workshop ICoFR Phase II* | BFDC | 21 Juni 2025<br>*June 21, 2025* |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10 Juli 2025<br>*July 10, 2025* |
| | *Workshop ICoFR Phase III* | BFDC | 12 Juli 2025<br>*July 12, 2025* |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28 Juli - 15 Agustus 2025<br>*July 28 - August 15, 2025* |
| | Sosialisasi Integritasi Pelaporan Keuangan ICoFR | BFDC | 31 Juli 2025<br>*July 31, 2025* |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11 Agustus 2025<br>*August 11, 2025* |
| | *Refresher* Manajemen Risiko Jenjang 6 & 7 | Lentera Mulia Persada | 20 Agustus 2025<br>*August 20, 2025* |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | *E Learning Three Lines of Defense Framework* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1 Oktober 2025<br>*October 1, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6 - 8 November 2025<br>*November 6 - 8, 2025* |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31 Oktober - 9 Desember 2025<br>*October 31 - December 9, 2025* |
| | *Mandatory Training*: Basic APU PPT PPPSPM 2025 | AML CFTP | 10 November - 31 Desember 2025<br>*November 10 - December 31, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22 - 23 Desember 2025<br>*December 22 - 23, 2025* |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12 - 31 Desember 2025<br>*December 12 - 31, 2025* |
| Chat Luangarpa | | | |
| Diana Alim | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |
| Pardi Kendy | | | |
| Rony Teja Sukmana | | | |
| Wijani Tjendro | Ujian Sertifikasi Manajemen Risiko Jenjang 5 Batch 7 | LSPP (Lembaga Sertifikasi Profesi Perbankan)<br>*LSPP (Banking Professional Certification Agency)* | 17 Juli 2025<br>*July 17, 2025* |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang & | Lentera Mulia Persada | 2 Oktober 2025<br>*October 2, 2025* |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 | PT Raharja Duta Solusindo | 29 November 2025<br>*November 29, 2025* |
| Anggraeni | EJAVEC Forum 2025: Meningkatkan Produktifitas, Inovasi dan Kapasitas Ekonomi Jawa Timur di Tengah Berbagai Tantangan Global. | ISEI dan BI (Bank Indonesia) | 21 Februari 2025<br>*February 21, 2025* |
| | ToT Manajemen Risiko untuk Officer KKNI Jenjang 4. | LSPP (Lembaga Sertifikasi Profesi Perbankan) | 18-19 Juni 2025<br>*June 18-19, 2025* |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12 – 13 Juni 2025<br>*June 12 – 13, 2025* |
| | *"Navigating Crisis with Confidence: Recovery & Resolution Plan sebagai Pilar Ketahanan Bank"*. | BARA – IBI (Ikatan Bankir Indonesia) | 23 Juli 2025<br>*July 23, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 4 | LSPP | 17 November – 5 Desember 2025<br>*November 17 – December 5, 2025* |
| | Pengelolaan BUMN di Era Ekonomi Baru. | Nagara Institute | 2 Desember 2025<br>*December 2, 2025* |
| | Seminar Nasional: Akselerasi Perdagangan Karbon di Indonesia. | ISEI – Ikatan Sarjana Ekonomi Indonesia | 9 Desember 2025<br>*December 9, 2025* |
| | Diseminasi Hasil KEKD Wilayah Jawa: Penguatan Kebijakan Intermediasi dan Digitalisasi Pembayaran Guna Pertumbuhan Ekonomi Daerah. | ISEI dan BI (Bank Indonesia) | 10 Desember 2025<br>*December 10, 2025* |

## Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi merupakan komite yang dibentuk Dewan Komisaris dengan fungsi untuk membantu pelaksanaan dan pengawasan kegiatan yang berkaitan dengan remunerasi dan nominasi dengan memperhatikan ketentuan yang berlaku. Masa jabatan anggota Komite Remunerasi dan Nominasi adalah akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris, kecuali apabila anggota yang bersangkutan mengundurkan diri atau apabila Dewan Komisaris menggunakan haknya untuk memberhentikan anggota Komite Remunerasi dan Nominasi sewaktu-waktu atau merubah susunan keanggotaan komite. Pembentukan Komite Remunerasi dan Nominasi adalah salah satu bentuk kepatuhan pada ketentuan regulator yaitu POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

## *Remuneration and Nomination Committee*

*The Remuneration and Nomination Committee is a committee formed by the Board of Commissioners with the function of assisting in the implementation and supervision of activities related to remuneration and nominations, taking into account applicable regulations. The term of office of members of the Remuneration and Nomination Committee shall expire concurrently with the expiration of the term of office of the Board of Commissioners, unless the member concerned resigns or the Board of Commissioners exercises its right to dismiss a member of the Remuneration and Nomination Committee at any time or change the composition of the committee. The establishment of the Remuneration and Nomination Committee is a form of compliance with regulatory provisions, namely POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*

## Dasar Pembentukan Komite Remunerasi dan Nominasi

Bank membentuk Komite Remunerasi dan Nominasi sebagai organ pendukung bagi Dewan Komisaris dalam melaksanakan fungsi nominasi dan remunerasi. Pembentukan Komite Remunerasi dan Nominasi mengacu pada peraturan-peraturan berikut ini:

- Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
- Peraturan Otoritas Jasa Keuangan No. 045/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

## *Basis for The Establishment of The Remuneration and Nomination Committee*

*The Bank established the Remuneration and Nomination Committee as a supporting body for the Board of Commissioners in carrying out its nomination and remuneration functions. The establishment of the Remuneration and Nomination Committee refers to the following regulations:*

- *Financial Services Authority Regulation No. 34/POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.*
- *Financial Services Authority Regulation No. 045/POJK.03/2015 concerning the Application of Governance in the Provision of Remuneration for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 concerning the Application of Governance in the Provision of Remuneration for Commercial Banks.*
- *Financial Services Authority Regulation No. 55/POJK.03/2016 concerning the Implementation of Corporate Governance for Commercial Banks.*
- *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks.*

- Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- Anggaran Dasar Bank.
- Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi BMAS.
- Surat keputusan Direksi No. 101/SK/KOM/08/2024 tangal 14 Agustus tentang Perubahan Komite Remunerasi dan Nominasi.
- Surat Keputusan Direksi No. 159/SK/KOM/12/2024 tanggal 10 Desember 2024 tentang Perubahan Komite Remunerasi dan Nominasi.

- *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks.*
- *Bank Articles of Association.*
- *Guidelines and Rules of Procedure for the BMAS Remuneration and Nomination Committee.*
- *Board of Directors Decree No. 101/SK/KOM/08/2024 dated August 14 regarding Changes to the Remuneration and Nomination Committee.*
- *Board of Directors Decision Letter No. 159/SK/KOM/12/2024 dated December 10, 2024 concerning Changes to the Remuneration and Nomination Committee.*

## Piagam Komite Remunerasi dan Nominasi

Komite Nominasi dan Remunerasi memiliki suatu Pedoman Kerja berupa Piagam Komite Nominasi dan Remunerasi dalam menjalankan tugas dan tanggung jawabnya yang telah dibuat mengacu pada ketentuan perundang-undangan yang berlaku dan sudah disetujui oleh Dewan Komisaris. Piagam Komite Remunerasi dan Nominasi menguraikan hal-hal terkait komposisi, keanggotaan, etika dan kepatutan, wewenang, tugas dan tanggung jawab, rapat komite, dll. Piagam Komite Nominasi dan Remunerasi ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Nominasi dan Remunerasi dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku.

## *Charter of The Remuneration and Nomination Committee*

*The Nomination and Remuneration Committee has a Work Charter in the form of a Nomination and Remuneration Committee Charter in carrying out its duties and responsibilities, which has been prepared in accordance with applicable laws and regulations and has been approved by the Board of Commissioners. The Charter of the Remuneration and Nomination Committee outlines matters related to composition, membership, ethics and propriety, authority, duties and responsibilities, committee meetings, etc. The Charter of the Nomination and Remuneration Committee is reviewed and updated periodically by the Board of Commissioners so that the functions of the Nomination and Remuneration Committee can be carried out at an optimal level in accordance with applicable laws and regulations.*

## Tugas, Wewenang dan Tanggung Jawab Komite Remunerasi dan Nominasi

Dalam menjalankan fungsinya, Komite Remunerasi dan Nominasi memiliki tugas, wewenang dan tanggung jawab sebagai berikut :

1. Komite Remunerasi dan Nominasi bertanggung jawab kepada Dewan Komisaris.
2. Terkait dengan remunerasi, Komite Remunerasi dan Nominasi wajib:
   - Kebijakan remunerasi bagi Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
   - Kebijakan remunerasi bagi Direksi sebagai bahan pertimbangan Dewan Komisaris;
   - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
3. Terkait dengan nominasi, Komite Remunerasi dan Nominasi wajib:
   - Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
   - Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
   - Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko.

## *Duties, Authority, and Responsibilities of The Remuneration and Nomination Committee*

*In carrying out its functions, the Remuneration and Nomination Committee has the following duties, authorities, and responsibilities:*

1. *The Remuneration and Nomination Committee is accountable to the Board of Commissioners.*
2. *With regard to remuneration, the Remuneration and Nomination Committee is required to:*
   - *Submit the remuneration policy for the Board of Commissioners to the General Meeting of Shareholders;*
   - *Submit the remuneration policy for the Board of Directors to the Board of Commissioners for consideration;*
   - *Submit the remuneration policy for Executive Officers and employees as a whole to the Board of Directors.*
3. *With regard to nominations, the Remuneration and Nomination Committee shall:*
   - *Formulating and providing recommendations regarding the system and procedures for the election and/or replacement of members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders;*
   - *Provide recommendations on candidates for the Board of Commissioners and/or Board of Directors to the Board of Commissioners for submission to the General Meeting of Shareholders;*
   - *Provide recommendations regarding Independent Parties who will become members of the Audit Committee and Risk Oversight Committee.*

4. Dalam hal anggota Komite Remunerasi dan Nominasi memiliki benturan kepentingan (*conflict of interest*) dengan usulan yang direkomendasikan, maka benturan kepentingan wajib diungkapkan dalam usulan tersebut.
5. Komite Remunerasi dan Nominasi wajib memastikan bahwa kebijakan remunerasi paling kurang sesuai dengan:
   - Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
   - Prestasi kerja individual;
   - Kewajaran dengan *peer group*;
   - Pertimbangan sasaran dan strategi jangka panjang Bank.
6. Pembagian tugas anggota Komite Remunerasi dan Nominasi tidak ditentukan secara khusus, tetapi akan ditetapkan oleh rapat Komite Remunerasi dan Nominasi dari waktu ke waktu dan dilaporkan ke Dewan Komisaris.
7. Anggota Komite Remunerasi dan Nominasi dilarang melakukan usaha dan/atau kegiatan yang mempunyai dan/atau menimbulkan benturan kepentingan, atau dapat merugikan dan/atau membahayakan Bank.

## Independensi Komite Remunerasi dan Nominasi

Seluruh anggota Komite Remunerasi dan Nominasi telah memenuhi kriteria independensi, komposisi, kualifikasi, keahlian, serta integritas sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK). Komposisi keanggotaan Komite di Bank telah disusun untuk mendukung penerapan prinsip independensi dalam pelaksanaan tugas dan tanggung jawabnya. Seluruh anggota Komite Remunerasi dan Nominasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali, maupun hubungan lain dengan Bank yang dapat memengaruhi kemampuan bertindak secara independen.

Komite Remunerasi dan Nominasi memiliki kedudukan yang independen, oleh karena itu:

- Komite Remunerasi dan Nominasi hanya menerima penugasan dari Dewan Komisaris dan bertanggung jawab kepada Dewan Komisaris.
- Ketua dan anggota Komite Remunerasi dan Nominasi diangkat dan diberhentikan oleh Dewan Komisaris.
- Ketua dan anggota Komite Remunerasi dan Nominasi harus bebas dari pengaruh Direksi dan pihak lain.
- Anggota Direksi dilarang menjadi anggota Komite Remunerasi dan Nominasi.

*4. In the event that a member of the Remuneration and Nomination Committee has a conflict of interest with the recommended proposal, the conflict of interest must be disclosed in the proposal.*

*5. The Remuneration and Nomination Committee must ensure that the remuneration policy is at least in accordance with:*
   - *Financial performance and the fulfillment of reserves as stipulated in applicable laws and regulations;*
   - *Individual work performance;*
   - *Fairness with peer groups;*
   - *Consideration of the Bank's long-term objectives and strategies.*

*6. The division of duties among members of the Remuneration and Nomination Committee is not specifically determined, but will be determined by the Remuneration and Nomination Committee meeting from time to time and reported to the Board of Commissioners.*

*7. Members of the Remuneration and Nomination Committee are prohibited from engaging in any business and/or activity that has and/or gives rise to a conflict of interest, or that may harm and/or endanger the Bank.*

## *Independence of The Remuneration and Nomination Committee*

*All members of the Remuneration and Nomination Committee have met the criteria of independence, composition, qualifications, expertise, and integrity in accordance with the provisions of the Financial Services Authority (OJK). The composition of the Committee's membership at the Bank has been structured to support the application of the principle of independence in the performance of its duties and responsibilities. All members of the Remuneration and Nomination Committee who are independent parties have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, nor any other relationships with the Bank that could affect their ability to act independently.*

*The Compensation and Nomination Committee is independent, therefore:*

- *The Remuneration and Nomination Committee only receives assignments from the Board of Commissioners and is accountable to the Board of Commissioners.*
- *The chairperson and members of the Remuneration and Nomination Committee are appointed and dismissed by the Board of Commissioners.*
- *The Chair and members of the Remuneration and Nomination Committee must be free from the influence of the Board of Directors and other parties.*
- *Members of the Board of Directors are prohibited from becoming members of the Remuneration and Nomination Committee.*

## Struktur dan Keanggotaan Komite Remunerasi dan Nominasi

Anggota dan komposisi serta independensi anggota Komite Remunerasi dan Nominasi sudah memenuhi ketentuan yang berlaku. Komite Remunerasi dan Nominasi beranggotakan 7 anggota, yaitu 1 (satu) Komisaris Independen sebagai ketua komite, 1 (satu) Komisaris Utama, 1 (satu) Komisaris Independen, 1 (satu) Komisaris dan 3 (tiga) Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia. Bank melakukan perubahan Susunan Komite Remunerasi dan Nominasi bedasarkan Surat Keputusan Direksi No. 159/SK/KOM/12/2024 tentang Perubahan Komite Remunerasi dan Nominasi yang ditetapkan pada tanggal 10 Desember 2024, maka susunan anggota Komite Remunerasi dan Nominasi adalah sebagai berikut:

## *Structure and Membership of The Remuneration and Nomination Committee*

*The members, composition, and independence of the Remuneration and Nomination Committee comply with applicable regulations. The Remuneration and Nomination Committee consists of 7 members, namely 1 (one) Independent Commissioner as the committee chairperson, 1 (one) President Commissioner, 1 (one) Independent Commissioner, 1 (one) Commissioner, and 3 (three) Executive Officers who oversee human resources functions. The Bank made changes to the composition of the Remuneration and Nomination Committee based on Board of Directors Decree No. 159/SK/KOM/12/2024 concerning Changes to the Remuneration and Nomination Committee, which was enacted on December 10, 2024. The composition of the Remuneration and Nomination Committee is as follows:*

| **Jabatan Anggota Komite** ***Committee Member Position*** | **Nama** ***Name*** | **Rangkap Jabatan dalam Bank** [SEOJK 16-2021: G.7.e2] ***Multiple Positions in the Bank*** [SEOJK16-2021: G.7.e2] | **Dasar Penunjukan Anggota Komite** [SEOJK 16-2021: G.7.e1] ***Basis for Appointment of Committee Members*** [SEOJK 16-2021: G.7.e1] | **Periode Jabatan** [SEOJK 16-2021: G.7.f] ***Term of Office*** [SEOJK 16-2021: G.7.f] |
|---|---|---|---|---|
| Ketua<br>*Chair* | Pardi Kendy | Komisaris Independen<br>*Independent Commissioner* | Surat Keputusan Direksi Nomor 159/SK/KOM/12/2024 tanggal 10 Desember 2024<br>*Board of Directors' Decision Letter No. 159/SK/KOM/12/2024 dated December 10, 2024* | 2025-2028 |
| Sekretaris<br>*Secretary* | Erwin Kristianto Julistiono | *Head of HR Services & Strategy*<br>*Head of HR Services & Strategy* | | 2025-2028 |
| Anggota<br>*Member* | Chat Luangarpa | Komisaris Utama<br>*President Commissioner* | | 2025-2028 |
| | Alan Jenviphakul | Komisaris Independen<br>*Independent Commissioner* | | 2025-2028 |
| | Diana Alim | Komisaris<br>*Commissioner* | | 2025-2028 |
| | Ferhat Wideru | *Chief People Officer*<br>*Chief People Officer* | | 2025-2028 |
| | Marlyn Tanralili | *Head of HR Management*<br>*Head of HR Management* | | 2025-2028 |

## Profil Anggota Komite Remunerasi dan Nominasi

Profil anggota Komite Remunerasi dan Nominasi yang merupakan anggota Dewan Komisaris telah tersajikan pada bagian Profil Dewan Komisaris dalam laporan tahunan ini. Profil anggota Komite Remunerasi dan Nominasi yang bukan anggota Dewan Komisaris dapat dilihat didalam profil Pejabat Eksekutif yang di jabat oleh Erwin Kristianto Julistiono-*Head of HR Services & Strategy*, Ferhat Wideru-*Chief People Officer* dan Marlyn *Tanralili- Head of HR Management*.

## *Profile of Remuneration and Nomination Committee Members*

*The profiles of the members of the Remuneration and Nomination Committee who are members of the Board of Commissioners are presented in the Board of Commissioners Profile section of this annual report. The profiles of members of the Remuneration and Nomination Committee who are not members of the Board of Commissioners can be found in the profiles of Executive Officers held by Erwin Kristianto Julistiono, Head of HR Services & Strategy; Ferhat Wideru, Chief People Officer; and Marlyn Tanralili, Head of HR Management.*

## Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi

Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah melakukan *review*, *evaluasi* dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya, yaitu:

- Melakukan evaluasi terkait anggota eksternal Komite Audit &

## *Implementation of The Remuneration and Nomination Committee's Activities*

*Throughout 2025, the Remuneration and Nomination Committee has conducted reviews, evaluations, and monitoring in accordance with its scope of duties and responsibilities, namely:*

- *Conducting evaluations of external members of the Audit*

Komite Pemantau Risiko dengan mempertimbangkan kinerja di tahun sebelumnya.
- Melakukan pembahasan terkait *hiring budget* dan rencana rekrutmen pejabat eksekutif Bank untuk memenuhi kebutuhan *manpower* Bank di tahun 2025.
- Melakukan pembahasan terkait asuransi kesehatan karyawan untuk meningkatkan produktivitas kerja karyawan.
- Melakukan evaluasi terkait bonus kinerja dengan mempertimbangkan kinerja keuangan Bank.
- Melakukan pembahasan terkait remunerasi Dewan Komisaris

- Melakukan *review* terhadap :
  - Rekrutmen yang dilakukan Bank.
  - *Reskilling program* yang merupakan program yang diadakan untuk mempersiapkan para *frontliner* dan fungsi *support* lainnya.
  - Pembaruan terkait *Know Your Employee* (KYE) yang telah dijalankan.
  - Ketentuan terkait usia pensiun.
  - Perubahan terkait dengan remunerasi (tunjangan,dll) serta struktur remunerasi (*Grading, Range*).
  - Penyegaran (*refreshment*) sertifikasi manajemen risiko.

*Committee and Risk Oversight Committee, taking into account their performance in the previous year.*
- *Discuss the hiring budget and recruitment plan for Bank executives to meet the Bank's manpower needs in 2025.*

- *Discuss employee health insurance to improve employee productivity.*
- *Conducting an evaluation of performance bonuses, taking into account the Bank's financial performance.*
- *Conducting discussions regarding the remuneration of the Board of Commissioners.*
- *Reviewing:*
  - *The Bank's recruitment process.*
  - *Reskilling programs, which are programs held to prepare frontliners and other support functions.*
  - *Updates related to Know Your Employee (KYE) that have been implemented.*
  - *Provisions related to retirement age.*
  - *Changes related to remuneration (allowances, etc.) and remuneration structure (Grading, Range).*
  - *Refreshment of risk management certification.*

## Rapat Komite Remunerasi dan Nominasi

Selama tahun 2025, Komite Remunerasi dan Nominasi telah menyelenggarakan 8 (delapan) kali pertemuan, yang seluruhnya dihadiri oleh Ketua dan anggota lainnya. Uraian mengenai kehadiran rapat Komite Remunerasi dan Nominasi adalah sebagai berikut:

## *Remuneration and Nomination Committee Meetings*

*During 2025, the Remuneration and Nomination Committee held 8 (eight) meetings, all of which were attended by the Chair and other members. Details of attendance at Remuneration and Nomination Committee meetings are as follows:[AE13.1]*

| **Frekuensi kehadiran rapat**<br>***Frequency of meeting attendance*** | | |
|---|---|---|
| Jumlah Rapat \| *Number of Meetings* | | 8 |
| **Nama**<br>***Name*** | **Jabatan**<br>***Position*** | **Jumlah kehadiran**<br>***Total attendance*** |
| Pardi Kendy | Ketua \| *Chairman* | 8 |
| Erwin Kristianto Julistiono | Sekretaris \| *Secretary* | 8 |
| Chat Luangarpa | Anggota \| *Member* | 8 |
| Diana Alim | Anggota \| *Member* | 8 |
| Alan Jenviphakul | Anggota \| *Member* | 8 |
| Ferhat Wideru | Anggota \| *Member* | 8 |
| Marlyn Tanralili | Anggota \| *Member* | 8 |

## Pendidikan dan/atau Pelatihan Anggota Remunerasi dan Nominasi

Pendidikan dan pelatihan anggota Dewan Komisaris yang menjadi bagian dari anggota Komite Remunerasi dan Nominasi dapat dilihat pada bagian pelatihan Dewan Komisaris dan Direksi dalam laporan tahunan ini. Pendidikan dan pelatihan anggota Komite Remunerasi dan Nominasi yang bukan merupakan Dewan Komisaris dapat dilihat pada bagian pelatihan anggota Komite Sumber Daya Manusia.

## *Education and/or Training of Remuneration and Nomination Committee Members*

*The education and training of members of the Board of Commissioners who are also members of the Remuneration and Nomination Committee can be found in the section on training for the Board of Commissioners and Board of Directors in this annual report. The education and training of members of the Remuneration and Nomination Committee who are not members of the Board of Commissioners can be found in the section on training for members of the Human Resources Committee.*

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Pardi Kendy | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |
| Erwin Kristianto Julistiono | *Cyber Hygiene Secure AI* | Kasikornbank | 1 - 17 Januari 2025<br>*January 1 - 17, 2025* |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1 - 17 Januari 2025<br>*January 1 - 17, 2025* |
| | *Debt Collection and Recovery Indonesia* | Hiswara Bunjamin dan Tandjung | 24 Februari 2025<br>*February 24, 2025* |
| | Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 | Infobank Institute | 14 - 15 April 2025<br>*April 14 - 15, 2025* |
| | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23 April - 31 Mei 2025<br>*April 23 - May 31, 2025* |
| | *Certified Human Resources Professional* | Universitas Atmajaya | 27 Mei - 30 Agustus 2025<br>*May 27 - August 30, 2025* |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Batch 2 | PT Lentera Mulia Persada | 19 - 20 Juni 2025<br>*June 19 - 20, 2025* |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3 - 5 Juli 2025<br>*July 3 - 5, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8 Juli 2025<br>*July 8, 2025* |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28 Juli - 15 Agustus 2025<br>*July 28 - August 15, 2025* |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11 Agustus 2025<br>*August 11, 2025* |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2 September 2025<br>*September 2, 2025* |
| | Sosialisasi SOP Pengelolaan BMAS Sharepoint dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3 September 2025<br>*October 9, 2025* |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | *E Learning Three Lines of Defense Framework* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Commercial Workshop Surabaya* | BOC | 16 - 17 Oktober 2025<br>*October 16-17, 2025* |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31 Oktober - 9 Desember 2025<br>*October 31 - December 9, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6 - 8 November 2025<br>*November 6 - 8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Team Building Divisi HR Services & Strategy* | CPO, Head of HRSS | 5 - 7 Desember 2025<br>*December 5 - 7, 2025* |
| | *Alphasmart Workshop for HR* | Business Wisdom Institute | 16 Desember 2025<br>*December 16, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22 - 23 Desember 2025<br>*December 22 - 23, 2025* |
| Chat Luangarpa<br>Diana Alim<br>Alan Jenviphakul | Program pelatihan telah disajikan pada bagian pelatihan Dewan Komisaris<br>*Training program has been disclosed in the Board of Commissioners' training section* | | |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| Ferhat Wideru | *Cyber Hygiene Secure AI* | Kasikornbank | 1 – 17 Januari 2025<br>*January 1 – 17, 2025* |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1 – 17 Januari 2025<br>*January 1 – 17, 2025* |
| | *New Employee Orientation Program Batch 1* | Various Division | 3 Februari 2025<br>*February 3, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 4 | LSPP | 21 Februari 2025<br>*February 21, 2025* |
| | *Debt Collection and Recovery Indonesia* | Hiswara Bunjamin dan Tandjung | 24 Februari 2025<br>*February 24, 2025* |
| | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23 April – 31 Mei 2025<br>*April 23 – May 31, 2025* |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12 – 13 Juni 2025<br>*June 12 – 13, 2025* |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8 Juli 2025<br>*July 8, 2025* |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3 – 5 Juli 2025<br>*July 3 – 5, 2025* |
| | Sosialisasi Perubahan Alur Data Leakage Prevention | Risk Management Div. | 10 Juli 2025<br>*July 10, 2025* |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28 Juli – 15 Agustus 2025<br>*July 28 – August 15, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *Kick Off Most Valuable Project Award* | Internal | 11 Agustus 2025<br>*August 11, 2025* |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 | Lentera Mulia Persada | 21 – 22 Agustus 2025<br>*August 21 – 22, 2025* |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19 – 22 Agustus 2025<br>*August 19 – 22, 2025* |
| | Refresher Kebijakan Pelindungan Data Pribadi Bank *Batch* 3 | Divisi Compliance | 9 September 2025<br>*September 9, 2025* |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17 September – 31 Oktober 2025<br>*September 17 – October 31, 2025* |
| | *E Learning Three Lines of Defense Framework* | KBank | 17 September – 31 Oktober 2025<br>*September 17 – October 31, 2025* |
| | *Commercial Workshop Surabaya* | BOC | 16 – 17 Oktober 2025<br>*October 16 – 17, 2025* |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31 Oktober – 9 Desember 2025<br>*October 31 – December 9, 2025* |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9 Oktober 2025<br>*October 9, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6 – 8 November 2025<br>*November 6 – 8, 2025* |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28 November 2025<br>*November 28, 2025* |
| | *Team Building Divisi HR Services & Strategy* | CPO, Head of HRSS | 5 – 7 Desember 2025<br>*December 5 – 7, 2025* |
| | *Alphasmart Workshop for HR* | Business Wisdom Institute | 16 Desember 2025<br>*December 16, 2025* |
| | *Team Building HR Management* | Ferhat Wideru | 20 – 21 Desember 2025<br>*December 20 – 21, 2025* |

| Nama<br>*Name* | Program Pelatihan<br>*Training Program* | Peyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22 – 23 Desember 2025<br>*December 22 – 23, 2025* |
| Marlyn Tanralili | *Strategic Workshop for Branch Banking Leaders* | Divisi Branch Banking | 16 - 17 Januari 2025<br>*January 16-17, 2025* |
| | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23 April - 31 Mei 2025<br>*April 23 - May 31, 2025* |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3 - 5 Juli 2025<br>*July 3 - 5, 2025* |
| | *MasterClass Agentic AI dan RAG* | Patria and Co | 26 Juli - 9 Agustus 2025<br>*July 26 - August 9, 2025* |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28 Juli - 15 Agustus 2025<br>*July 28 - August 15, 2025* |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11 Agustus 2025<br>*August 11, 2025* |
| | *IT Workshop* | KBank | 15 Agustus 2025<br>*August 15, 2025* |
| | *BOC and BOD Brainstorm* | Internal | 19 - 22 Agustus 2025<br>*August 19 - 22, 2025* |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | *E Learning Three Lines of Defense Framework* | KBank | 17 September - 31 Oktober 2025<br>*September 17 - October 31, 2025* |
| | *Commercial Workshop Surabaya* | BOC | 16 - 17 Oktober 2025<br>*October 16-17, 2025* |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31 Oktober - 9 Desember 2025<br>*October 31 - December 9, 2025* |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6 - 8 November 2025<br>*November 6 - 8, 2025* |
| | *Mandatory Training: Basic* APU PPT PPPSPM 2025 | AML CFTP | 10 November - 31 Desember 2025<br>*November 10 - December 31, 2025* |
| | Sosialisasi SOP *Accounting* No. PD-95/Memo/XI/2025 | Div. Finance Accounting | 5 Desember 2025<br>*December 5, 2025* |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12 - 31 Desember 2025<br>*December 12 - 31, 2025* |
| | *Alphasmart Workshop for HR* | Business Wisdom Institute | 16 Desember 2025<br>*December 16, 2025* |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22 - 23 Desember 2025<br>*December 22 - 23, 2025* |
| | *Team Building HR Management* | Ferhat Wideru | 20 - 21 Desember 2025<br>*December 20 - 21, 2025* |

## Informasi Rangkap Jabatan di Dalam Komite Tersebut

## *Information on Dual Positions within the Committee*

- Tidak terdapat Direksi Bank atau Direksi bank lain yang menjadi anggota Komite Audit, Komite Pemantau Risiko maupun Komite Remunerasi dan Nominasi.
- Sejak akhir Desember 2025, terdapat 3 (satu) orang Komisaris Independen menjabat sebagai Ketua Komite Audit, Ketua Komite Pemantau Risiko dan Ketua Komite Remunerasi dan Nominasi.

- *No Bank Directors or Directors of other banks are members of the Audit Committee, Risk Oversight Committee, or Remuneration and Nomination Committee.*
- *Since the end of December 2025, there has been one Independent Commissioner serving as Chair of the Audit Committee, Chair of the Risk Oversight Committee, and Chair of the Remuneration and Nomination Committee.*

# Komite di Bawah Direksi

## *Committees Under The Board of Directors*

Guna meningkatkan efektifitas pelaksanaan tugas dan tanggung jawabnya, Direksi membantuk komite-komite yang membantu untuk memberikan saran dan rekomendasi kepada Direksi sesuai dengan bidang tugas dan tanggung jawab masing-masing. Berikut adalah 6 Komite di bawah Direksi yaitu :

1. Komite Aset & Liabilitas
2. Komite Manajemen Risiko
3. Komite Kredit
4. Komite Pengarah Teknologi Informasi (TI)
5. Komite Produk dan Kebijakan
6. Komite Sumber Daya Manusia

*In order to improve the effectiveness of the implementation of its duties and responsibilities, the Board of Directors has formed committees to provide advice and recommendations to the Board of Directors in accordance with their respective duties and responsibilities. The following are the 6 Committees under the Board of Directors:*

1. *Assets & Liabilities Committee*
2. *Risk Management Committee*
3. *Credit Committee*
4. *Information Technology (IT) Steering Committee*
5. *Product and Policy Committee*
6. *Human Resources Committee*

## Komite Aset dan Liabilitas

## *Assets and Liabilities Committee*

Dalam rangka mendukung Direksi dalam menetapkan strategi pengelolaan Aset dan Liabilitas, Perseroan membentuk Komite Aset dan Liabilitas. Komite ini tidak hanya berperan dalam memberikan arahan strategis terkait manajemen aset dan liabilitas, tetapi juga memikul tanggung jawab penting untuk memonitor serta mengaktifkan rencana pemulihan apabila terjadi kondisi tekanan keuangan, gangguan sistem keuangan, maupun krisis finansial dan ekonomi.

*In order to support the Board of Directors in determining the strategy for managing Assets and Liabilities, the Company has formed an Assets and Liabilities Committee. This committee not only plays a role in providing strategic direction related to asset and liability management, but also bears the important responsibility of monitoring and activating recovery plans in the event of financial stress, financial system disruptions, or financial and economic crises.*

### Dasar Pembentukan Komite Aset dan Liabilitas

### *Basis for The Establishment of The Assets and Liabilities Committee*

Dasar hukum yang digunakan terkait dengan pembentukan Komite Aset dan Liabilitas (ALCO) mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. Petarutan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan No. 18 tahun 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No.34 tahun 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan No. 13 tahun 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
6. Anggaran Dasar Bank
7. Surat Keputusan Direksi No. 033/SK/DIR/03/2025 tentang Komite Aset dan Liabilitas.

*The legal basis for the establishment of the Asset and Liability Committee (ALCO) refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.*
2. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
3. *Financial Services Authority Regulation No. 18 of 2016 concerning the Implementation of Risk Management for Commercial Banks.*
4. *Financial Services Authority Regulation No. 34 of 2016 concerning the Implementation of Risk Management for Commercial Banks.*
5. *Financial Services Authority Circular Letter No. 13 of 2017 concerning the Implementation of Corporate Governance for Commercial Banks.*
6. *Bank Articles of Association*
7. *Board of Directors Decision No. 033/SK/DIR/03/2025 on the Assets and Liabilities Committee.*

### Piagam Komite Aset dan Liabilitas

### *Charter of The Asset and Liability Committee*

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Aset dan Liabilitas, yang telah tercantum dalam Surat Keputusan Direksi No. 033/SK/DIR/03/2025 tentang Komite Aset dan Liabilitas ditetapkan tanggal 18 Maret 2025.

*The Bank has guidelines/charters that support the implementation of the duties and responsibilities of the Assets and Liabilities Committee, which are stipulated in Board of Directors Decree No. 033/SK/DIR/03/2025 concerning the Assets and Liabilities Committee, dated March 18, 2025.*

### Tujuan Komite Aset dan Liabilitas

### *Purpose of The Assets and Liabilities Committee*

Komite Aset dan Liabilitas bertanggung jawab kepada Direktur Utama serta membuat laporan secara berkala kepada Direktur Utama serta membantu Direksi dalam hal diantaranya sebagai berikut:

*The Assets and Liabilities Committee is accountable to the President Director and submits regular reports to the President Director, as well as assisting the Board of Directors in matters including the following:*

1. Menganalisa struktur neraca dan mengkaji semua risiko yang timbul dari eksposur Bank berupa risiko likuiditas, suku bunga dan nilai tukar secara konsisten dengan tujuan manajemen.
2. Mengevaluasi penetapan *pricing* aset dan liabilitas untuk memastikan bahwa *pricing* tersebut memberikan hasil yang optimal dalam penanaman dana, meminimumkan biaya dan memelihara struktur neraca Bank sesuai dengan strategi *Assets & Liabilities Management* yang telah ditetapkan.
3. Memantau perkembangan kondisi perekonomian dan kondisi pasar serta mengevaluasi dampaknya terhadap struktur neraca Bank, khususnya profil maturitas arus kas serta sensitivitas risiko suku bunga di neraca, termasuk proyeksi *net interest income* dan marjin.
4. Melakukan kaji ulang deviasi antara realisasi dengan terget proyeksi strategi bisnis bank.
5. Merumuskan dan mengkaji ulang kebijakan dan strategi pengelolaan *assets & liabilities*.
6. Memantau tingkat likuiditas Bank pada level yang optimal untuk memenuhi kebutuhan proyeksi likuiditas Bank.
7. Mengevaluasi setiap perubahan ketentuan dan peraturan yang mempengaruhi strategi dan kebijakan *Assets and Liabilities Management*.
8. Menyusun dan menerapkan Tingkat suku bunga acuan untuk bank.
9. Melakukan diskusi dan menetapkan limit-limit terkait manajemen likuiditas, gap manajemen, *pricing* manajemen, dan manajemen nilai tukar.
10. Melakukan monitoring atas indikator keuangan bak yang tercantum dalam rencana *contingency* likuiditas termasuk *indicator* likuiditas, permodalan, profitabilitas, dan kualitas asset.
11. Melakukan *monitoring* dan penerapan/aktivitas rencana pemulihan.

*1. Analyzing the balance sheet structure and reviewing all risks arising from the Bank's exposure in the form of liquidity, interest rate, and exchange rate risks in line with the management's goal.*
*2. Evaluate the pricing of assets and liabilities to ensure that the pricing provides optimal results in fund investment, minimizes costs, and maintains the Bank's balance sheet structure in accordance with the established Assets & Liabilities Management strategy.*
*3. Monitor economic and market developments and evaluate their impact on the Bank's balance sheet structure, particularly the cash flow maturity profile and interest rate risk sensitivity in the balance sheet, including net interest income and margin projections.*
*4. Reviewing deviations between actual results and the bank's business strategy projections.*
*5. Formulating and reviewing asset and liability management policies and strategies.*
*6. Monitoring the Bank's liquidity level at an optimal level to meet the Bank's liquidity projection needs.*
*7. Evaluate any changes in regulations and rules that affect the bank's asset and liability management strategies and policies.*
*8. Develop and implement the Bank's benchmark interest rate.*
*9. Conduct discussions and set limits related to liquidity management, gap management, pricing management, and exchange rate management.*
*10. Monitor financial indicators listed in the liquidity contingency plan, including liquidity, capital, profitability, and asset quality indicators.*
*11. Monitoring and implementing/activating the recovery plan.*

Susunan keanggotaan Komite adalah sebagai berikut:

*The composition of the Committee is as follows:*

**Susunan Anggota Komite Aset & Liabilitas**
***Composition of the Assets & Liabilities Committee***

| | |
|---|---|
| Ketua<br>*Chair* | Direktur Utama \| *President Director* |
| Sekretaris<br>*Secretary* | *Head of Treasury & Financial Institution* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| Anggota Tetap tanpa Hak Suara<br>*Permanent Member without Voting Rights* | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |

| Susunan Anggota Komite Aset & Liabilitas<br>*Composition of the Assets & Liabilities Committee* | |
|---|---|
| Anggota Tidak Tetap<br>*Non-Permanent Member* | *Chief Financial Officer* |
| | *Head of Corporate Banking* |
| | *Head of Funding* |
| | *Head of Branch Banking* |
| | *Head of Commercial Banking* |
| | *Head of Finance & Accounting* |
| | *Head of Risk Management* |
| | *Head of Treasury and Financial Institution* |
| | *Head of Corporate Planning* |
| | *Head of Cash Management* |
| | *Head of Internal Audit* |
| | *Strategy & Transformation* |

## Tugas dan Tanggung Jawab Komite Aset & Liabilitas

*Duties and Responsibilities of the Assets & Liabilities Committee*

| | |
|---|---|
| **Ketua Komite**<br>*Committee Chair* | Memimpin dan mengarahkan rapat Komite agar efektif dan efisien;<br>*Leading and directing committee meetings to ensure they are effective and efficient;* |
| | Memastikan Keputusan yang diambil telah sesuai dengan syarat dan ketentuan yang berlaku dan sejalan dengan agenda rapat Komite<br>*Ensuring that decisions made are in accordance with applicable terms and conditions and are in line with the Committee meeting agenda* |
| **Sekretaris Komite**<br>*Committee Secretary* | Mempersiapkan pelaksanaan rapat Komite, mulai dari ketersediaan undangan, agenda, materi, kuorum dan risalah rapat Komite<br>*Preparing for Committee meetings, including invitations, agenda, materials, quorum, and minutes of the Committee meeting* |
| | Menyusun dan memutakhirkan Pedoman dan Tata Tertib Kerja Komite<br>*Drafting and updating the Committee's Guidelines and Rules of Procedure* |
| | Mempersiapkan laporan evaluasi kinerja Komite<br>*Preparing the Committee's performance evaluation report* |
| **Anggota Tetap dengan Hak Suara**<br>*Permanent Member with Voting Rights* | Menghadiri rapat Komite<br>*Attending Committee meetings* |
| | Melaksanakan peran sebagai Direksi sesuai dengan tugas, tanggung jawab dan wewenang Komite, termasuk memberikan hak suara.<br>*Performing the role of Director in accordance with duties, responsibilities and authority of the Committee, including granting voting rights.* |
| **Anggota Tetap Tanpa Hak Suara**<br>*Permanent Members Without Voting Rights* | Menghadiri rapat Komite;<br>*Attend Committee meetings;* |
| | Mempresentasikan materi rapat Komite sesuai dengan agenda rapat Komite<br>*Presenting Committee meeting materials in accordance with the Committee meeting agenda* |
| | Memberikan *review* dan rekomendasi kepada Anggota Tetap dengan Hak Suara sesuai dengan tugas dan tanggung jawab Komite<br>*Provide reviews and recommendations to Permanent Members with Voting Rights in accordance with the duties and responsibilities of the Committee* |
| **Anggota Tidak Tetap**<br>*Non-Permanent Members* | Menghadiri rapat Komite;<br>*Attend Committee meetings;* |
| | Memberikan informasi, pendapat, data, kaji ulang yang diperlukan terkait dengan agenda rapat Komite sesuai dengan keahlian;<br>*Provide information, opinions, data, and reviews as needed related to the Committee meeting agenda in accordance with their expertise;* |

## Komite Manajemen Risiko

Komite memastikan pelaksanaan proses dan sistem manajemen risiko yang efektif, termasuk penerapan manajemen risiko operasional yang komprehensif dan pengawasan terhadap risiko keamanan informasi dalam mendukung strategi Bank. Selain itu, Komite menjalankan fungsi pengawasan atas manajemen kepatuhan Bank guna memastikan kepatuhan terhadap ketentuan perundang-undangan terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, serta peraturan yang diterbitkan oleh Otoritas Jasa Keuangan, Bank Indonesia, dan PPATK, sehingga Bank tidak digunakan sebagai sarana untuk kegiatan yang melanggar hukum, pendanaan terorisme, maupun pembiayaan proliferasi senjata pemusnah massal.

## *Risk Management Committee*

*The Committee ensures the implementation of effective risk management processes and systems, including the application of comprehensive operational risk management and oversight of information security risks in support of the Bank's strategy. In addition, the Committee performs an oversight function over the Bank's compliance management to ensure compliance with laws and regulations related to Anti-Money Laundering and Counter-Terrorism Financing, as well as regulations issued by the Financial Services Authority, Bank Indonesia, and PPATK, so that the Bank is not used as a means for illegal activities, terrorism financing, or the financing of weapons of mass destruction proliferation.*

## Dasar Pembentukan Komite Manajemen Risiko

Dasar hukum yang digunakan terkait dengan pembentukan Komite Manajemen Risiko mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. Undang-Undang No. 7 Tahun 1992 tentang Perbankan.
3. Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
6. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
7. Anggaran Dasar Bank.
8. Pedoman dan Tata Tertib Kerja Direksi Bank.
9. Surat Keputusan Direksi No. 018/SK/DIR/03/2023 tanggal 2 Maret 2023 tentang Perubahan Komite Manajemen Risiko PT Bank Maspion Indonesia Tbk.
10. Surat Keputusan Direksi No. 20/SK/DIR/002/2025 tanggal 28 April 2025 tentang Komite Manajemen Risiko PT Bank Maspion Indonesia Tbk.

## *Basis for The Establishment of The Risk Management Committee*

*The legal basis used in relation to the establishment of the Risk Management Committee refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.*
2. *Law No. 7 of 1992 concerning Banking.*
3. *Indonesian Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.*
4. *Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.*
5. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.*
6. *Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks*
7. *Bank Articles of Association.*
8. *Guidelines and Rules of Procedure for the Bank's Board of Directors*
9. *Board of Directors Decree No. 018/SK/DIR/03/2023 dated March 2, 2023 concerning Changes to the Risk Management Committee of PT Bank Maspion Indonesia Tbk.*
10. *Board of Directors Decision Letter No. 20/SK/DIR/002/2025 dated April 28, 2025 regarding the Risk Management Committee of PT Bank Maspion Indonesia Tbk.*

## Piagam Komite Manajemen Risiko [SEOJK 16-2021: G.8.j]

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Manajemen Risiko, yang telah tercantum dalam Surat Keputusan Direksi No. 020/SK/DIR/02/2025 tentang Komite Manajemen Risiko yang ditetapkan tanggal 28 April 2025.

## *Risk Management Committee Charter* [SEOJK 16-2021: G.8.j]

*The Bank has guidelines/charters that support the implementation of the duties and responsibilities of the Risk Management Committee, which are stated in Board of Directors Decree No. 020/SK/DIR/02/2025 concerning the Risk Management Committee, which was enacted on April 28, 2025.*

Struktur dan Keanggotaan Komite Manajemen Risiko terdiri dari 3 bagian yaitu:

*The structure and membership of the Risk Management Committee consist of 3 parts, namely:*

## 1. Komite Manajemen Risiko

## *1. Risk Management Committee*

**Susunan Anggota Komite Manajemen Risiko**
***Composition of the Risk Management Committee Members***

| | |
|---|---|
| Ketua<br>*Chairman* | Direktur Utama \| *President Director* |
| Sekretaris<br>*Secretary* | *Head of Risk Management* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member without Voting Rights* | *Operational Deputy Director* |
| | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Chief People Officer* |
| | *Head of Risk Management* |
| | *Head of Legal* |
| | *Head of Operational* |
| | *Head of AML-CFTP* |
| | *Head of Compliance* |

Tugas dan Tanggung Jawab Komite Manajemen Risiko

- Menyusun kebijakan, strategi, dan pedoman penerapan Manajemen Risiko.
- Melakukan perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko.
- Melakukan penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.
- Memberikan persetujuan penilaian aspek *environmental, social, and governance* (ESG) dalam proposal kredit sesuai dengan kebijakan Bank terkait ESG.
- Melakukan pemantauan dan mengevaluasi perkembangan dan kualitas portofolio perkreditan secara keseluruhan.

*Duties and Responsibilities of the Risk Management Committee*

- *Developing policies, strategies, and guidelines for the implementation of Risk Management.*
- *Improving or refining the implementation of Risk Management based on the results of Risk Management evaluations.*
- *Determining matters related to business decisions that deviate from normal procedures.*
- *Provide approval for the assessment of environmental, social, and governance (ESG) aspects in credit proposals in accordance with the Bank's ESG policies.*
- *Monitoring and evaluating the development and quality of the overall credit portfolio.*

## 2. Komite Risiko Operasional

## *2. Operational Risk Committee*

**Susunan Anggota Komite Risiko Operasional**
***Composition of the Operational Risk Committee***

| | |
|---|---|
| Ketua<br>*Chairman* | Direktur Utama \| *President Director* |
| Sekretaris<br>*Secretary* | *Head of Risk Management* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |

| Susunan Anggota Komite Risiko Operasional<br>*Composition of the Operational Risk Committee* | |
|---|---|
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member without Voting Rights* | *Operational Deputy Director* |
| | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Chief People Officer* |
| | *Head of Risk Management* |
| | *Head of Legal* |
| | *Head of Operational* |
| | *Head of AML-CFTP* |
| | *Head of HR Management* |
| | *Head of HR Services &Strategy* |
| | *Head of Compliance* |
| | *Head of Digital & Channel Management* |
| | *Head of Credit Product & Supply Chain* |
| | *Head of Cash Management Product* |

Tugas dan Tanggung Jawab Komite Risiko Operasional

- Memastikan identifikasi dan pengukuran risiko operasional yang objektif, konsisten dan sesuai dengan standar Bank dan peraturan yang berlaku dan bahwa keputusan pengendalian risiko diinformasikan dengan benar;
- Memelihara dan meninjau daftar risiko operasional material di Bank;
- Memastikan bahwa terdapat mekanisme untuk mengidentifikasi dan mematuhi seluruh hukum dan peraturan yang berlaku kecuali yang tanggung jawab secara ekspilisit dipegang oleh Komite Manajemen Risiko atau telah didelegasikan ke badan lain yang berwenang;
- Memastikan pengelolaan *Operation Risk Framework* yang efektif sebagai bukti bahwa proses tata kelola dan pengendalian risiko yang ada telah diterapkan dan dipatuhi secara efektif oleh seluruh jajaran Bank;
- Memastikan penilaian risiko operasional fokus ke masa depan untuk mengantisipasi risiko dan mencegah kejadian operasional;
- Memastikan bahwa pembelajaran atas kejadian dan temuan internal yang bersifat material dibagikan dan ditindaklanjuti;
- Memberikan pengawasan terkait risiko keamanan informasi.

*Duties and Responsibilities of the Operational Risk Committee*

- *Ensuring the identification and measurement of operational risks are objective, consistent, and in accordance with Bank standards and applicable regulations, and that risk control decisions are properly informed;*
- *Maintaining and reviewing the list of material operational risks at the Bank;*
- *Ensuring that there are mechanisms in place to identify and comply with all applicable laws and regulations, except those for which responsibility is explicitly held by the Risk Management Committee or has been delegated to another authorized body;*
- *Ensuring effective management of the Operation Risk Framework as evidence that existing risk governance and control processes have been effectively implemented and complied with by all levels of the Bank;*
- *Ensuring that operational risk assessments are forward-looking in order to anticipate risks and prevent operational incidents;*
- *Ensuring that lessons learned from material internal events and findings are shared and followed up on;*
- *Providing oversight related to information security risks.*

## 3. Komite Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal

## *3. Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing Committee*

| Komite Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>*Anti-Money Laundering, Counter-Terrorism Financing and Counter-Proliferation Financing Committee* | |
|---|---|
| Ketua<br>*Chairman* | Direktur Utama \| *President Director* |
| Sekretaris<br>*Secretary* | *Head of AML-CFTP* |

| Komite Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>*Anti-Money Laundering, Counter-Terrorism Financing and Counter-Proliferation Financing Committee* | |
|---|---|
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member without Voting Rights* | *Head of AML-CFTP* |
| | *Head of Risk Management* |

Tugas dan Tanggung Jawab Komite Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal;

- Melakukan pengawasan terhadap pengembangan dan pelaksanaan kebijakan APU, PPT dan PPPSPM serta memastikan bahwa Kebijakan dan Prosedur APU, PPT dan PPPSPM yang telah ditetapkan oleh Dewan Komisaris, diusulkan oleh Direksi dengan dibantu oleh unit kerja Kepatuhan dan APU, PPT dan PPPSPM telah memadai, senantiasa dikinikan/mengikuti perkembangan produk, jasa dan teknologi di sektor keuangan dan modus Tindak Pidana Pencucian Uang (TPPU),Tindak Pidana Pendanaan Terorisme (TPPT), Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) serta selaras dengan ketentuan APU, PPT dan PPPSPM yang diterbitkan Lembaga Pengawas dan Pengatur termasuk memastikan kepatuhan pelaksanaannya;
- Melakukan peninjauan dan mengusulkan kepada Dewan Komisaris untuk mendapatkan persetujuan atas Kebijakan dan Prosedur Penerapan Program APU, PPT dan PPPSPM sebagaimana telah dirancang, diperbaharui/direvisi dan direkomendasikan oleh unit kerja Kepatuhan dan APU, PPT dan PPPSPM;
- Menerima, menelaah dan mengambil tindakan yang diperlukan atas laporan terkait APU, PPT dan PPPSPM yang berasal dari unit kerja Kepatuhan dan APU, PPT, dan PPPSPM Bank. Komite juga dapat meminta laporan APU, PPT dan PPPSPM tambahan untuk memastikan kepatuhan Bank terhadap ketentuan Lembaga Pengawas dan Pengatur serta pengelolaan yang efektif atas risiko TPPU, TPPT dan PPSPM dimonitor dengan baik;
- Mengawasi dan memastikan efektivitas pelaksanaan tugas dan tanggung jawab fungsi APU, PPT dan PPPSPM dari unit kerja Kepatuhan dan APU, PPT dan PPPSPM;
- Mengusulkan pembentukan unit kerja khusus dan/atau penunjukan pejabat yang bertanggung jawab terhadap penerapan program APU, PPT, dan PPPSPM kepada Direksi atau komite terkait *human resources*;
- Memastikan telah terselenggaranya pelatihan yang memadai terkait penerapan program APU, PPT dan PPPSPM terutama pada pejabat dan/atau pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru sehingga terdapat pemahaman yang merata terkait risiko TPPU, TPPT dan PPSPM;
- Melaporkan kepada Dewan Komisaris mengenai perkembangan, masalah dan hal-hal yang perlu mendapat perhatian dalam kepatuhan APU, PPT dan PPPSPM dalam rapat Dewan Komisaris dan Direksi.

*Duties and Responsibilities of the Anti-Money Laundering, Counter-Terrorism Financing, and Proliferation Financing Prevention Committee;*

- *Overseeing the development and implementation of APU, PPT, and PPPSPM policies and ensuring that the APU, PPT, and PPPSPM policies and procedures established by the Board of Commissioners, proposed by the Board of Directors with the assistance of the Compliance and APU, PPT, and PPPSPM work units, are adequate and continuously updated/keep pace with developments in products, services, and technology in the financial sector and modes of Money Laundering (TPPU), Terrorism Financing (TPPT), Weapons of Mass Destruction Proliferation Financing (PPSPM) as well as in line with the provisions of APU, PPT and PPPSPM issued by Supervisory and Regulatory Institutions, including ensuring compliance with their implementation;*
- *Review and propose to the Board of Commissioners for approval the Policies and Procedures for the Implementation of the APU, PPT, and PPPSPM Programs as designed, updated/revised, and recommended by the Compliance and APU, PPT, and PPPSPM work units;*
- *Receive, review, and take necessary actions on reports related to APU, PPT, and PPPSPM originating from the Bank's Compliance and APU, PPT, and PPPSPM work units. The Committee may also request additional APU, PPT, and PPPSPM reports to ensure the Bank's compliance with the provisions of Supervisory and Regulatory Institutions and effective management of TPPU, TPPT, and PPSPM risks are properly monitored;*
- *Overseeing and ensuring the effectiveness of the implementation of the duties and responsibilities of the APU, PPT, and PPPSPM functions of the Compliance and APU, PPT, and PPPSPM work units;*
- *Propose the establishment of a special work unit and/or the appointment of an official responsible for the implementation of the APU, PPT, and PPPSPM programs to the Board of Directors or the relevant human resources committee;*
- *Ensuring that adequate training has been provided on the implementation of APU, PPT, and PPPSPM programs, especially for officials and/or employees, particularly those from relevant work units and new employees, so that there is a common understanding of the risks of TPPU, TPPT, and PPSPM;*
- *Reporting to the Board of Commissioners on developments, issues, and matters that require attention in APU, PPT, and PPPSPM compliance at Board of Commissioners and Board of Directors meetings.*

## Komite Kredit

Komite Kredit dibentuk untuk membantu Direksi dalam mengambil keputusan kredit sesuai limit kewenangan, mencakup pengajuan baru, perpanjangan, tambahan, restrukturisasi, maupun perubahan proposal/memo kredit pada segmen *corporate, commercial*, dan *branch banking*. Selain itu, Komite Kredit juga menetapkan syarat-syarat perjanjian kredit, termasuk klausul struktur fasilitas, syarat *covenant* keuangan dan non-keuangan, mekanisme *monitoring*, kewajiban penyampaian dokumen, serta persyaratan lain yang dianggap perlu.

## *Credit Committee*

*The Credit Committee was established to assist the Board of Directors in making credit decisions within its authority limits, including new applications, extensions, additions, restructuring, and changes to credit proposals/memos in the corporate, commercial, and branch banking segments. In addition, the Credit Committee also determines the terms and conditions of credit agreements, including facility structure clauses, financial and non-financial covenant terms, monitoring mechanisms, document submission obligations, and other requirements deemed necessary.*

## Dasar Pembentukan Komite Kredit

Dasar hukum yang digunakan terkait dengan pembentukan Komite Kredit mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan No. 42 tahun 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan bagi Bank Umum.
3. Petarutan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 13 tahun 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
5. Anggaran Dasar Bank.

## *Basis for The Establishment of The Credit Committee*

*The legal basis used in relation to the formation of the Credit Committee refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.*
2. *Financial Services Authority Regulation No. 42 of 2017 concerning the Obligation to Formulate and Implement Credit or Financing Policies for Commercial Banks.*
3. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks.*
4. *Financial Services Authority Circular Letter No. 13 of 2017 concerning the Implementation of Corporate Governance for Commercial Banks.*
5. *Bank Articles of Association.*

## Piagam Komite Kredit

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Kredit, yang telah tercantum dalam Surat Keputusan Direksi No. 034/SK/DIR/03/2025 tentang Komite Kredit yang ditetapkan pada tanggal 14 Mei 2025.

## *Credit Committee Charter*

*The Bank has guidelines/charters that support the implementation of the duties and responsibilities of the Credit Committee, which are stipulated in Board of Directors Decree No. 034/SK/DIR/03/2025 concerning the Credit Committee, which was enacted on May 14, 2025.*

Susunan anggota Komite Audit adalah sebagai berikut :

*The composition of the Audit Committee members is as follows:*

**Susunan Anggota Komite Audit**
***Composition of the Audit Committee Members***

| | |
|---|---|
| Ketua<br>*Chairman* | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| Sekretaris<br>*Secretary* | *Head of Corporate Credit Review* |
| | *Head of Small Commercial Credit Review* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama<br>*President Director* |
| | Direktur Bisnis<br>*Business Director* |
| | Direktur Kredit dan Risiko<br>*Credit and Risk Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member without Voting Rights* | *Head of Corporate Banking* |
| | *Head of Commercial Banking* |
| | *Head of Branch Banking* |
| | *Head of Corporate Credit Review* |
| | *Head of Small Commercial & Retail Credit Review* |

Tugas dan Tanggung Jawab Komite Kredit

- Meninjau pengajuan kredit dari segmen Bank (*corporate, commercial*, maupun *branch banking*) berdasarkan proposal pengajuan, rekomendasi *Credit Reviewer* yang tertuang dalam *Executive Summary,* hasil pengecekan kepatuhan dalam *Compliance Checklist*, hasil pengecekan hukum yang tertuang dalam *Legal Checklist*, hasil *appraisal* jaminan, dan dokumen penunjang lain yang menjadi bagian proposal maupun memo kredit masing-masing akun nasabah.
- Memberikan Keputusan termasuk syarat-syarat tambahan atas pengajuan proposal maupun memo kredit dari segmen Bank sesuai level wewenang DLA Pejabat Berwenang Memutus.
- Memberikan masukan dan rekomendasi Keputusan dalam hal wewenang delegasi Keputusan kredit terletak pada Dewan Komisaris.
- Melakukan koordinasi dengan Komite Aset & Liabilitas dalam aspek pendanaan kredit.
- Melakukan koordinasi dengan Satuan Kerja Manajemen Risiko dalam mengantisipasi risiko inheren dalam bidang perkreditan.
- Bertanggung jawab dalam pengendalian dan pengelolaan risiko pemberian kredit.
- Meninjau portofolio kredit untuk komposisi dan konsentrasi risiko.
- Mengambil keputusan manajemen risiko kredit.

*Duties and Responsibilities of the Credit Committee*

- *Reviewing credit applications from Bank segments (corporate, commercial, and branch banking) based on the application proposal, Credit Reviewer recommendations as outlined in the Executive Summary, compliance check results in the Compliance Checklist, legal check results as outlined in the Legal Checklist, collateral appraisal results, and other supporting documents that are part of the proposal or credit memo for each customer account.*
- *Make decisions, including additional terms and conditions, on credit proposals and memos from the Bank segment in accordance with the authority level of the Authorized Decision-Making Officer.*
- *Providing input and recommendations. Decision-making authority regarding credit decisions lies with the Board of Commissioners.*
- *Coordinate with the Assets & Liabilities Committee on credit financing aspects.*
- *Coordinating with the Risk Management Unit in anticipating inherent risks in the field of credit.*
- *Responsible for controlling and managing credit risk.*
- *Reviewing the credit portfolio for risk composition and concentration.*
- *Making credit risk management decisions.*

## Komite Pengarah Teknologi Informasi (TI)

Komite Pengarah Teknologi Informasi (TI) dibentuk untuk memastikan penerapan sistem TI sejalan dengan strategi Bank, memberikan pandangan terhadap penyempurnaan pengelolaan teknologi informasi dan manajemen sistem informasi, serta memantau kegiatan penyelenggaraan dan kesiapan infrastruktur TI.

### Dasar Pembentukan Komite Pengarah Teknologi Informasi [SEOJK 16-2021: G.8.e1]

Dasar hukum yang digunakan terkait dengan pembentukan Komite Pengarah Teknologi Informasi mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Keola bagi Bank Umum;
5. Anggaran Dasar Bank;
6. Pedoman dan Tata Tertib Kerja Direksi PT. Bank Maspion Indonesia, Tbk;
7. Surat Keputusan Direksi No. 071/SK/DIR/06/2024 tentang Komite Pengarah Teknologi Informasi PT. Bank Maspion Indonesia, Tbk.

## *Information Technology (IT) Steering Committee*

*The Information Technology (IT) Steering Committee was formed to ensure the implementation of IT systems is in line with the Bank's strategy, provide insights into the improvement of information technology management and information system management, and monitor the implementation and readiness of IT infrastructure.*

### *Basis For The Establishment Of The Information Technology Steering Committee* [SEOJK 16-2021: G.8.e1]

*The legal basis used in relation to the formation of the Information Technology Steering Committee refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;*
2. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;*
3. *Financial Services Authority Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks;*
4. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks;*
5. *Bank Articles of Association;*
6. *Guidelines and Rules of Procedure for the Board of Directors of PT. Bank Maspion Indonesia, Tbk;*
7. *Board of Directors Decree No. 071/SK/DIR/06/2024 concerning the Information Technology Steering Committee of PT. Bank Maspion Indonesia, Tbk.*

## Piagam Komite Pengarah Teknologi Informasi

## *Charter of The Information Technology Steering Committee*

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Pengarah Teknologi Informasi yang telah tercantum dalam Surat Keputusan Direksi No. 071/SK/DIR/06/2024 tentang Komite Pengarah Teknologi Informasi ditetapkan tanggal 12 Juni 2024.

*The bank has guidelines/charters that support the implementation of the duties and responsibilities of the Information Technology Steering Committee as stipulated in Board of Directors Decree No. 071/SK/DIR/06/2024 concerning the Information Technology Steering Committee, which was enacted on June 12, 2024.*

Susunan anggota Komite Pengarah TI adalah sebagai berikut :

*The composition of the IT Steering Committee members is as follows:*

**Susunan Anggota Komite Teknologi Informasi**
***Composition of the Information Technology Committee***

| | |
|---|---|
| Ketua<br>*Chair* | Direktur Utama<br>*President Director* |
| Sekretaris<br>*Secretary* | *Chief Technology Officer* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member Without Voting Rights* | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Head of IT Infrastructure* |
| | *Head of IT Cyber Security* |
| | *Head of Core Banking & Surrounding* |
| | *Head of Digital Transformation & Innovation* |
| | *Head of Risk Management* |
| | *Head of Internal Audit* |
| | *Head of Accounting* |

Tugas dan Tanggung Jawab dan Wewenang Komite Pengarah TI

- Menyusun Rencana Strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank.
- Merumuskan kebijakan, standar, dan prosedur TI yang utama.
- Mengevaluasi kesesuaian antara proyek TI yang disetujui dengan Rencana Strategis TI.
- Mengevaluasi kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*).
- Menentukan efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
- Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI.
- Melakukan upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu.
- Menentukan kecukupan dan alokasi sumber daya yang dimiliki Bank.
- Menilai dan memprioritaskan investasi untuk mendukung strategi jangka panjang Bank Maspion melalui proses yang disiplin.
- Bertindak sebagai badan pembuat keputusan strategis, alokasi investasi, tinjauan inisiatif, serta kelola pelaksanaan proyek dan manajemen manfaat untuk Bank Maspion.

*Duties, Responsibilities, and Authorities of the IT Steering Committee*

- *Developing an IT Strategic Plan that is aligned with the Bank's business strategic plan.*
- *Formulating key IT policies, standards, and procedures.*
- *Evaluating the alignment of approved IT projects with the IT Strategic Plan.*
- *Evaluating the alignment between the implementation of IT projects and the agreed project plan (project charter).*
- *Determining the effectiveness of measures to minimize risks to the Bank's investments in the IT sector so that the Bank's investments in the IT sector contribute to the achievement of the Bank's business objectives.*
- *Monitoring IT performance and efforts to improve IT performance.*
- *Resolving various IT-related issues that cannot be resolved effectively, efficiently, and in a timely manner by user work units and IT administrators.*
- *Determining the adequacy and allocation of resources owned by the Bank.*
- *Assessing and prioritizing investments to support Bank Maspion's long-term strategy through a disciplined process.*
- *Acting as a strategic decision-making body, investment allocation, initiative review, and project implementation and benefit management for Bank Maspion.*

- Evaluasi atas efektivitas biaya TI terhadap strategi manajemen informasi dan direncanakan.

## Komite Produk dan Kebijakan

Komite Produk dan Kebijakan merupakan komite yang dibentuk dengan tujuan antara lain untuk membantu Direksi dalam:

a. Merumuskan strategi, perencanaan, dan evaluasi penyelenggaraan produk Bank serta memberikan saran langkah perbaikan;
b. Merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran langkah perbaikan.

### Dasar Pembentukan Komite Produk dan Kebijakan [SEOJK 16-2021: G.8.e1]

Dasar hukum yang digunakan terkait dengan pembentukan Komite Produk dan Kebijakan mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum ;
3. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum;
5. Anggaran Dasar Bank;
6. Pedoman dan Tata Tertib Kerja Direksi PT Bank Maspion Indonesia Tbk;
7. Kebijakan Tata Kelola Bank PT Bank Maspion Indonesia Tbk;
8. Kebijakan Manajemen Risiko PT Bank Maspion Indonesia Tbk;
9. Kebijakan Penyelenggaraan Produk PT Bank Maspion Indonesia Tbk;
10. Kebijakan Pengelolaan Peraturan Perusahaan PT. Bank Maspion Indonesia Tbk.;
11. Surat Keputusan Direksi No. 018/SK/DIR/002/2025 tentang Komite Produk dan Kebijakan.

### Piagam Komite Produk dan Kebijakan [SEOJK 16-2021: G.8.j]

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Produk dan kebijakan yang telah tercantum dalam Surat Keputusan Direksi No. 018/SK/DIR/002/2025 tentang Komite Produk dan Kebijakan ditetapkan tanggal 05 Februari 2025.

Komite Produk dan Kebijakan merupakan komite yang dibentuk dengan tujuan antara lain untuk membantu Direksi dalam:

1. Merumuskan strategi, perencanaan dan evaluasi penyelenggaraan produk Bank serta memberikan saran langkah perbaikan;

- *Evaluating the cost-effectiveness of IT against information management strategies and plans.*

## *Product and Policy Committee*

*The Product and Policy Committee is a committee formed with the aim of assisting the Board of Directors in:*

*a. Formulating strategies, plans, and evaluations for the Bank's products and providing recommendations for improvement;*
*b. Formulating policies, supervising policy implementation, monitoring the development and condition of the credit portfolio, and providing recommendations for improvement.*

### *Basis for The Formation of The Product and Policy Committee* [SEOJK 16-2021: G.8.e1]

*The legal basis used in relation to the establishment of the Product and Policy Committee refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;*
2. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2015 concerning the Implementation of Governance for Commercial Banks;*
3. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;*
4. *Financial Services Authority Regulation No. 42/POJK.03/2017 concerning the Obligation to Formulate and Implement Bank Credit or Financing Policies for Commercial Banks;*
5. *The Bank's Articles of Association;*
6. *Guidelines and Rules of Procedure for the Board of Directors of PT Bank Maspion Indonesia Tbk;*
7. *Corporate Governance Policy of PT Bank Maspion Indonesia Tbk;*
8. *Risk Management Policy of PT Bank Maspion Indonesia Tbk;*
9. *PT Bank Maspion Indonesia Tbk Product Implementation Policy;*
10. *Company Regulation Management Policy of PT. Bank Maspion Indonesia Tbk.;*
11. *Board of Directors Decree No. 018/SK/DIR/002/2025 concerning the Product and Policy Committee.*

### *Charter of The Product and Policy Committee* [SEOJK16-2021: G.8.j]

*The Bank has guidelines/charters that support the implementation of the duties and responsibilities of the Product and Policy Committee as stated in Board of Directors Decree No. 018/SK/DIR/002/2025 concerning the Product and Policy Committee, which was enacted on February 5, 2025.*

*The Product and Policy Committee is a committee formed with the aim of, among other things, assisting the Board of Directors in:*

1. *Formulating strategies, planning and evaluating the implementation of Bank products and providing recommendations for improvement;*

2. Merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran langkah perbaikan.

*2. Formulating policies, supervising policy implementation, monitoring the development and condition of the credit portfolio, and providing recommendations for improvement.*

Struktur dan Keanggotaan Komite Produk dan Kebijakan terdiri dari:

*The structure and membership of the Product and Policy Committee consists of:*

## 1. Komite Produk

*1. Product Committee*

| Susunan Anggota Komite Produk<br>*Composition of the Product Committee* | |
|---|---|
| Ketua<br>*Chair* | Direktur Utama<br>*President Director* |
| Sekretaris<br>*Secretary* | *Head of Digital & Channel Product* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member Without Voting Rights* | *Operational Deputy Director* |
| | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Chief People Officer* |
| | *Head of Digital & Channel Product* |
| | *Head of Credit Product, Trade & Supply Chain* |
| | *Head of Cash Management Product* |
| | *Head of Policy* |
| | *Head of Risk Management* |
| | *Head of Compliance* |
| | *Head of Legal* |
| | *Head AML-CFTP* |
| | *Head of Operational* |
| | *Head of Internal Audit* |
| | *Head of Product Owner* (sesuai dengan agenda yang dibahas \| *in accordance with the agenda discussed*) |
| Anggota Tidak Tetap<br>*Non-Permanent Members* | *Deputy Director* dan/atau *Division Head* selain Anggota Tetap tanpa Hak Suara, yang diundang sesuai dengan materi yang menjadi agenda komite, anggota tidak tetap tidak memiliki hak suara<br>*Deputy Director and/or Division Head other than Permanent Members without Voting Rights, who are invited in accordance with the committee's agenda, non-permanent members do not have voting rights* |

Tugas, Tanggung Jawab dan Wewenang Komite Produk:

a. Menyusun strategi dan perencanaan tentang penyelenggaraan produk Bank secara kreatif dan berdasarkan prinsip kehati-hatian, serta sesuai dengan perubahan kondisi pasar dan Rencana Bisnis Bank.
b. Melakukan tinjauan dan evaluasi terhadap kelebihan dan kekurangan produk Bank saat ini, serta menyusun perencanaan tentang penyempurnaannya.
c. Memutuskan pengembangan, penyempurnaan dan penghentian terkait penyelenggaraan produk Bank.

*Duties, Responsibilities, and Authorities of the Product Committee:*

*a. Developing strategies and plans for the creative implementation of Bank products based on the principle of prudence, as well as in accordance with changes in market conditions and the Bank's Business Plan.*
*b. Reviewing and evaluating the strengths and weaknesses of the Bank's current products, and developing plans for their improvement.*
*c. Deciding on the development, refinement, and discontinuation of Bank products.*

## 2. Komite Kebijakan Perkreditan

## *2. Credit Policy Committee*

| Susunan Anggota Kebijakan Perkreditan<br>*Credit Policy Members* | |
|---|---|
| Ketua<br>*Chair* | Direktur Utama<br>*President Director* |
| Sekretaris<br>*Secretary* | *Head of Policy* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member Without Voting Rights* | *Operational Deputy Director* |
| | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Chief People Officer* |
| | *Head of Digital & Channel Product* |
| | *Head of Credit Product, Trade & Supply Chain* |
| | *Head of Cash Management Product* |
| | *Head of Policy* |
| | *Head of Risk Management* |
| | *Head of Compliance* |
| | *Head of Legal* |
| | *Head AML-CFTP* |
| | *Head of Operational* |
| | *Head of Internal Audit* |
| | *Head of Policy Owner* (sesuai dengan agenda yang dibahas \| *in accordance with the agenda discussed*) |
| Anggota Tidak Tetap<br>*Non-Permanent Members* | *Deputy Director* dan/atau *Division Head* selain Anggota Tetap tanpa Hak Suara, yang diundang sesuai dengan materi yang menjadi agenda komite, anggota tidak tetap tidak memiliki hak suara<br>*Deputy Director and/or Division Head other than Permanent Members without Voting Rights, who are invited in accordance with the committee's agenda, non-permanent members do not have voting rights* |

Tugas dan Tanggung Jawab dan Wewenang Komite Kebijakan Perkreditan:

a. Membantu Direksi dalam merumuskan kebijakan perkreditan, terutama yang berkaitan dengan prinsip kehati-hatian dalam perkreditan.
b. Memantau dan mengevaluasi penerapan kebijakan perkreditan agar dapat dilaksanakan secara konsisten dan koheren.
c. Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank.
d. Memberikan saran dan langkah perbaikan atas hasil pemantauan dan evaluasi yang telah dijalankan secara tertulis kepada Direksi dengan tembusan kepada Dewan Komisaris , khususnya terkait hasil pengawasan atas penerapan dan pelaksanaan Kebijakaan Perkreditan Bank.

*Duties, Responsibilities, and Authorities of the Credit Policy Committee:*

*a. Assisting the Board of Directors in formulating credit policies, particularly those related to the principle of prudence in lending.*
*b. Monitoring and evaluating the implementation of credit policies to ensure they are carried out consistently and thoroughly.*
*c. Conducting periodic reviews of the Bank's Credit Policy.*
*d. Provide written recommendations and corrective measures based on the results of monitoring and evaluation to the Board of Directors, with copies to the Board of Commissioners, particularly regarding the results of supervision of the implementation and execution of the Bank's Credit Policy.*

## 3. Komite Kebijakan dan Prosedur

## *3. Policy and Procedure Committee*

| Susunan Anggota Kebijakan dan Prosedur<br>*Membership Composition, Policies, and Procedure* | |
|---|---|
| Ketua<br>*Chair* | Direktur Utama<br>*President Director* |
| Sekretaris<br>*Secretary* | *Head of Policy* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member Without Voting Rights* | *Operational Deputy Director* |
| | *Chief Technology Officer* |
| | *Chief Finance Officer* |
| | *Chief People Officer* |
| | *Head of Digital & Channel Product* |
| | *Head of Credit Product, Trade & Supply Chain* |
| | *Head of Cash Management Product* |
| | *Head of Policy* |
| | *Head of Risk Management* |
| | *Head of Compliance* |
| | *Head of Legal* |
| | *Head AML-CFTP* |
| | *Head of Operational* |
| | *Head of Internal Audit* |
| | *Head of Product Owner* (sesuai dengan agenda yang dibahas \| *in accordance with the agenda discussed*) |
| Anggota Tidak Tetap<br>*Non-Permanent Members* | *Deputy Director* dan/atau *Division Head* selain Anggota Tetap tanpa Hak Suara, yang diundang sesuai dengan materi yang menjadi agenda komite, anggota tidak tetap tidak memiliki hak suara<br>*Deputy Director and/or Division Head other than Permanent Members without Voting Rights, who are invited in accordance with the committee's agenda; non-permanent members do not have voting rights* |

Tugas dan Tanggung Jawab Komite Kebijakan dan Prosedur:

a. Membantu Direksi dalam merumuskan kebijakan non Perkreditan.
b. Memantau dan mengevaluasi penerapan kebijkanan non perkreditan agar dapat dilaksanakan secara konsisten dan konsekuen.
c. Melakukan kajian berkala terhadap kebijakan non perkreditan.
d. Memberikan saran dan langkah perbaikan atas hasil pemantauan dan evaluasi yang telah dijalankan, khususnya terkait penyusunan atau permutakhiran kebijakan dan prosedur di Bank.

*Duties and Responsibilities of the Policy and Procedure Committee:*

*a. Assisting the Board of Directors in formulating non-credit policies.*
*b. Monitoring and evaluating the implementation of non-credit policies to ensure consistent and coherent execution.*
*c. Conducting periodic reviews of non-credit policies.*
*d. Providing advice and improvement measures based on the results of monitoring and evaluation, particularly related to the formulation or updating of policies and procedures at the Bank.*

## Komite Sumber Daya Manusia

Komite Sumber Daya Manusia dibentuk untuk membantu Direksi dalam memberikan arahan strategis terkait pengelolaan sumber daya manusia. Tugas komite ini mencakup perumusan strategi, kebijakan ketenagakerjaan, perencanaan tenaga kerja, kompensasi dan *benefit*, manajemen kinerja dan promosi, manajemen talenta serta suksesi, struktur organisasi dan jenjang kepangkatan, pelatihan dan pengembangan karyawan, budaya perusahaan dan keterikatan karyawan, penerapan kode etik, pengelolaan hubungan industrial, hingga aspek kesehatan dan keselamatan kerja. Komite ini bertanggung jawab kepada Direksi dan secara rutin melaporkan kegiatannya setiap bulan.

## *Human Resources Committee*

*The Human Resources Committee was established to assist the Board of Directors in providing strategic direction related to human resources management. The committee's duties include formulating strategies, employment policies, workforce planning, compensation and benefits, performance management and promotions, talent management and succession, organizational structure and rank, employee training and development, corporate culture and employee engagement, implementation of the code of ethics, management of industrial relations, and occupational health and safety aspects. This committee is accountable to the Board of Directors and reports on its activities on a monthly basis.*

## Dasar Pembentukan Komite Sumber Daya Manusia

Dasar hukum yang digunakan terkait dengan pembentukan Komite Sumber Daya Manusia mengacu pada:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 tahun 2022 tentang Cipta Kerja Menjadi Undang-Undang;
5. Peraturan Otoritas Jasa Keuangan No. 12 Tahun 2024 tentang Penerapan Strategi *Anti Fraud* bagi Lembaga Jasa Keuangan;
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
7. Anggaran Dasar Bank;
8. Pedoman dan Tata Tertib Kerja Direksi PT. Bank Maspion Indonesia, Tbk.
9. Surat Keputusan Direksi No. 022/SK/DIR/03/2025 tentang Komite Sumber Daya Manusia.

## *Basis for The Establishment of The Human Resource Committee*

*The legal basis used in relation to the establishment of the Human Resources Committee refers to:*

1. *Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;*
2. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;*
3. *Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;*
4. *Law No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation into Law;*
5. *Financial Services Authority Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions;*
6. *Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks;*
7. *Bank Articles of Association;*
8. *Guidelines and Rules of Procedure for the Board of Directors of PT. Bank Maspion Indonesia, Tbk.*
9. *Board of Directors Decision Letter No. 022/SK/DIR/03/2025 on the Human Resources Committee.*

## Piagam Komite Sumber Daya Manusia

Bank memiliki pedoman/piagam yang mendukung pelaksanaan tugas dan tanggung jawab Komite Sumber Daya Manusia yang telah tercantum dalam Surat Keputusan Direksi No. 022/SK/DIR/03/2025 tentang Komite Sumber Daya Manusia yang ditetapkan tanggal 03 Maret 2025.

Adapun susunan Struktur dan Keanggotaan Komite Sumber Daya Manusia terdiri dari:

## *Charter of The Human Resources Committee*

*The Bank has guidelines/charters that support the implementation of the duties and responsibilities of the Human Resources Committee as stated in Board of Directors Decree No. 022/SK/DIR/03/2025 concerning the Human Resources Committee, which was enacted on March 3, 2025.*

*The structure and membership of the Human Resources Committee consists of:*

## 1. Komite Sumber Daya Manusia

## *1. Human Resources Committee*

| Susunan Anggota Komite Sumber Daya Manusia<br>*Composition of the Human Resources Committee Members* | |
|---|---|
| Ketua<br>*Chair* | *Chief People Officer* |
| Sekretaris<br>*Secretary* | *Head of HR Services & Strategy* |
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | Direktur Utama \| *President Director* |
| | Direktur Bisnis \| *Business Director* |
| | Direktur Kredit dan Risiko \| *Credit and Risk Director* |
| | Direktur Kepatuhan dan Legal \| *Compliance and Legal Director* |
| | Direktur Operasional \| *Operations Director* |
| | *Chief People Officer* |
| Anggota Tetap Tanpa Hak Suara<br>*Permanent Member Without Voting Rights* | *Head of HR Services & Strategy* |
| | *Head of HR Management* |

Tugas, Tanggung Jawab dan Wewenang Komite Sumber Daya Manusia Memberikan arahan strategi dan membuat kebijakan umum di bidang sumber daya manusia termasuk perubahan-perubahannya, antara lain (namun tidak terbatas) pada bidang-bidang sebagai berikut:

- Strategi sumber daya manusia;
- Kebijakan umum tentang ketenagakerjaan;
- Perencanaan tenaga kerja;
- Kompensasi dan *benefit* karyawan;
- Manajemen penilaian kinerja, termasuk promosi;
- Manajemen talenta dan perencanaan suksesi;
- Struktur organisasi dan jenjang kepangkatan;
- Pelatihan dan pengembangan karyawan;
- Budaya dan nilai Perusahaan serta keterikatan karyawan;
- Penerapan kode etik perusahaan;
- Pengembangan hubungan karyawan dan industri;
- Kesehatan dan keselamatan organisasi.
- Melaksanakan tugas-tugas dan tanggung jawab lain yang mungkin diberikan oleh Direksi kepada Komite Sumber Daya Manusia, dari waktu ke waktu.
- Komite Sumber Daya Manusia dapat membentuk sub komite untuk melakukan lingkup tugas dan tanggung jawab Komite Sumber Daya Manusia.

*Duties, Responsibilities, and Authorities of the Human Resources Committee Providing strategic direction and establishing general policies in the field of human resources, including changes thereto, among others (but not limited to) in the following areas:*

- *Human resources strategy;*
- *General employment policies;*
- *Workforce planning;*
- *Employee compensation and benefits;*
- *Performance appraisal management, including promotions;*
- *Talent management and succession planning;*
- *Organizational structure and rank hierarchy;*
- *Employee training and development;*
- *Company culture and values and employee engagement;*
- *Implementation of the company's code of ethics;*
- *Development of employee and industry relations;*
- *Organizational health and safety.*
- *Performing other duties and responsibilities that may be assigned by the Board of Directors to the Human Resources Committee from time to time.*
- *The Human Resources Committee may establish subcommittees to carry out the scope of duties and responsibilities of the Human Resources Committee.*

## 2. Sub-Komite Etik & Disiplin

## *2. Ethics & Discipline Subcommittee*

| Susunan Anggota Sub-Komite Etik & Disiplin<br>*Membership of the Ethics & Discipline Subcommittee* | |
|---|---|
| Ketua<br>*Chair* | *Chief People Officer* |
| Sekretaris<br>*Secretary* | *Head of HR Services & Strategy* |

| Susunan Anggota Sub-Komite Etik & Disiplin<br>*Membership of the Ethics & Discipline Subcommittee* | |
|---|---|
| Anggota Tetap dengan Hak Suara<br>*Permanent Member with Voting Rights* | *Chief People Officer* |
| | *Head of HR Services & Strategy* |
| | *Head of HR Management* |
| | *Head of Risk Management* |
| | *Head of Compliance* |
| | *Head of Legal* |
| | *Head of Internal Audit* |

Tugas, Tanggung Jawab dan Wewenang Sub-Komite Etik & Disiplin

- Mengembangkan, menyusun, dan memperbarui kode etik Bank Maspion.
- Memberikan pembinaan dan sosialisasi mengenai penerapan kode etik.
- Menganalisa laporan pemeriksaan terhadap kasus pelanggaran etik dan disiplin.
- Memberikan rekomendasi tindak lanjut atas pelanggaran etik dan disiplin berdasarkan ketentuan pelanggaran dan sanksi yang ada di Perjanjian Kerja Bersama atau ketentuan pemberian sanksi yang berlaku di Bank Maspion kepada Komite Sumber Daya Manusia.
- Memantau dan mengevaluasi implementasi kode etik dan disiplin secara berkala.
- Membuat laporan terkait implementasi kode etik dan pelanggaran terhadap etik dan disiplin ke Komite Sumber Daya Manusia.

*Duties, Responsibilities, and Authorities of the Ethics & Discipline Subcommittee*

- *Developing, drafting, and updating the Maspion Bank code of ethics.*
- *Providing guidance and socialization regarding the implementation of the code of ethics.*
- *Analyzing audit reports on ethical and disciplinary violations.*
- *Provide recommendations for follow-up actions on ethical and disciplinary violations based on the provisions of violations and sanctions in the Collective Labor Agreement or the provisions on sanctions applicable at Bank Maspion to the Human Resources Committee.*
- *Monitoring and evaluating the implementation of the code of ethics and discipline on a regular basis.*
- *Prepare reports related to the implementation of the code of ethics and violations of ethics and discipline to the Human Resources Committee.*

## RAPAT KOMITE DI BAWAH DIREKSI
*MEETINGS OF COMMITTEES UNDER THE BOARD OF DIRECTORS*

| Komite<br>*Committee* | Jumlah Rapat<br>*Number of Meetings* |
|---|---|
| Komite Aset & Liabilitas<br>*Aset & Liability Committee* | 12 |
| Komite Manajemen Risiko<br>*Risk Management Committee* | 12 |
| Komite Kredit<br>*Kredit Committee* | 30 |
| Komite Pengarah Teknologi Informasi<br>*Information Technology Steering Committee* | 19 |
| Komite Produk dan Kebijakan<br>*Product and Policy Committee* | 10 |
| Komite Sumber Daya Manusia<br>*Human Resources Committee* | 14 |

# Pendidikan/Pelatihan Anggota Komite dibawah Direksi

## *Education/Training of Committee Members Under The Directorate*

**Zulkifli Adijaya**
*Head of Treasury & Financial Institution*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Sekretaris Komite Aset & Liabilitas *Committee Secretary Assets & Liabilities* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | Forum Diskusi Publikasi, Pelaporan, dan Penetapan Suku Bunga Dasar Kredit dan Suku Bunga Kredit pada Perbankan | OJK | 2-Sep-25 | 2-Sep-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | *Sharing Session with Corporate & Credit Review Team about Internal Collaboration and Alignment between Business Unit and Credit Reviewer* | President Director, Business Director, Credit Risk Director | 28-Aug-25 | 30-Aug-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden Batch 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi PBI Nomor 3 Tahun 2025 tentang DHE SDA | Divisi Compliance | 7-Mar-25 | 7-Mar-25 |
| | Sosialisasi Petunjuk Teknis Tanggap Darurat | Divisi GA | 23-Apr-25 | 23-Apr-25 |
| | Sosialisasi *Screening Sanction* di SmartAML | Divisi AML CFTP | 1-Aug-25 | 1-Aug-25 |
| | Sosialisasi SOP Anti Penyuapan Batch 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi SOP Data Protection Impact Assessment | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | Sosialisasi SOP Pengelolaan BMAS Sharepoint dan SOP Pengelolaan Website Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | Sosialisasi SOP Perpajakan | Divisi Finance Accounting | 16-Sep-25 | 16-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building Treasury* Surabaya & Jakarta | Head of Treasury, Treasury Marketing Head | 15-Dec-25 | 18-Dec-25 |

**Deasy Wulaningsih**
*Chief Financial Officer*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Risiko-Operasional<br>• Anggota Komite Pengarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BMAS ERM Transformation: Credit Process Enhancement* | KBank | 19-May-25 | 23-May-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |

| Keanggotaan Komite<br>*Committee Membership* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* | |
|---|---|---|---|---|
| • *Asset & Liability Committee Members*<br>• *Risk Management Committee Members*<br>• *Members of the Operational Risk Subcommittee*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee* | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | Forum Penguatan Fungsi GRC terkait Penerapan *Internal Control over Financial Reporting* dalam rangka penguatan Sektor Jasa Keuangan | OJK Institute | 3-Mar-25 | 3-Mar-25 |
| | Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 | Infobank Institute | 14-Apr-25 | 15-Apr-25 |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| | Meneropong Masa Depan Pasar Emas Indonesia: Peran Strategis Bullion Bank | OJK Institute | 17-Apr-25 | 17-Apr-25 |
| | Pembekalan Sertifikasi Manajemen Risiko J7 | Lentera Mulia Persada | 2-Oct-25 | 2-Oct-25 |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 | PT Raharja Duta Solusindo | 29-Nov-25 | 29-Nov-25 |
| | *Procurement Workshop 2025* | Divisi Finance Accounting | 18-Feb-25 | 18-Feb-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9-Oct-25 | 9-Oct-25 |
| | Sosialisasi Integritasi Pelaporan Keuangan *ICoFR* | BFDC | 31-Jul-25 | 31-Jul-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Pelaporan Pajak Penghasilan Orang Pribadi (PPh OP) | Pajakku | 29-Dec-25 | 29-Dec-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | KBank | 31-Oct-25 | 9-Dec-25 |
| | Sosialisasi *Screening Sanction* di SmartAML | Divisi AML CFTP | 1-Aug-25 | 1-Aug-25 |
| | Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK SDBK | OJK | 14-Jan-25 | 14-Jan-25 |
| | Sosialisasi untuk PSAK 118 | EY Team | 29-Aug-25 | 29-Aug-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | Training Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 6 | LSPP | 29-Aug-25 | 29-Aug-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 *Batch* 6 | LSPP | 16-Jul-25 | 16-Jul-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 7 | LSPP | 10-Oct-25 | 10-Oct-25 |
| | *Webinar How to Achieve Peak Performance in 2025* | OJK Institute | 17-Jan-25 | 17-Jan-25 |
| | Webinar Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan | OJK Institute | 10-Feb-25 | 10-Feb-25 |
| | *Workshop ICoFR Phase II* | BFDC | 21-Jun-25 | 21-Jun-25 |
| | *Workshop ICoFR Phase III* | BFDC | 12-Jul-25 | 12-Jul-25 |
| | *Workshop* Penyusunan Kebijakan Unit Khusus Kepatuhan Dalam Rangka Penyusunan Laporan dan Informasi Keuangan Berdasarkan *ICoFR* | Banking Finance Development Centre | 17-May-25 | 17-May-25 |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28-Nov-25 | 28-Nov-25 |

**Magdalena Barli**
*Chief Technology Officer*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Manajemen Risiko<br>• Anggota Komite Sub Manajemen Risiko-Risiko Operasional<br>• Sekretaris Komite Pengarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk-Kebijakan Perkreditan<br>• Anggota Sub Komite Produk-Kebijakan & Prosedur<br>• *Risk Management Committee Members*<br>• *Members of the Operational Risk Sub-Management Committee*<br>• *Secretary of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Credit Policy Sub-Committee*<br>• *Member of the Product-Policy & Procedures Subcommittee* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8-May-25 | 8-May-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Sharing session: AI Adoption* | PT Andara Sarana | 9-Oct-25 | 9-Oct-25 |
| | Sosialisasi Pengguna Eksternal Aplikasi Perizinan Bank Indonesia atau *E Licensing* | Bank Indonesia | 17-Feb-25 | 20-Feb-25 |
| | Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | SPARK: *Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building IT Division* | Magda | 22-Nov-25 | 23-Nov-25 |
| | *Workshop Transformation Journey for Executive Management* | Sedya Abiwara Inggil | 28-Nov-25 | 28-Nov-25 |

**Ferhat Wideru**
*Chief People Officer*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| • Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Ketua Komite Sumber Daya Manusia<br>• Ketua Sub Komite Sumber Daya Manusia – Etik & Disiplin<br>• *Committee Members Risk Management*<br>• *Subcommittee Members Risk Management – Operational Risk*<br>• *Product and Policy Committee Members*<br>• *Product and Policy Subcommittee Member – Credit Policy*<br>• *Product and Policy Subcommittee Member – Policy & Procedures*<br>• *Chair of the Human Resources Committee*<br>• *Chair of the Human Resources Subcommittee – Ethics & Discipline* | Program pelatihan telah disajikan pada bagian pelatihan Komite Nominasi dan Remunerasi<br>*Training program has been disclosed in the Nomination and Remuneration Committee's training section* | | |

**Rony Parolin Simanjuntak**
*Head of Risk Management*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite<br>*Committee Membership* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* |
|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Sekretaris Komite Manajemen Risiko<br>• Sekretaris Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Sub Komite Manajemen Risiko - Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Pengarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Committee Members Assets & Liabilities*<br>• *Secretary of the Risk Management Committee*<br>• *Secretary of the Risk Management Subcommittee – Operational Risk*<br>• *Member of the Risk Management Subcommittee – Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Member of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Member of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Subcommittee - Ethics & Discipline* | Program pelatihan telah disajikan pada bagian pelatihan Komite Pemantau Risiko<br>*Training program has been disclosed in the Risk Oversight Committee's training section* | | |

**Dwiana Kriswati**
*Head of Accounting*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite<br>*Committee Membership* | Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Pengarah Teknologi Informasi<br>• *Assets & Liabilities Committee Members*<br>• *Members of the Information Technology Steering Committee* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BMAS ERM Transformation: Credit Process Enhancement* | KBank | 19-May-25 | 23-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | EJAVEC Forum: Meningkatkan Produktivitas, Inovasi, dan Kapasitas Ekonomi Jawa Timur di Tengah Berbagai Tantangan Global | Bank Indonesia | 12-Aug-25 | 12-Aug-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | Forum Penguatan Fungsi GRC terkait Penerapan *Internal Control over Financial Reporting* dalam rangka penguatan Sektor Jasa Keuangan | OJK Institute | 3-Mar-25 | 3-Mar-25 |
| | Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 | Infobank Institute | 14-Apr-25 | 15-Apr-25 |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| | *Mandatory Training: Basic* APU PPT PPPSPM 2025 | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Procurement Workshop 2025* | Divisi Finance Accounting | 18-Feb-25 | 18-Feb-25 |
| | Rapat Dengar Pendapat atas Rancangan POJK tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan | OJK | 10-Apr-25 | 10-Apr-25 |
| | Rapat Dengar Pendapat Rancangan POJK Transparansi dan Publikasi Laporan Bank | OJK | 6-Feb-25 | 6-Feb-25 |
| | Rapat Dengar Pendapat RPOJK TKA dan RSEOJK Transparansi BUK | OJK | 20-Aug-25 | 20-Aug-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| | Refresher Sertifikasi Manajemen Risiko Jenjang 6 2025 | Arfaidhams | 8-Sep-25 | 8-Sep-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi Integritasi Pelaporan Keuangan ICoFR | BFDC | 31-Jul-25 | 31-Jul-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi Ketentuan Perbankan: (1) RPOJK Transparansi dan Publikasi Laporan Bank, (2) RPOJK Pelaporan Bank Umum melalui Sistem Pelaporan OJK, (3) Penerapan Tata Kelola Bank Umum | OJK | 14-Aug-25 | 14-Aug-25 |
| | Sosialisasi Lanjutan Ketentuan mengenai Kebijakan Insentif Likuiditas Makroprudensial (KLM) | Bank Indonesia | 8-Dec-25 | 8-Dec-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| | Sosialisasi Perubahan dalam SOP *Treasury Batch* 1 | Divisi Treasury and FI | 11-Sep-25 | 11-Sep-25 |
| | Sosialisasi Prosedur *Monitoring* Rasio Pendanaan Luar Negeri Bank dan Pelaporan | Divisi Finance Accounting | 25-Nov-25 | 25-Nov-25 |
| | Sosialisasi SOP *Accounting* No. PD-95/Memo/XI/2025 | Div. Finance Accounting | 5-Dec-25 | 5-Dec-25 |
| | Sosialisasi SOP Anti Penyuapan Batch 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK SDBK | OJK | 14-Jan-25 | 14-Jan-25 |
| | Sosialisasi untuk PSAK 118 | EY Team | 29-Aug-25 | 29-Aug-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | Undangan Sosialisasi Ketentuan Perbankan terkait ILAAP, Lembaga Pemeringkat, Pelaporan BUK Melalui Sistem Pelaporan OJK, serta Transparansi dan Publikasi Laporan BUK | OJK | 5-Dec-25 | 5-Dec-25 |
| | *Workshop ICoFR Phase II* | BFDC | 21-Jun-25 | 21-Jun-25 |
| | *Workshop ICoFR Phase III* | BFDC | 12-Jul-25 | 12-Jul-25 |
| | *Workshop* Penyusunan Kebijakan Unit Khusus Kepatuhan Dalam Rangka Penyusunan Laporan dan Informasi Keuangan Berdasarkan ICoFR | Banking Finance Development Centre | 17-May-25 | 17-May-25 |

**Akadhita Bogo Kristamtomo**
*Head of Operational*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Manajemen Risiko<br>• Anggota Komite Sub Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Komite Sub Produk Kebijakan – Kebijakan Perkreditan<br>• Anggota Komite Sub Produk dan Kebijakan – Kebijakan & Prosedur | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Booster Fest 2025: Motivational Session Together WECAN* | Remaja Tampubolon | 25-Oct-25 | 25-Oct-25 |
| | *Coaching Clinic dalam Rangka Penguatan Keamanan Transaksi BI FAST* | Bank Indonesia | 14-May-25 | 16-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | Diseminasi Ketentuan dan Aspek Keamanan Sistem BI FAST | Bank Indonesia | 11-Jun-25 | 11-Jun-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *English Development Program 2025 Upper Intermediate A* | Kaplan Edupac | 5-May-25 | 16-Jul-25 |
| | Evaluasi Layanan Bank Indonesia *Fast Payment* BI *Fast* Tahun 2025 | Bank Indonesia | 1-Oct-25 | 2-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | Forum LBUT Harian 2025 | Operation Div | 16-Sep-25 | 16-Sep-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • *Asset & Liability Committee Members*<br>• *Risk Management Committee Members*<br>• *Members of the Sub-Risk Management Committee – Operational Risk*<br>• *Product and Policy Committee Member*<br>• *Member of the Policy Sub-Committee – Credit Policy*<br>• *Member of the Sub-Committee on Products and Policies – Policies & Procedures* | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8-May-25 | 8-May-25 |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| | *Mandatory Training: Basic* APU PPT PPPSPM 2025 | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | Arfaidhams | 7-Aug-25 | 7-Aug-25 |
| | Seminar Kejahatan Siber: Ancaman dan Solusi Keamanan Siber | BCA Learning Service | 18-Sep-25 | 18-Sep-25 |
| | Sosialisasi Integritasi Pelaporan Keuangan *ICoFR* | BFDC | 31-Jul-25 | 31-Jul-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| | Sosialisasi SE LPS tentang Bukti Kepesertaan dan Informasi Penjaminan Simpanan | Divisi Compliance | 6-Mar-25 | 6-Mar-25 |
| | Sosialisasi SE.010 DIRUT 03 2025 tentang DLA Penggunaan Anggaran dan Pembayaran Umum | Divisi Finance Accounting | 25-Mar-25 | 25-Mar-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi: Petunjuk Teknis Pengelolaan *User ID* BI-SILK *and* BI-CA | Div. Operational | 23-Sep-25 | 23-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |

**Denny Agustriawan**
*Head of Digital Channel Product & Deposit*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Sub Manajemen Risiko – Risiko Operasional<br>• Sekretaris Komite Produk dan Kebijakan<br>• Anggota Komite Sub Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Komite Sub Produk dan Kebijakan – Kebijakan & Prosedur<br>• *Members of the Sub-Committee on Risk Management – Operational Risk*<br>• *Secretary of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Member of the Product and Policy Subcommittee – Policy & Procedures* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | Lentera Mulia Persada | 2-Sep-25 | 3-Sep-25 |
| | Rapat Koordinasi Forum Komunikasi Industri Jasa Keuangan Jawa Timur | FKIJK | 24-Jun-25 | 24-Jun-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 3 | Divisi Compliance | 9-Sep-25 | 9-Sep-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi Prosedur *Monitoring* Rasio Pendanaan Luar Negeri Bank dan Pelaporan | Divisi Finance Accounting | 25-Nov-25 | 25-Nov-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| | Sosialisasi SE LPS tentang Bukti Kepesertaan dan Informasi Penjaminan Simpanan | Divisi Compliance | 6-Mar-25 | 6-Mar-25 |
| | Sosialisasi SOP *Data Protection Impact Assessment* | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | Sosialisasi SOP Perpajakan | Divisi Finance Accounting | 16-Sep-25 | 16-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 22-Sep-25 | 22-Sep-25 |

**Mohamad Kristanto**
*Head of Policy*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Produk dan Kebijakan<br>• Sekretaris Sub Komite Produk dan Kebijakan - Kebijakan Perkreditan<br>• Sekretaris Sub Komite Produk dan Kebijakan - Kebijakan dan Prosedur<br>• *Committee Member for Products and Policy*<br>• *Secretary of the Product and Policy Subcommittee - Credit Policy*<br>• *Secretary of the Product and Policy Subcommittee - Policies and Procedures* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Credit Capability Development Module 1: Credit Culture Prescreening ESG Batch 1* | ERM KBank | 4-Jun-25 | 4-Jun-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Debt Collection and Recovery Indonesia* | Hiswara Bunjamin dan Tandjung | 24-Feb-25 | 24-Feb-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch* 1 | Credit E2E Revamp Team | 29-Apr-25 | 29-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Penerbitan Product Program *Transfer* yang Baru | Divisi Cash Management Product | 2-Sep-25 | 2-Sep-25 |
| | Sosialisasi *Product Trade*: Transaksi Kredit dengan Jaminan 100% Jaminan Tunai | Divisi Credit Product Trade and Supply Chain | 4-Sep-25 | 4-Sep-25 |
| | Sosialisasi Prosedur Monitoring Rasio Pendanaan Luar Negeri Bank dan Pelaporan | Divisi Finance Accounting | 25-Nov-25 | 25-Nov-25 |
| | Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Tim Building Policy & Risk Management JKT* | Anti Fraud dept | 29-Nov-25 | 29-Nov-25 |

**Lily Wijaya**
*Head of AML-CFTP*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko - Risiko Operational<br>• Sekretaris Sub Komite Manajemen Risiko - Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• *Risk Management Committee Members*<br>• *Members of the Risk Management Subcommittee - Operational Risk*<br>• *Secretary of the Risk Management Subcommittee - Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing*<br>• *Product and Policy Committee Member*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Member of the Product and Policy Subcommittee – Policy & Procedures* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *Best Report Award* dalam rangka Gerakan Nasional 23 Tahun APUPPT dan PPSPM | PPATK | 4-Jun-25 | 4-Jun-25 |
| | *Booster Fest 2025: Motivational Session Together WECAN* | Remaja Tampubolon | 25-Oct-25 | 25-Oct-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Cyber Hygiene Secure Data Practice* | KBank | 17-Sep-25 | 31-Oct-25 |
| | Diseminasi "Penguatan Komite TPPU dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang terkait Perjudian *Online*" | PPATK | 4-Nov-25 | 4-Nov-25 |
| | Diskusi Ekosistem *Trade Finance Registry* (TFR) di Indonesia dan Arah Pengembangannya | OJK | 14-Nov-25 | 14-Nov-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *FGD* Penyusunan *Individual Risk Assessment* APU PPT dan PPSPM | FKDKP | 27-May-25 | 27-May-25 |
| | *Mandatory Training* APU PPT untuk Kredit *Batch* SMG | Ir Hendro Soeprijatno | 14-Jun-25 | 14-Jun-25 |
| | Pelaksanaan Bakti Sosial dalam Rangkaian Acara Puncak Gerakan Nasional 23 Tahun Rezim APU PPT dan PPPSPM | PPATK | 17-Apr-25 | 17-Apr-25 |
| | Permintaan Tanggapan dan Rapat Dengar Pendapat atas RSEOJK APOLO BUK | OJK | 15-Sep-25 | 15-Sep-25 |
| | *Program Mentoring* Berbasis Risiko TPPU dan TPPT dari Tindak Pidana Siber | PPATK | 8-May-25 | 8-May-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Sertifikasi Manajemen Risiko Jenjang 6 2025 | Arfaidhams | 8-Sep-25 | 8-Sep-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi Implementasi Aplikasi SIPESAT versi 3.0 | PPATK | 24-Jun-25 | 24-Jun-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Peraturan Otoritas Jasa Keuangan Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku Melalui SIPELAKU dan Mekanisme Penggunaan SIPELAKU | OJK | 24-Feb-25 | 24-Feb-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| | Sosialisasi POJK Nomor 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum | OJK | 28-Nov-25 | 28-Nov-25 |
| | Sosialisasi SE.010 DIRUT 03 2025 tentang DLA Penggunaan Anggaran dan Pembayaran Umum | Divisi Finance Accounting | 25-Mar-25 | 25-Mar-25 |
| | Sosialisasi SOP *Accounting* No. PD-95/Memo/XI/2025 | Div. Finance Accounting | 5-Dec-25 | 5-Dec-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi SOP *Data Protection Impact Assessment* | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building AML* | Head of AML | 22-Aug-25 | 23-Aug-25 |
| | *Training Impactful Presentation Skills* | Business Wisdom Institute | 24-May-25 | 24-May-25 |
| | Webinar *on Promoting Financial Inclusion through Risk-based Approach to AML/CFT* | FATF | 19-Nov-25 | 19-Nov-25 |
| | Webinar Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime* | OJK Institute | 6-Mar-25 | 6-Mar-25 |
| | Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan | OJK Institute | 16-Oct-25 | 16-Oct-25 |

**Erwin Kristianto Julistiono**
*Head of HR Services & Strategy*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| • Anggota Sub Komite Manajemen Risiko - Risiko Operational<br>• Anggota Komite Sumber Daya Manusia<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Members of the Risk Management Subcommittee -Operational Risks*<br>• *Human Resources Committee Members*<br>• *Member of the Human Resources Subcommittee - Ethics & Discipline* | Program pelatihan telah disajikan pada bagian pelatihan Komite Nominasi dan Remunerasi<br>*Training program has been disclosed in the Nomination and Remuneration Committee's training section* | | |

**Marlyn Tanralili**
*Head of HR Management*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| • Anggota Komite Sumber Daya Manusia<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Human Resources Committee Member*<br>• *Human Resources Subcommittee Member - Ethics & Discipline* | Program pelatihan telah disajikan pada bagian pelatihan Komite Nominasi dan Remunerasi<br>*Training program has been disclosed in the Nomination and Remuneration Committee's training section* | | |

**Kwan Tony Sutanto**
*Head of Core Banking & Surrounding*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Pengarah Teknologi Informasi<br>• *Committee Members Information Technology Director* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | *Software Quality Management Training* | KBTG | 25-Apr-25 | 25-Apr-25 |
| | *Software Quality Management Training Part 2* | KBTG | 22-May-25 | 22-May-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi Pelaporan Pajak Penghasilan Orang Pribadi (PPh OP) | Pajakku | 29-Dec-25 | 29-Dec-25 |
| | Sosialisasi *Project Management Life Cycle D1 Batch Core Banking Application and IT Infrastructure* | Divisi Data Analytics and IT Management | 3-Jun-25 | 3-Jun-25 |
| | Sosialisasi *Project Management Life Cycle D2 Batch Core Banking Application and IT Infrastructure* | Divisi Data Analytics and IT Management | 4-Jun-25 | 4-Jun-25 |
| | Sosialisasi SOP Anti Penyuapan Batch 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building IT Division* | Magda | 22-Nov-25 | 23-Nov-25 |

**Ikwan**
*Head of IT Infrastructure*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Pengarah Teknologi Informasi<br>• *Committee Member Information Technology Director* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8-May-25 | 8-May-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | Sosialisasi *Project Management Life Cycle D1 Batch Core Banking Application and IT Infrastructure* | Divisi Data Analytics and IT Management | 3-Jun-25 | 3-Jun-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building IT Division* | Magda | 22-Nov-25 | 23-Nov-25 |
| | *Training Impactful Presentation Skills* | Business Wisdom Institute | 24-May-25 | 24-May-25 |

**Antonius Arthur Kastono**
*Head of Cyber Security*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Pengarah Teknologi Informasi<br>• *Members of the Information Technology Steering Committee* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Coaching Clinic* dalam Rangka Penguatan Keamanan Transaksi BI FAST | Bank Indonesia | 14-May-25 | 16-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | Forum SERASI dan SIGUNA dalam rangka Mitigasi Risiko Operasional TI dan Siber pada Periode Libur Panjang HBKN Awal September 2025 | Bank Indonesia | 2-Sep-25 | 2-Sep-25 |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 8-May-25 | 8-May-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | *New Employee Orientation Program Batch 1* | Various Division | 3-Feb-25 | 3-Feb-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building IT Division* | Magda | 22-Nov-25 | 23-Nov-25 |
| | *Training Impactful Presentation Skills* | Business Wisdom Institute | 24-May-25 | 24-May-25 |
| | Undangan Pertemuan Pembahasan Kesiapan Industri Sistem Pembayaran dari Aspek Keamanan dan Keandalan Layanan Sistem Pembayaran | Bank Indonesia | 1-Oct-25 | 1-Oct-25 |

**Vacant**
*Head of Digital Transformation & Innovation*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| • Anggota Komite Pengarah Teknologi Informasi<br>• *Members of the Information Technology Steering Committee* | | | |

**Rico Prawira**
*Head of Data Analytic & IT Management*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Pengarah Teknologi Informasi<br>• *Members of the Information Technology Steering Committee* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 06-Nov-25 | 08-Nov-25 |
| | *Get Started with SQL Analytics - powered by AI/BI* | Databricks | 17-Jul-25 | 17-Jul-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Procurement Workshop 2025* | Divisi Finance Accounting | 18-Feb-25 | 18-Feb-25 |
| | *Project Management Lifecycle dan IT Project Enablement Framework* | Kasikornbank | 06-Feb-25 | 06-Feb-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 09-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 2 | Divisi Compliance | 02-Sep-25 | 02-Sep-25 |
| | *Software Quality Management Training* | KBTG | 25-Apr-25 | 25-Apr-25 |
| | *Software Quality Management Training Part 2* | KBTG | 22-May-25 | 22-May-25 |
| | *Software Quality Management Training Part 3* | Department OD and Talent Management | 22-May-25 | 22-May-25 |
| | *Sosialisasi IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 01-Oct-25 | 01-Oct-25 |
| | *Sosialisasi IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 08-Oct-25 | 08-Oct-25 |
| | *Sosialisasi Project Management Life Cycle D1 Batch Core Banking Application and IT Infrastructure* | Divisi Data Analytics and IT Management | 03-Jun-25 | 03-Jun-25 |
| | *Sosialisasi SOP Anti Penyuapan Batch 3* | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 03-Jul-25 | 05-Jul-25 |
| | *Team Building IT Division* | Magda | 22-Nov-25 | 23-Nov-25 |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |

**Sheffik Arzie**
*Head of Internal Audit*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Pengarah Teknologi Informasi<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan - Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan - Kebijakan dan Prosedur<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Assets & Liabilities Committee Members*<br>• *Members of the Information Technology Steering Committee*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee - Credit Policy*<br>• *Member of the Product and Policy Subcommittee - Policy and Procedures*<br>• *Member of the Human Resources Subcommittee - Ethics & Discipline* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *New Employee Orientation Program Batch 1* | Various Division | 3-Feb-25 | 3-Feb-25 |
| | Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |
| | Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch* 1 | Credit E2E Revamp Team | 29-Apr-25 | 29-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 3 | Divisi Compliance | 9-Sep-25 | 9-Sep-25 |
| | Sosialisasi Integritasi Pelaporan Keuangan *ICoFR* | BFDC | 31-Jul-25 | 31-Jul-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building Internal Audit* | Head of Internal Audit | 22-Nov-25 | 22-Nov-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8-Jul-25 | 8-Jul-25 |

**Handi Maputra**
*Head of Compliance*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Risk Management Committee Members*<br>• *Members of the Risk Management Subcommittee – Operational Risk*<br>• *Product and Policy Committee Members*<br>• *Members of the Product and Policy Subcommittee – Credit Policy* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 06-Nov-25 | 08-Nov-25 |
| | Forum SERASI Sharing Informasi Mitigasi Risiko Operasional TI dan Siber | Bank Indonesia | 08-May-25 | 08-May-25 |
| | Integritas Pelaporan Keuangan Bank sesuai POJK No. 15 Tahun 2024 | Infobank Institute | 14-Apr-25 | 15-Apr-25 |
| | Peluncuran Tata Kelola Kecerdasan Artifisial Perbankan Indonesia | OJK | 29-Apr-25 | 29-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 09-Dec-25 |
| | Seminar Nasional "Pendalaman Pasar Keuangan dan Penguatan Stabilitas Sistem Keuangan Indonesia Melalui Peningkatan Pemanfaatan *Central Counterparty* (CCP) di Pasar Uang dan Valuta Asing (PUVA)" | Bank Indonesia | 04-Aug-25 | 04-Aug-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 01-Oct-25 | 01-Oct-25 |
| | Sosialisasi Kewajiban Penyampaian Laporan Penilaian Sendiri dan Pengkinian Data Pokok Bank | LPS | 12-Feb-25 | 12-Feb-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 03-Jul-25 | 05-Jul-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • *Member of the Product and Policy Subcommittee – Policy & Procedures*<br>• *Member of the Human Resources Subcommittee - Ethics & Discipline* | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |
| | *Training Impactful Presentation Skills* | Business Wisdom Institute | 24-May-25 | 24-May-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 *Batch* 4 | LSPP | 14-Jul-25 | 14-Jul-25 |

**Erlenny Suparman**
*Head of Corporate Planning, Performance & Management Unit & Sales Management*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• *Asset & Liability Committee Member* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 06-Nov-25 | 08-Nov-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 09-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden Batch 1 | Various Division | 02-Dec-25 | 02-Dec-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 01-Oct-25 | 01-Oct-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 08-Oct-25 | 08-Oct-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 03-Jul-25 | 05-Jul-25 |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 | GARDA | 23-May-25 | 23-May-25 |

**Beethoven Sihite**
*Head of Corporate Banking*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Kredit<br>• *Assets & Liabilities Committee Members*<br>• *Credit Committee Members* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Jakarta 1* | ERM KBank | 12-Jun-25 | 12-Jun-25 |
| | *Credit Capability Development Module 3: Financial Accounting Jakarta Batch 1* | IFAC | 8-Jul-25 | 11-Jul-25 |
| | *Credit Capability Development Module 4 Credit Analysis and Recommendation Batch Jakarta 2* | IFAC | 17-Sep-25 | 20-Sep-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *ERM Transformation: EAM Model* | KBank | 23-Sep-25 | 25-Sep-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *Internal Session Building Corporate Banking* | President Director, Business Director | 28-Dec-25 | 30-Dec-25 |
| | *Product Refreshment: Cash Management Channel IBB Batch 2* | Divisi Cash Management Product | 26-May-25 | 26-May-25 |
| | *Refresher BMPK or LLL* | Operations Development and System | 20-Oct-25 | 20-Oct-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 7-Nov-25 | 7-Nov-25 |
| | *Sharing Session with Corporate & Credit Review Team about Internal Collaboration and Alignment between Business Unit and Credit Reviewer* | President Director, Business Director, Credit Risk Director | 28-Aug-25 | 30-Aug-25 |
| | *Sosialisasi End-to-End Credit Process Phase II dan LLL Monitoring Tools Batch 1* | Credit E2E Revamp Team & Compliance Division | 12-Aug-25 | 12-Aug-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi SOP *Data Protection Impact Assessment* | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | *Sunline Banking Summit 2025* | Sunline X LPPI | 7-Aug-25 | 7-Aug-25 |
| | *Training Risk Adjusted Return on Capital (RAROC) - JKT B2* | KBank | 7-Aug-25 | 7-Aug-25 |

**Shiny Tjahjarijadi**
*Head of Funding*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• *Assets & Liabilities Committee Member* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 06-Nov-25 | 08-Nov-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 09-Dec-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| | *Sharing Session with Corporate & Credit Review Team about Internal Collaboration and Alignment between Business Unit and Credit Reviewer* | President Director, Business Director, Credit Risk Director | | 30-Aug-25 |
| | *Sosialisasi IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 08-Oct-25 | 08-Oct-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 03-Jul-25 | 05-Jul-25 |
| | *Team Building Funding* | Funding Division | 29-Apr-25 | 29-Apr-25 |

**Juli Maria**
*Head of Branch Banking*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Kredit<br>• *Asset & Liability Committee Members*<br>• *Credit Committee Members* | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Credit Capability Development Module 3: Financial Accounting Jakarta Batch 2* | IFAC | 9-Jul-25 | 15-Jul-25 |
| | *Credit Capability Development Module 4 Credit Analysis and Recommendation Batch Jakarta 1* | IFAC | 15-Oct-25 | 18-Oct-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *New Employee Orientation Program Batch 5* | Various Division | 4-Aug-25 | 4-Aug-25 |
| | Prosedur Penanganan Kredit Bermasalah | SAM Div. and Policy Div | 29-Jul-25 | 29-Jul-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| | *Sosialisasi End-to-End Credit Process Phase II dan LLL Monitoring Tools Batch 1* | Credit E2E Revamp Team & Compliance Division | 12-Aug-25 | 12-Aug-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi Perubahan Kode Produk dan Tiering Rekening Giro *Batch* 2 | Divisi Cash Management Product | 14-Oct-25 | 14-Oct-25 |
| | Sosialisasi *Product Trade*: Transaksi Kredit dengan Jaminan 100% Jaminan Tunai | Divisi Credit Product Trade and Supply Chain | 4-Sep-25 | 4-Sep-25 |
| | Sosialisasi SOP Perpajakan | Divisi Finance Accounting | 16-Sep-25 | 16-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building Commercial Banking Jakarta* | Juli Maria | 3-Oct-25 | 5-Oct-25 |
| | *Training Risk Adjusted Return on Capital (RAROC) - JKT B1* | KBank | 7-Aug-25 | 7-Aug-25 |

**Ignatius Martono**
*Head of Commercial Banking*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Komite Kredit<br>• *Assets & Liabilities Committee Members*<br>• *Credit Committee Members* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | | 22-Aug-25 |
| | *Commercial Workshop Surabaya* | BOC | 16-Oct-25 | 17-Oct-25 |
| | *Credit Capability Development Module 1: Credit Culture Prescreening ESG Batch 1* | ERM KBank | 04-Jun-25 | 04-Jun-25 |
| | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Surabaya* | ERM KBank | 11-Jun-25 | 11-Jun-25 |
| | *Credit Capability Development Module 3: Financial Accounting Jakarta Batch 2* | IFAC | 09-Jul-25 | 15-Jul-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 01-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 06-Nov-25 | 08-Nov-25 |
| | *FI Training* | KBank | 07-Oct-25 | 07-Oct-25 |
| | *Product Refreshment EDC dan Remittance Corporate, Commercial, Funding* | Divisi Cash Management Product | 04-Aug-25 | 04-Aug-25 |
| | Prosedur Penanganan Kredit Bermasalah | SAM Div. and Policy Div | 29-Jul-25 | 29-Jul-25 |
| | Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch 1* | Credit E2E Revamp Team | 29-Apr-25 | 29-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 09-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 1 | Divisi Compliance | | 26-Aug-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 02-Sep-25 | 02-Sep-25 |
| | *Refresher* Ketentuan Batas Maksimum Pemberian Kredit *Batch* 1 | Divisi Compliance | 06-Feb-25 | 06-Feb-25 |
| | *Refresher* Sertifikasi Manajemen Risiko Jenjang 6 2025 | Arfaidhams | 08-Sep-25 | 08-Sep-25 |
| | *Sosialisasi End-to-End Credit Process Phase II dan LLL Monitoring Tools Batch 1* | Credit E2E Revamp Team & Compliance Division | | 12-Aug-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 01-Sep-25 | 01-Sep-25 |
| | Sosialisasi SOP Anti Penyuapan Batch 2 | Divisi Compliance | 05-Feb-25 | 05-Feb-25 |
| | Sosialisasi SOP Perpajakan | Divisi Finance Accounting | | 16-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 03-Jul-25 | 05-Jul-25 |
| | *Team Building Commercial Banking Surabaya* | Head of Commercial Banking | | 22-Nov-25 |
| | *Training Risk Adjusted Return on Capital (RAROC) - SBY B1* | KBank | 05-Aug-25 | 05-Aug-25 |
| | Webinar Outlook Ekonomi dan Keuangan di Tahun 2025 | OJK Institute | 20-Feb-25 | 20-Feb-25 |
| | *Workshop Credit Proposal Presentation Structure Batch Surabaya* | ERM KBank | 03-Dec-25 | 03-Dec-25 |

**Vacant**
*Head of Legal*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* |
|---|---|---|---|
| • Anggota Komite Manajemen Risiko<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan dan Perkreditan<br>• Anggota Sub Komite Sumber Daya Manusia - Etik & Disiplin<br>• *Risk Management Committee Members*<br>• *Members of the Risk Management Subcommittee – Operational Risk*<br>• *Product and Policy Committee Members*<br>• *Member of the Product and Policy Subcommittee – Policy and Credit*<br>• *Member of the Human Resources Subcommittee -Ethics & Discipline* | | | |

**Sabrina Sidabutar**
*Head of Cash Management*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Aset & Liabilitas<br>• Anggota Sub Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br><br>• *Asset & Liability Committee Member*<br>• *Members of the Risk Management Subcommittee – Operational Risk*<br>• *Members of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Member of the Product and Policy Subcommittee – Policy & Procedures* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *IT Workshop* | KBank | 15-Aug-25 | 15-Aug-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| | Sosialisasi Perubahan Kode Produk dan Tiering Rekening Giro *Batch* 2 | Divisi Cash Management Product | 14-Oct-25 | 14-Oct-25 |
| | Sosialisasi Prosedur Monitoring Rasio Pendanaan Luar Negeri Bank dan Pelaporan | Divisi Finance Accounting | 25-Nov-25 | 25-Nov-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi SOP *Data Protection Impact Assessment* | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | *Team Building* Divisi *Cash Management* | Cash Management Product | 4-Nov-25 | 5-Nov-25 |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8-Jul-25 | 8-Jul-25 |

**Wally Umoro**
*Head of Trade & Supply Chain*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Anggota Komite Manajemen Risiko – Risiko Operasional<br>• Anggota Komite Produk dan Kebijakan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan Perkreditan<br>• Anggota Sub Komite Produk dan Kebijakan – Kebijakan & Prosedur<br>• *Members of the Risk Management Committee – Operational Risk*<br>• *Member of the Product and Policy Committee*<br>• *Member of the Product and Policy Subcommittee – Credit Policy*<br>• *Member of the Product and Policy Subcommittee – Policy & Procedure* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| | *BOC and BOD Brainstorm* | BOC and BOD | 19-Aug-25 | 22-Aug-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *New Employee Orientation Program Batch 1* | Various Division | 3-Feb-25 | 3-Feb-25 |
| | Peningkatan Awareness terhadap Trend Risiko Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme di tahun 2025 | PPATK | 17-May-25 | 17-May-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 3 | Divisi Compliance | 9-Sep-25 | 9-Sep-25 |
| | *Refreshment End-To-End Credit Process - Corporate & Commercial Segment* | Policy Div | 21-Oct-25 | 21-Oct-25 |
| | Sosialisasi dan *Refreshment Product Payroll Loan* | Divisi Credit Product Trade and Supply Chain | 19-Mar-25 | 19-Mar-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi Pedoman Iklan | Divisi Compliance | 27-Mar-25 | 27-Mar-25 |

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| | Sosialisasi SE.010 DIRUT 03 2025 tentang DLA Penggunaan Anggaran dan Pembayaran Umum | Divisi Finance Accounting | 25-Mar-25 | 25-Mar-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 4 | Divisi Compliance | 19-Feb-25 | 19-Feb-25 |
| | Sosialisasi SOP *Data Protection Impact Assessment* | Divisi Compliance | 16-Jan-25 | 16-Jan-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team building divisi Credit Product, Trade, and Supply Chain* | Head of Credit Product, Trade & Supply Chain, Trade Sales Head, dan Credit Product Head | 21-Nov-25 | 22-Nov-25 |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 *Batch* 2 | PT Lentera Mulia Persada | 19-Jun-25 | 20-Jun-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8-Jul-25 | 8-Jul-25 |

**Alida Victoria Putri**
*Head of Corporate Credit Review*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Sekretaris Komite Kredit<br>• *Credit Committee Secretary* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Commercial Workshop Surabaya* | BOC | 16-Oct-25 | 17-Oct-25 |
| | *Credit Capability Development Module 1: Credit Culture Prescreening ESG Batch 2* | ERM KBank | 5-Jun-25 | 5-Jun-25 |
| | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Jakarta 1* | ERM KBank | 12-Jun-25 | 12-Jun-25 |
| | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Jakarta 2* | ERM KBank | 13-Jun-25 | 13-Jun-25 |
| | *Credit Capability Development Module 3: Financial Accounting Jakarta Batch 2* | IFAC | 9-Jul-25 | 15-Jul-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *FI Training* | KBank | 7-Oct-25 | 7-Oct-25 |
| | *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| | Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch* 1 | Credit E2E Revamp Team | 29-Apr-25 | 29-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 2 | Divisi Compliance | 2-Sep-25 | 2-Sep-25 |
| | *Refresher* Ketentuan Batas Maksimum Pemberian Kredit *Batch* 2 | Divisi Compliance | 13-Feb-25 | 13-Feb-25 |
| | *Refresher* Manajemen Risiko Jenjang 5 | Arfaidhams | 7-Aug-25 | 7-Aug-25 |
| | *Sharing Session with Corporate & Credit Review Team about Internal Collaboration and Alignment between Business Unit and Credit Reviewer* | President Director, Business Director, Credit Risk Director | 28-Aug-25 | 30-Aug-25 |
| | Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| | Sosialisasi SOP Pengelolaan BMAS Sharepoint dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building Credit Reviewer & QA Credit Jakarta* | Credit & Risk Director | 30-Nov-25 | 30-Nov-25 |
| | *Training Risk Adjusted Return on Capital (RAROC) - JKT B2* | KBank | 7-Aug-25 | 7-Aug-25 |
| | *Workshop Credit Proposal Presentation Structure Batch Jakarta* | ERM KBank | 1-Dec-25 | 1-Dec-25 |

**Esy**
*Head of Small Commercial & Retail Credit Review*

Profil diri dapat dilihat di dalam bagian Pejabat Eksekutif | *Personal profile can be viewed in the Executive Officers section*

| Keanggotaan Komite *Committee Membership* | Program Pelatihan *Training Program* | Penyelenggara *Organizer* | Waktu *Time* | |
|---|---|---|---|---|
| • Sekretaris Komite Kredit<br>• *Credit Committee Secretary* | *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| | *Commercial Workshop Surabaya* | BOC | 16-Oct-25 | 17-Oct-25 |
| | *Credit Capability Development Module 1: Credit Culture Prescreening ESG Batch 2* | ERM KBank | 5-Jun-25 | 5-Jun-25 |
| | *Credit Capability Development Module 2 Credit Analysis Predeal CWU EWS and Study Cases Batch Jakarta 1* | ERM KBank | 12-Jun-25 | 12-Jun-25 |
| | *Credit Capability Development Module 3: Financial Accounting Jakarta Batch 1* | IFAC | 8-Jul-25 | 11-Jul-25 |
| | *Credit Capability Development Module 4 Credit Analysis and Recommendation Batch Jakarta 2* | IFAC | 17-Sep-25 | 20-Sep-25 |
| | *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| | *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| | *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| | *ERM Transformation: EAM Model* | KBank | 23-Sep-25 | 25-Sep-25 |
| | *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| | *FI Training* | KBank | 7-Oct-25 | 7-Oct-25 |
| | *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |
| | *New Employee Orientation Program Batch 1* | Various Division | 3-Feb-25 | 3-Feb-25 |
| | Prosedur Penanganan Kredit Bermasalah | SAM Div. and Policy Div | 29-Jul-25 | 29-Jul-25 |
| | Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch* 2 | Credit E2E Revamp Team | 30-Apr-25 | 30-Apr-25 |
| | *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| | *Refresher* Kebijakan Pelindungan Data Pribadi Bank *Batch* 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| | *Refresher* Ketentuan Batas Maksimum Pemberian Kredit *Batch* 1 | Divisi Compliance | 6-Feb-25 | 6-Feb-25 |
| | Sosialiasi KRI G-RM.IRM-005.01-04-25 terkait Laporan Regulator | Divisi Risk Management | 29-Apr-25 | 29-Apr-25 |
| | Sosialisasi Alur Proses Pengaduan Nasabah dan Pelaporan Insiden *Batch* 1 | Various Division | 2-Dec-25 | 2-Dec-25 |
| | Sosialisasi Kebijakan Akuntansi | Divisi Finance Accounting | 19-Aug-25 | 19-Aug-25 |
| | Sosialisasi Petunjuk Teknis Tanggap Darurat | Divisi GA | 23-Apr-25 | 23-Apr-25 |
| | Sosialisasi Product Trade: Transaksi Kredit dengan Jaminan 100% Jaminan Tunai | Divisi Credit Product Trade and Supply Chain | 4-Sep-25 | 4-Sep-25 |
| | Sosialisasi SE.010 DIRUT 03 2025 tentang DLA Penggunaan Anggaran dan Pembayaran Umum | Divisi Finance Accounting | 25-Mar-25 | 25-Mar-25 |
| | Sosialisasi SOP Anti Penyuapan *Batch* 2 | Divisi Compliance | 5-Feb-25 | 5-Feb-25 |
| | Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| | *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| | *Team Building Credit Reviewer & QA Credit Jakarta* | Credit & Risk Director | 30-Nov-25 | 30-Nov-25 |
| | *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Batch 2 | PT Lentera Mulia Persada | 19-Jun-25 | 20-Jun-25 |
| | *Training Risk Adjusted Return on Capital (RAROC) - JKT B1* | KBank | 7-Aug-25 | 7-Aug-25 |
| | Ujian Sertifikasi Manajemen Risiko Jenjang 5 *Batch* 9 | LSPP | 22-Jul-25 | 22-Jul-25 |
| | *Workshop Credit Proposal Presentation Structure Batch Jakarta* | ERM KBank | 1-Dec-25 | 1-Dec-25 |

# Fungsi Kepatuhan

## *Compliance Function* [GRI 2-27]

Fungsi Kepatuhan adalah serangkaian tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

*Compliance is a series of preventive (ex-ante) actions or measures to ensure that the policies, provisions, 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, and to ensure the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.*

Risiko Kepatuhan adalah risiko yang timbul akibat Bank tidak mematuhi dan/atau tidak melaksanakan ketentuan peraturan perundang-undangan.

*Compliance Risk is the risk arising from the Bank's failure to comply with and/or implement statutory provisions.*

Pengelolaan Risiko Kepatuhan yang baik dan tepat waktu diharapkan dapat meminimalisasi dampak risiko sedini mungkin. Dengan demikian peran dan Fungsi Kepatuhan maupun satuan kerja kepatuhan tidak hanya melihat suatu kejadian yang bersifat preventif (*ex-ante*) melainkan juga harus mampu mengelola Risiko Kepatuhan secara keseluruhan. Dalam menjalankan fungsi kepatuhan, Bank mengacu pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum (POJK 46/2017).

*Good and timely compliance risk management is expected to minimize the impact of risks as early as possible. Thus, the role and function of compliance and compliance work units should not only look at preventive (ex-ante) events but also be able to manage compliance risks as a whole. In carrying out its compliance functions, the Bank refers to Financial Services Authority Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Functions of Commercial Banks (POJK 46/2017).*

Tugas yang dimiliki fungsi kepatuhan antara lain:
- Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
- Mengelola risiko kepatuhan yang dihadapi oleh Bank.
- Memastikan agar kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan regulator dan perundang-undangan yang berlaku.
- Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

*The tasks of the compliance function include:*
- *Fostering a culture of compliance at all levels of the Bank's organization and business activities.*
- *Managing compliance risks faced by the Bank.*
- *Ensuring that the Bank's policies, provisions, systems and procedures, as well as its business activities, comply with applicable regulatory and legal requirements.*
- *Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.*

## Direktur yang membawahkan Fungsi Kepatuhan (Direktur Kepatuhan)

## *Director in charge of the Compliance Function (Compliance Director)*

Untuk mendukung terciptanya Budaya Kepatuhan dan penegakan kepatuhan (*compliance*) Bank dan berpedoman pada POJK 46/2017 maka Bank wajib untuk memiliki direktur yang membawahkan Fungsi Kepatuhan. Sampai tahun 2025, direktur yang membawahkan Fungsi Kepatuhan adalah Bapak Viktor Ebenheizer Fanggidae yang memiliki pengalaman di bidang perbankan selama lebih dari 10 (sepuluh) tahun sehingga memiliki integritas dan pengetahuan yang memadai mengenai ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.

*To support the creation of a culture of compliance and enforcement of compliance at the Bank, and in accordance with POJK 46/2017, the Bank is required to have a director who oversees the Compliance Function. Until 2025, the director in charge of the Compliance Function is Mr. Viktor Ebenheizer Fanggidae, who has more than 10 (ten) years of experience in the banking sector and therefore has the integrity and adequate knowledge of the Financial Services Authority's provisions and the provisions of laws and regulations.*

Penunjukan direktur yang membawahkan Fungsi Kepatuhan telah memenuhi syarat yang berlaku yaitu :
1. Direktur yang membawahkan Fungsi Kepatuhan wajib memenuhi persyaratan independensi.
2. Direktur Utama dilarang merangkap jabatan sebagai direktur yang membawahkan Fungsi Kepatuhan.
3. Direktur yang membawahkan Fungsi Kepatuhan dilarang membawahkan fungsi:
   - bisnis dan operasional

*The appointment of the director overseeing the Compliance Function has met the applicable requirements, namely:*
1. *The director overseeing the Compliance Function must meet the independence requirements.*
2. *The Chief Executive Officer is prohibited from concurrently serving as a director who oversees the Compliance Function.*
3. *The director overseeing the Compliance Function is prohibited from overseeing the following functions:*
   - *business and operations*

- manajemen risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank
- tresuri (*treasury*)
- keuangan dan akuntansi
- logistik dan pengadaan barang atau jasa
- teknologi informasi
- audit internal

4. Wajib memiliki integritas dan pengetahuan yang memadai mengenai ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.

Pengangkatan dan pelaksanaan tugas direktur yang membawahkan Fungsi Kepatuhan tersebut telah mengikuti ketentuan Otoritas Jasa Keuangan. Persetujuan dan pengangkatan direktur yang membawahkan Fungsi Kepatuhan telah mengikuti proses berdasarkan ketentuan atau peraturan yang berlaku.

Tugas dan tanggung jawab direktur yang membawahkan Fungsi Kepatuhan antara lain:

- Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
- Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank;
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
- Memantau dan menjaga Risiko Kepatuhan Bank agar tidak menyimpang dari ketentuan yang berlaku;
- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan regulator dan ketentuan peraturan perundang-undangan;
- Memantau dan menjaga Risiko Kepatuhan Bank agar tidak menyimpang dari ketentuan yang berlaku;
- Menjaga dan memantau kepatuhan Bank terhadap semua perjanjian dan komitmen yang dibuat Bank kepada regulator;
- Melakukan tugas dan tanggung jawab Direksi sesuai dengan UU tentang Perseroan Terbatas.

## Satuan Kerja Kepatuhan

Sesuai dengan POJK 46/2017 pada Pasal 4 maka Bank wajib membentuk Satuan Kerja Kepatuhan.

Satuan kerja kepatuhan harus memenuhi kriteria antara lain:

a. Satuan kerja kepatuhan wajib independen yaitu Satuan Kerja Kepatuhan harus dibentuk secara tersendiri dan bebas dari pengaruh satuan kerja lainnya, serta mempunyai akses langsung kepada direktur yang membawahkan Fungsi Kepatuhan.
b. Pejabat dan staf di Satuan Kerja Kepatuhan dilarang ditempatkan pada posisi menghadapi benturan kepentingan (*conflict of interest*) dalam melaksanakan tanggung jawab Fungsi Kepatuhan.

- *risk management that makes decisions on the Bank's business activities*
- *treasury*
- *finance and accounting*
- *logistics and procurement of goods or services*
- *information technology*
- *Internal audit*

4. *Must have integrity and adequate knowledge of the provisions of the Financial Services Authority and the provisions of laws and regulations.*

*The appointment and performance of duties of the director in charge of the Compliance Function have complied with the provisions of the Financial Services Authority. The approval and appointment of the director in charge of the Compliance Function have followed the process based on applicable provisions or regulations.*

*The duties and responsibilities of the director in charge of the Compliance Function include:*

- *Formulating strategies to promote the creation of a Bank Compliance Culture;*
- *Proposing compliance policies or principles to be established by the Board of Directors;*
- *Establishing compliance systems and procedures to be used in developing the Bank's internal rules and guidelines;*
- *Ensuring that all policies, provisions, 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;*
- *Monitoring and maintaining the Bank's Compliance Risk so that it does not deviate from applicable regulations;*
- *Taking preventive measures to ensure that the policies and/or decisions made by the Bank's Board of Directors do not deviate from regulatory requirements and statutory provisions;*
- *Monitoring and maintaining the Bank's Compliance Risk so that it does not deviate from applicable regulations;*
- *Maintain and monitor the Bank's compliance with all agreements and commitments made by the Bank to regulators;*
- *Performing the duties and responsibilities of the Board of Directors in accordance with the Limited Liability Company Law.*

## *Compliance Unit*

*In accordance with POJK 46/2017 Article 4, the Bank is required to establish a Compliance Unit.*

*The compliance unit must meet the following criteria:*

*a. The Compliance Unit must be independent, meaning that it must be established separately and free from the influence of other work units, and have direct access to the director in charge of the Compliance Function.*

*b. Officials and staff in the Compliance Unit are prohibited from being placed in positions that pose a conflict of interest in carrying out their Compliance Function responsibilities.*

Dalam menjalankan Fungsi Kepatuhan sesuai dengan POJK 46/2017, Bank telah membentuk Satuan Kerja Kepatuhan sebagai satuan kerja yang independen dan bebas dari pengaruh satuan kerja lainnya, Satuan Kerja Kepatuhan bertugas memantau kepatuhan seluruh unit kerja Bank terhadap peraturan/ketentuan yang berlaku baik internal maupun eksternal serta memantau tindak lanjut oleh satuan kerja terkait. Adapun, Satuan Kerja Kepatuhan Bank dibagi menjadi 2 (dua) unit kerja yaitu *Compliance Advisory and Training* serta *Compliance Monitoring, Review, and Reporting*.

*In carrying out its Compliance Function in accordance with POJK 46/2017, the Bank has established a Compliance Unit as an independent unit that is free from the influence of other work units. The Compliance Unit is tasked with monitoring the compliance of all Bank work units with applicable internal and external regulations/ provisions and monitoring follow-up actions by the relevant work units. The Bank's Compliance Unit is divided into two (2) work units, namely Compliance Advisory and Training, and Compliance Monitoring, Review, and Reporting.*

Direksi melalui Satuan Kerja Kepatuhan secara rutin melaporkan laporan kepatuhan untuk memastikan bahwa kebijakan, prosedur, dan kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan regulator. Satuan Kerja Kepatuhan telah melakukan penginian terhadap Manual Kepatuhan dengan menerbitkan kebijakan Kepatuhan yang telah disetujui oleh Direktur Utama. Pada Kebijakan Kepatuhan mengatur mengenai Organisasi dan Kewenangan, Fungsi Kepatuhan serta Pelaporan dan Pemantauan Kepatuhan.

*The Board of Directors, through the Compliance Unit, regularly reports compliance reports to ensure that the Bank's policies, procedures, and business activities are in accordance with regulatory requirements. The Compliance Unit has updated the Compliance Manual by issuing a Compliance Policy that has been approved by the President Director. The Compliance Policy regulates the Organization and Authority, Compliance Functions, and Compliance Reporting and Monitoring.*

Pelaksanaan Fungsi Kepatuhan Bank antara lain dilaksanakan dengan:

- Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi
- Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank Umum.
- Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku.
- Melakukan reviu dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan regulator dan ketentuan peraturan perundang-undangan.
- Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan regulator dan ketentuan peraturan perundang-undangan, salah satunya dengan melakukan uji kepatuhan.
- Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan

*The implementation of the Bank's Compliance Function is carried out through, among other things:*

- *Taking steps to support the creation of a culture of compliance in all of the Bank's business activities at every level of the organization*
- *Identifying, measuring, monitoring, and controlling Compliance Risks with reference to Financial Services Authority regulations regarding the implementation of risk management for Commercial Banks.*
- *Assessing and evaluating the effectiveness, adequacy, and suitability of the Bank's policies, provisions, systems, and procedures with applicable laws and regulations.*
- *Reviewing and/or recommending updates and improvements to the Bank's policies, provisions, systems, and procedures to ensure compliance with regulatory requirements and laws and regulations.*
- *Making efforts to ensure that the Bank's policies, provisions, systems and procedures, as well as business activities, comply with regulatory requirements and statutory provisions, including by conducting compliance tests.*
- *Performing other tasks related to the Compliance Function.*

Bank senantiasa memberikan kesempatan kepada pegawai di Satuan Kerja Kepatuhan untuk meningkatkan pengetahuan dan kompetensi untuk mendukung pelaksanaan tugasnya pada berbagai pelatihan, seminar, atau sosialisasi termasuk aktif berpartisipasi dalam Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dan mengikuti sertifikasi kepatuhan yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP). Selain itu, sebagai bagian dari upaya membangun Budaya Kepatuhan, Bank juga telah menyelenggarakan berbagai pelatihan dan sosialisasi terkait ketentuan-ketentuan baru kepada divisi yang terkait.

*The Bank always provides opportunities for employees in the Compliance Unit to improve their knowledge and competencies to support the performance of their duties through various training sessions, seminars, or socialization programs, including active participation in the Banking Compliance Directors Communication Forum (FKDKP) and compliance certification organized by the Banking Professional Certification Agency (LSPP). In addition, as part of its efforts to build a Culture of Compliance, the Bank has also organized various training and socialization programs related to new regulations for relevant divisions.*

Dewan Komisaris melakukan pengawasan secara aktif terhadap Fungsi Kepatuhan Bank dengan melakukan evaluasi pelaksanaan Fungsi Kepatuhan Bank serta memberikan saran untuk meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank agar aktifitas Bank selalu berada dalam koridor peraturan yang berlaku. Dewan Komisaris juga mengawasi jika ada potensi penyimpangan terhadap rasio-rasio kepatuhan wajib seperti Kewajiban Penyediaan Modal Minimum (KPMM), Batas Maksimum Penyediaan Kredit (BMPK), *Non-Performing Loan* (NPL), Posisi Devisa Neto (PDN), Giro Wajib Minimum (GWM), Rasio Pendanaan Luar Negeri (RPLN), dll. Direksi bersama Dewan Komisaris selalu mengupayakan penyelesaian komitmen dan tindak lanjut hasil pemeriksaan oleh regulator.

*The Board of Commissioners actively supervises the Bank's Compliance Function by evaluating the implementation of the Bank's Compliance Function and providing recommendations to improve the quality of the implementation of the Bank's Compliance Function so that the Bank's activities always remain within the applicable regulatory framework. The Board of Commissioners also monitors any potential deviations from mandatory compliance ratios such as Minimum Capital Requirements (KPMM), Maximum Credit Provision Limit (BMPK), Non-Performing Loans (NPL), Net Foreign Exchange Position (PDN), Minimum Reserve Requirement (GWM), Foreign Funding Ratio (RPLN), etc. The Board of Directors and the Board of Commissioners always strive to fulfill commitments and follow up on the results of regulatory audits.*

## Indikator Kepatuhan Tahun 2025

Indikator Kepatuhan adalah bentuk komitmen dan tingkat kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan. Indikator Kepatuhan tahun 2025 tercermin sebagai berikut:

- Rasio KPMM termasuk risiko kredit, risiko pasar dan risiko operasional adalah 45,76%.
- Tidak terdapat pelanggaran terhadap BMPK baik kepada Pihak Terkait maupun Pihak Tidak Terkait.
- Rasio PDN sebesar 0,14%
- Rasio Giro Wajib Rupiah adalah 6,19% dan GWM valas adalah 4,40%
- Rasio Kredit Bermasalah (NPL) *Gross* sebesar 2,26%.
- Rasio Pendanaan Luar Negeri (RPLN) sebesar 32,59%

## *Compliance Indicators for 2025*

*Compliance Indicators are a form of commitment and level of compliance of the Bank with laws and regulations. Compliance Indicators for 2025 are reflected as follows:*

- *The KPMM ratio, including credit risk, market risk, and operational risk, is 45.76%.*
- *There were no violations of BMPK (Banking Compliance Management System) to either Related Parties or Unrelated Parties.*
- *The PDN ratio is 0.14%.*
- *The Rupiah Mandatory Reserve Ratio is 6.19% and the Foreign Currency Mandatory Reserve Ratio is 4.40%.*
- *The Gross Non-Performing Loan (NPL) Ratio is 2.26%.*
- *The Foreign Funding Ratio (RPLN) is 32.59%.[AE23.1]*

# Penerapan Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Masal (PPPSPM)

## *Implementation of Anti-Money Laundering (AML), Terrorist Financing Prevention (TFP), and Prevention of Financing The Proliferation of Weapons of Mass Destruction (PFPWMD)*

Penerapan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM) merupakan kewajiban bagi seluruh pihak, khususnya Bank sebagai penyedia jasa layanan keuangan. Bank wajib menjalankan program tersebut secara berkesinambungan mengingat modus yang digunakan oleh pelaku kejahatan keuangan semakin variatif dalam memanfaatkan layanan perbankan sebagai sarana Tindak Pidana Pencucian Uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT), dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM). Seiring dengan meningkatnya kompleksitas produk dan layanan, serta pemanfaatan teknologi informasi untuk kemudahan transaksi dan akses layanan perbankan, risiko penyalahgunaan sistem perbankan juga semakin meningkat dengan berbagai pola dan skema yang semakin beragam.

*The implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML, CTF & CPFP) programs is mandatory for all parties, especially banks as financial service providers. Banks are required to implement these programs on an ongoing basis, given that the methods used by financial criminals to exploit banking services as a means of Money Laundering (TPPU), Terrorism Financing (TPPT), and Proliferation Financing of Weapons of Mass Destruction (PPSPM) are becoming increasingly varied. Along with the increasing complexity of products and services, as well as the use of information technology to facilitate transactions and access to banking services, the risk of banking system abuse is also increasing with various patterns and schemes that are increasingly diverse.*

Oleh karena itu, Bank menerapkan program APU, PPT & PPPSPM secara konsisten, optimal, dan efektif pada seluruh produk, layanan, dan aktivitas transaksi. Implementasi program ini didukung oleh kebijakan internal, prosedur operasional, sistem pemantauan transaksi, serta peningkatan kompetensi sumber daya manusia secara berkelanjutan. Sebagai bentuk komitmen Bank dalam menjaga integritas sistem keuangan dan memperkuat praktik tata kelola yang baik, penerapan program tersebut dilaksanakan dengan mengacu pada ketentuan peraturan perundang-undangan yang berlaku, antara lain sebagai berikut:

- Undang Undang Republik Indonesia Nomor 40 Tahun 2007 jo Peraturan Pemerintah Pengganti Undang Undang Republik Indonesia Nomor 2 Tahun 2022 jo Undang-Undang Nomor 24 Tahun 2011 jo Putusan Mahkamah Konstitusi Nomor 84/PUU XI/2013 tentang Perseroan Terbatas;
- Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
- Undang-Undang Republik Indonesia Nomor 3 Tahun 2011 tentang Transfer Dana;
- Undang-Undang Nomor 9 Tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
- Undang-Undang No.27 tahun 2022 tentang Pelindungan Data Pribadi;
- Undang-Undang No.4 tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
- Peraturan Pemerintah Republik Indonesia Nomor 43 Tahun 2015 tentang Pihak Pelapor Dalam Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
- Peraturan Presiden Nomor 13 tahun 2018 tentang Penerapan Prinsip Mengenali Pemilik Manfaat dari Korporasi dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme;
- Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan;
- Peraturan Otoritas Jasa Keuangan Nomor 12 /POJK.03/2021 tentang Bank Umum;
- Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2023 tentang Penerapan Tata Kelola bagi Bank Umum;
- Peraturan Bersama Kementerian Luar Negeri, Kepolisian Negara Republik Indonesia, PPATK dan Badan Pengawas Tenaga Nuklir No.7 tahun 2023, No.2 tahun 2023, No.12 tahun 2023 dan No.2 tahun 2023 yang merupakan perubahan kedua atas peraturan yang sama No.4 tahun 2017, No.1 tahun 2017, No.9 tahun 2017 dan No.5 tahun 2017 tentang Pencantuman Identitas Orang dan Korporasi dalam Daftar Pendanaan Proliferasi Senjata Pemusnah Massal dan Pemblokiran serta merta Atas Dana Milik Orang atau Korporasi yang tercantum dalam Daftar Pendanaan Proliferasi Senjata Pemusnah Massal;
- Peraturan PPATK Nomor 1 tahun 2021 tentang Tata Cara Penyampaian Laporan Transaksi Keuangan Mencurigakan, Transaksi Keuangan Tunai, dan Transaksi Keuangan Transfer Dana

*Therefore, the Bank consistently, optimally, and effectively implements the APU, PPT & PPPSPM programs across all products, services, and transaction activities. The implementation of this program is supported by internal policies, operational procedures, transaction monitoring systems, and continuous improvement of human resource competencies. As a form of the Bank's commitment to maintaining the integrity of the financial system and strengthening good governance practices, the implementation of these programs is carried out with reference to the provisions of applicable laws and regulations, including the following:*

- *Law of the Republic of Indonesia Number 40 of 2007 in conjunction with Government Regulation in Lieu of Law of the Republic of Indonesia Number 2 of 2022 in conjunction with Law Number 24 of 2011 in conjunction with Constitutional Court Decision Number 84/PUU XI/2013 concerning Limited Liability Companies;*
- *Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering;*
- *Law of the Republic of Indonesia Number 3 of 2011 concerning Fund Transfers;*
- *Law No. 9 of 2013 concerning the Prevention and Eradication of Terrorism Financing Crimes;*
- *Law No. 27 of 2022 concerning Personal Data Protection;*
- *Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector;*
- *Government Regulation of the Republic of Indonesia Number 43 of 2015 concerning Reporting Parties in the Prevention and Eradication of Money Laundering;*
- *Presidential Regulation No. 13 of 2018 concerning the Application of the Principle of Recognizing the Beneficial Owners of Corporations in the Context of Preventing and Eradicating Money Laundering and Terrorism Financing Crimes;*
- *Financial Services Authority Regulation Number 8 of 2023 concerning the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing and Prevention of Proliferation Financing of Weapons of Mass Destruction in the Financial Services Sector;*
- *Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks;*
- *Financial Services Authority Regulation Number 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks;*
- *Joint Regulation of the Ministry of Foreign Affairs, Indonesian National Police, PPATK and Nuclear Energy Regulatory Agency No. 7 of 2023, No. 2 of 2023, No. 12 of 2023 and No. 2 of 2023, which is the second amendment to the same regulation No. 4 of 2017, No. 1 of 2017, No. 9 of 2017 and No. 5 of 2017 concerning the Inclusion of Identities of Individuals and Corporations in the List of Proliferation Financing of Weapons of Mass Destruction and the Immediate Blocking of Funds Belonging to Individuals or Corporations Listed in the List of Proliferation Financing of Weapons of Mass Destruction;*
- *PPATK Regulation Number 1 of 2021 concerning Procedures for Reporting Suspicious Financial Transactions, Cash Financial Transactions, and Financial Transactions Transferring Funds to and*

dari dan ke Luar Negeri Melalui Aplikasi Go AML bagi Penyedia Jasa Keuangan;
- Peraturan PPATK Nomor 11 Tahun 2021 tentang Sistem Informasi Terduga Pendanaan Terorisme;
- Peraturan Kepala Pusat Pelaporan dan Analisis Transaksi Keuangan No.PER- 02/1.02/PPATK/02/15 tentang Kategori Pengguna Jasa yang Berpotensi Melakukan Tindak Pidana Pencucian Uang;

- Surat Edaran Nomor 6 tahun 2025 tentang Perubahan atas Surat Edaran PPATK Nomor 8 Tahun 2016 Tentang Penyampaian Informasi Pengguna Jasa Terpadu Melalui Aplikasi Pelaporan Sistem Informasi Pengguna Jasa Terpadu;
- Surat Edaran Otoritas Jasa Keuangan No.14/SEOJK.03/ 2025 tentang Penerapan Tata Kelola bagi Bank Umum;
- Surat Edaran Otoritas Jasa Keuangan Nomor 31/SEOJK.01/2019 tentang Pedoman Pemblokiran Secara Serta Merta Atas Dana Nasabah di Sektor Jasa Keuangan yang Identitasnya Tercantum dalam Daftar Pendanaan Proliferasi Senjata Pemusnah Massal;
- Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.03/2019 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan;
- Surat Edaran Otoritas Jasa Keuangan Nomor 29/SEOJK.01/2019 jo Surat Edaran Otoritas Jasa Keuangan Nomor 38/SEOJK.01/2017 tentang Pedoman Pemblokiran Secara Serta Merta atas Dana Nasabah di Sektor Jasa Keuangan yang Identitasnya Tercantum dalam Daftar Terduga Teroris dan Organisasi Teroris;

- Dokumen *Sectoral Risk Assessment* yang diterbitkan oleh Otoritas Jasa Keuangan (OJK) dan *National Risk Assessment* yang diterbitkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) ;
- Anggaran Dasar PT. Bank Maspion Indonesia, Tbk;
- Pedoman dan Tata Tertib Kerja Dewan Komisaris PT. Bank Maspion Indonesia, Tbk;
- Pedoman dan Tata Tertib Kerja Direksi PT. Bank Maspion Indonesia, Tbk; dan
- Kebijakan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.

Pengawasan aktif Direksi dan Komisaris memiliki peran penting dalam rangka pengendalian risiko pencucian uang, selain itu Bank juga membentuk unit kerja khusus dan pejabat sebagai penanggung jawab memastikan penerapan program APU PPT. Pengawasan ini tercermin dari upaya – upaya untuk memastikan penerapan program APU, PPT dan PPPSPM berjalan dengan baik :
- Penerapan *pre-employee screening* dalam rangka penerimaan pegawai baru sebagai bagian dari penerapan *Know Your Employee* (KYE) baik untuk pegawai tetap maupun tidak tetap
- Memastikan kecukupan kebijakan dan Prosedur APU-PPT sebagai panduan tetap dalam rangka implementasi program APU PPT dan Panduan tetap dalam mengendalikan atau memitigasi risiko pencucian uang.
- Pelaksanaan *Customer Due Diligence* (CDD) untuk nasabah dan *Enhanced Due Diligence* (EDD) untuk nasabah yang tergolong berisiko tinggi termasuk *Politically Exposed Person* terhadap kemungkinan pencucian uang dan pendanaan terorisme.

*from Abroad Through the Go AML Application for Financial Service Providers;*
- *PPATK Regulation Number 11 of 2021 concerning the Information System on Suspected Terrorism Financing;*
- *Regulation of the Head of the Financial Transaction Reports and Analysis Center No. PER-02/1.02/PPATK/02/15 concerning Categories of Service Users with the Potential to Commit Money Laundering Crimes;*
- *Circular Letter No. 6 of 2025 concerning Amendments to PPATK Circular Letter No. 8 of 2016 concerning the Submission of Integrated Service User Information through the Integrated Service User Information System Reporting Application;*
- *Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks;*
- *Financial Services Authority Circular Letter No. 31/SEOJK.01/2019 concerning Guidelines for the Immediate Blocking of Customer Funds in the Financial Services Sector Whose Identities are Listed in the Proliferation of Weapons of Mass Destruction Financing List;*
- *Financial Services Authority Circular Letter No. 32/SEOJK.03/2019 concerning the Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs in the Banking Sector;*
- *Financial Services Authority Circular Letter Number 29/SEOJK.01/2019 in conjunction with Financial Services Authority Circular Letter Number 38/SEOJK.01/2017 concerning Guidelines for Immediate Blocking of Customer Funds in the Financial Services Sector Whose Identities are Listed in the List of Suspected Terrorists and Terrorist Organizations;*
- *The Sectoral Risk Assessment document issued by the Financial Services Authority (OJK) and the National Risk Assessment issued by the Financial Transaction Reports and Analysis Center (PPATK);*
- *The Articles of Association of PT. Bank Maspion Indonesia, Tbk;*
- *Guidelines and Rules of Procedure for the Board of Commissioners of PT. Bank Maspion Indonesia, Tbk;*
- *Guidelines and Rules of Procedure for the Board of Directors of PT. Bank Maspion Indonesia, Tbk; and*
- *Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing Policies.*

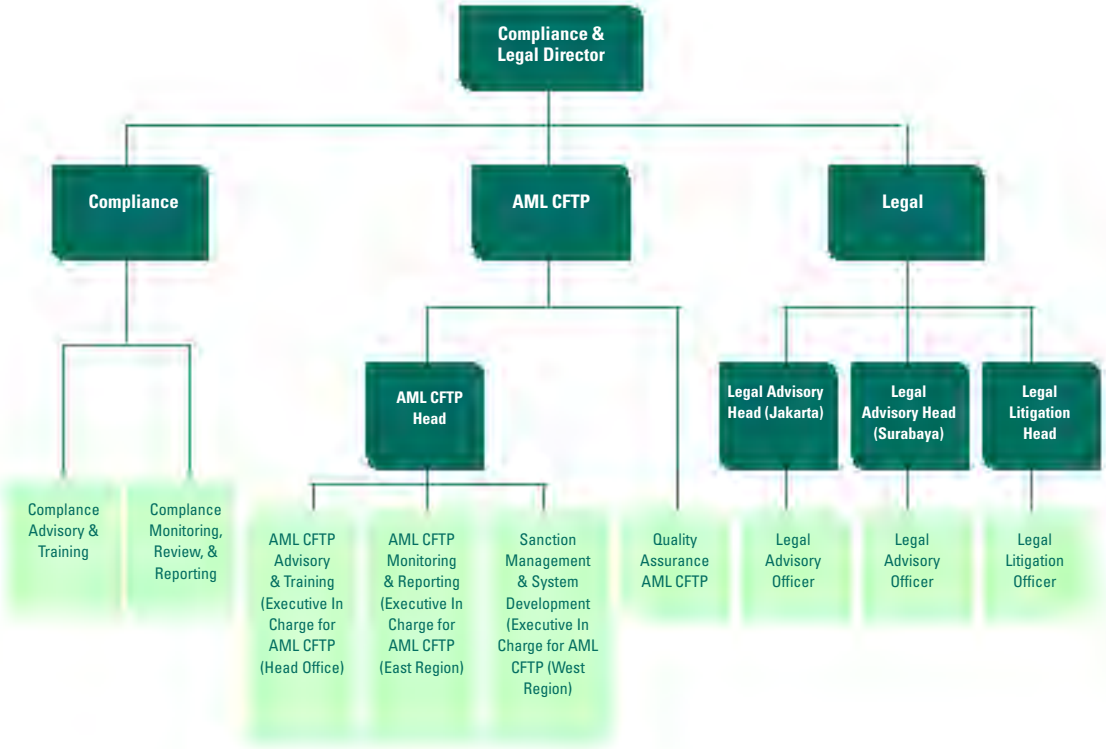
*Active supervision by the Board of Directors and Board of Commissioners plays an important role in controlling money laundering risks. In addition, the Bank has also established a special work unit and appointed officials to be responsible for ensuring the implementation of the APU PPT program. This supervision is reflected in efforts to ensure the proper implementation of the APU, PPT, and PPPSPM programs:*
- *Implementation of pre-employee screening in the context of hiring new employees as part of the Know Your Employee (KYE) program for both permanent and temporary employees.*
- *Ensuring the adequacy of APU-PPT policies and procedures as a permanent guideline in the implementation of the APU PPT program and a permanent guideline in controlling or mitigating money laundering risks.*
- *Implementing Customer Due Diligence (CDD) for customers and Enhanced Due Diligence (EDD) for high-risk customers, including Politically Exposed Persons, against the possibility of money laundering and terrorist financing.*

- Pengkinian data berdasarkan risiko secara berkala atas informasi dan dokumen nasabah yang dilakukan pada wilayah kerja masing-masing
- Memantau kesesuaian profil nasabah dan pelaksanaan transaksi nasabah.
- Pelaporan kepada Lembaga Pengawas dan Pengatur serta Otoritas berwenang lainnya.

- *Regularly updating data based on risk regarding customer information and documents carried out in their respective work areas.*
- *Monitoring the suitability of customer profiles and the execution of customer transactions.*
- *Reporting to Supervisory and Regulatory Institutions and other competent authorities.*

Berikut Struktur organisasi penerapan program APU PPT dan PPPSPM di Bank:

*The following is the organizational structure for the implementation of the APU PPT and PPPSPM programs at the Bank:*




Bank memiliki tanggung jawab untuk memastikan bahwa kebijakan dan prosedur terkait program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) diterapkan secara efektif dan berkelanjutan. Oleh karena itu, diperlukan penyusunan dan pemutakhiran kebijakan serta prosedur yang mengatur berbagai aspek dalam implementasi program tersebut guna memastikan kepatuhan terhadap regulasi yang berlaku serta memitigasi risiko yang dapat timbul dalam operasional perbankan.

*The Bank has a responsibility to ensure that policies and procedures related to Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT), and Countering the Financing of Proliferation of Weapons of Mass Destruction (CFPWMD) programs are implemented effectively and sustainably. Therefore, it is necessary to develop and update policies and procedures that regulate various aspects of the implementation of these programs to ensure compliance with applicable regulations and mitigate risks that may arise in banking operations.*

Beberapa aspek utama dalam kebijakan dan prosedur ini mencakup penerimaan, identifikasi, dan verifikasi nasabah untuk memastikan bahwa setiap individu atau entitas yang membuka rekening atau melakukan transaksi telah melalui proses identifikasi dan verifikasi yang komprehensif. Selain itu, Bank juga wajib melakukan identifikasi dan verifikasi terhadap *beneficial owner*, yakni pihak yang memiliki kendali akhir atas suatu entitas atau transaksi keuangan, guna mencegah penyalahgunaan rekening untuk tujuan pencucian uang atau pendanaan terorisme.

*Some of the main aspects of these policies and procedures include the acceptance, identification, and verification of customers to ensure that every individual or entity that opens an account or conducts a transaction has undergone a comprehensive identification and verification process. In addition, banks are also required to identify and verify beneficial owners, namely parties who have ultimate control over an entity or financial transaction, in order to prevent the misuse of accounts for money laundering or terrorist financing purposes.*

Dalam rangka meningkatkan keamanan dan transparansi, Bank menerapkan *Customer Due Diligence* (CDD) yang bertujuan untuk memahami profil nasabah, sumber dana, serta tujuan transaksi guna mengidentifikasi aktivitas yang mencurigakan sejak awal. Jika ditemukan adanya indikasi transaksi yang tidak sesuai dengan profil nasabah atau adanya pelanggaran kebijakan kepatuhan, Bank berwenang melakukan penutupan hubungan usaha dengan nasabah tersebut.

*In order to improve security and transparency, the Bank implements Customer Due Diligence (CDD) which aims to understand customer profiles, sources of funds, and transaction purposes in order to identify suspicious activities early on. If there are indications of transactions that do not match the customer's profile or violations of compliance policies, the Bank has the authority to terminate its business relationship with the customer.*

Bank juga menerapkan pendekatan berbasis risiko (*risk-based approach*) dalam pengelolaan risiko pencucian uang dan pendanaan terorisme, sehingga sumber daya dapat difokuskan pada nasabah, transaksi, atau area yang memiliki tingkat risiko tinggi. Dalam hal ini, nasabah yang berisiko tinggi, seperti individu yang tergolong dalam kategori *Politically Exposed Person* (PEP), pihak yang berasal dari atau bertransaksi dengan pihak dari area berisiko tinggi, akan dilakukan *Enhance Due Dilligence*.

*The Bank also implements a risk-based approach in managing money laundering and terrorist financing risks, so that resources can be focused on customers, transactions, or areas with high risk levels. In this case, high-risk customers, such as individuals classified as Politically Exposed Persons (PEPs), parties originating from or transacting with parties from high-risk areas, will undergo Enhanced Due Diligence.*

Selain itu, kebijakan dan prosedur juga mencakup pengelolaan *cross border correspondent banking*, yaitu hubungan perbankan lintas negara yang memerlukan pengawasan ketat guna mencegah pemanfaatan sistem keuangan internasional untuk tujuan ilegal. Bank juga mengatur mekanisme transfer dana yang aman dan transparan guna memastikan bahwa setiap transaksi sesuai dengan ketentuan yang berlaku.

*In addition, policies and procedures also cover the management of cross-border correspondent banking, which is a cross-border banking relationship that requires strict supervision to prevent the use of the international financial system for illegal purposes. The bank also regulates secure and transparent fund transfer mechanisms to ensure that every transaction complies with applicable regulations.*

Sebagai bagian dari implementasi yang menyeluruh, Bank harus memastikan penatausahaan dokumen dilakukan dengan baik, termasuk pencatatan, penyimpanan, serta pemantauan dokumen terkait transaksi keuangan. Hal ini bertujuan untuk memastikan bahwa informasi yang relevan selalu tersedia bagi otoritas yang berwenang jika diperlukan. Selain itu, Bank wajib menjalankan kewajiban pelaporan kepada regulator terkait aktivitas atau transaksi yang terindikasi mencurigakan, sebagai bentuk kepatuhan terhadap regulasi dan upaya pencegahan tindak kejahatan keuangan.

*As part of comprehensive implementation, the Bank must ensure that documents are properly managed, including the recording, storage, and monitoring of documents related to financial transactions. This is to ensure that relevant information is always available to the competent authorities when needed. In addition, the Bank is required to report to regulators on any activities or transactions that are suspected to be suspicious, as a form of compliance with regulations and efforts to prevent financial crime.*

Dengan penerapan kebijakan dan prosedur yang komprehensif serta pemutakhiran yang dilakukan secara berkala, Bank memastikan efektivitas pelaksanaan program APU, PPT, dan PPPSPM guna mendukung terciptanya sistem keuangan yang transparan, aman, dan terpercaya. Implementasi tersebut juga diikuti dengan pemenuhan kewajiban pelaporan kepada PPATK secara tepat waktu dan sesuai ketentuan yang berlaku.

*With the implementation of comprehensive policies and procedures as well as regular updates, the Bank ensures the effective implementation of the APU, PPT, and PPPSPM programs to support the creation of a transparent, secure, and reliable financial system. This implementation is also followed by the fulfillment of reporting obligations to PPATK in a timely manner and in accordance with applicable regulations.*

Sepanjang tahun 2025, Bank telah menyampaikan laporan kepada PPATK dengan total 6.064 laporan, yang terdiri dari 1.637 Laporan Transaksi Keuangan Tunai (LTKT), 138 Laporan Transaksi Keuangan Mencurigakan (LTKM proaktif), dan 4.289 Laporan Transfer dari dan ke Luar Negeri (LTKL).

*Throughout 2025, the Bank submitted a total of 6,064 reports to PPATK, consisting of 1,637 Cash Transaction Reports (LTKT), 138 Proactive Suspicious Transaction Reports (LTKM), and 4,289 Reports of Transfers from and to Foreign Countries (LTKL).*

| Kategori Nasabah \| *Customer Categories* | Jumlah \| *Total* |
|---|---|
| *High Risk* | 312 |
| *Medium Risk* | 38.732 |
| *Low Risk* | 26.376 |
| Jumlah \| *Total* | 65.420 |

Untuk terus meningkatkan kualitas dan kapasitas penerapan program APU-PPT & PPPSPM Bank selalu berkomitmen dalam menyempurnaan kebijakan, serta pengawasan aktif dari manajemen melalui pelatihan-pelatihan yang diberikan melalui internal maupun external. Bank juga senantiasa melakukan pengembangan dan penyempurnaan dalam penerapan program APU, PPT & PPPSPM antara lain meliputi:

- Menyusun dan mengevaluasi kebijakan dan prosedur pelaksanaan APU, PPT & PPPSPM sesuai dengan peraturan dan kebijakan otoritas / regulator terkini.
- Memastikan kecukupan kebijakan dan prosedur APU-PPT & PPPSPM telah sesuai dengan, perkembangan bisnis maupun komplektisitas usaha Bank.
- Mengelola pelaporan kepada Regulator terkait Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transaksi Keuangan dari dan ke Luar Negeri (LTKL) dan Laporan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT).
- Melakukan sosialisasi kebijakan dan prosedur penerapan program APU PPT & PPPSPM yang di usulkan oleh Direksi dan di setujui oleh Dewan Komisaris kepada unit-unit terkait
- Memantau pengkinian profil nasabah dan profil transaksi nasabah.
- Memastikan pengkinian *database* daftar teroris dilakukan secara berkala berdasarkan database Daftar Teroris dan Organisasi Teroris (DTTOT) dan Daftar Proliferasi Senjata Pemusnah Massal (DPPSPM) yang dipublikasikan.
- Memastikan pengkinian kategori Negara berisiko tinggi setelah diterimanya daftar baru/pengkinian data dari Otoritas Jasa Keuangan atau setelah diterbitkannya publikasi Negara berisiko tinggi dan tidak kooperatif oleh FATF
- Memastikan adanya sistem yang mendukung program APU-PPT & PPPSPM dan kebijakan dan prosedur APU-PPT & PPPSPM telah dilaksanakan sesuai dengan kebijakan dan prosedur yang ditetapkan.

*To continue improving the quality and capacity of the implementation of the APU-PPT & PPPSPM programs, the Bank is always committed to refining its policies and actively monitoring management through internal and external training. The Bank also continuously develops and refines the implementation of the APU, PPT & PPPSPM programs, including:*

- *Formulating and evaluating APU, PPT & PPPSPM implementation policies and procedures in accordance with the latest regulations and policies of the authorities/regulators.*
- *Ensuring that APU-PPT & PPPSPM policies and procedures are adequate and in line with the Bank's business development and complexity.*
- *Managing reports to regulators related to Cash Transaction Reports (LTKT), Suspicious Transaction Reports (LTKM), Domestic and Foreign Transaction Reports (LTKL), and Integrated Service User Information System Reports (SIPESAT).*
- *Conducting socialization of policies and procedures for the implementation of the APU PPT & PPPSPM program proposed by the Board of Directors and approved by the Board of Commissioners to the relevant units.*
- *Monitoring updates to customer profiles and customer transaction profiles.*
- *Ensuring that the terrorist list database is updated regularly based on the published Terrorist and Terrorist Organization List (DTTOT) and Weapons of Mass Destruction Proliferation List (DPPSPM) databases.*
- *Ensuring the updating of high-risk country categories after receiving new lists/data updates from the Financial Services Authority or after the publication of high-risk and non-cooperative countries by the FATF.*
- *Ensuring that there is a system that supports the APU-PPT & PPPSPM program and that the APU-PPT & PPPSPM policies and procedures have been implemented in accordance with the established policies and procedures.*

# Sekretaris Perusahaan
## *Company Secretary*

Sekretaris Perusahaan memiliki peranan penting sebagai *liaison officer* dan penghubung utama antara Bank dengan pihak eksternal, termasuk pemegang saham serta pelaku pasar modal lainnya, guna memelihara citra dan melindungi kepentingan Bank secara berkesinambungan. Sekretaris Perusahaan berperan dalam memastikan kelancaran komunikasi serta kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku, dan bertanggung jawab langsung kepada Direktur Utama. Melalui fungsi Sekretaris Perusahaan, Bank melaksanakan keterbukaan informasi kepada seluruh pemangku kepentingan, termasuk penyampaian informasi material yang berkaitan dengan Bank secara transparan, akurat, dan tepat waktu sesuai dengan ketentuan otoritas pasar modal. Fungsi Sekretaris Perusahaan telah dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

*The Corporate Secretary plays an important role as liaison officer and main liaison between the Bank and external parties, including shareholders and other capital market players, in order to maintain the Bank's image and protect its interests on an ongoing basis. The Corporate Secretary is responsible for ensuring smooth communication and the Bank's compliance with applicable laws and regulations, and reports directly to the President Director. Through the Corporate Secretary function, the Bank discloses information to all stakeholders, including the transparent, accurate, and timely disclosure of material information related to the Bank in accordance with capital market authority regulations. The Corporate Secretary function has been established in accordance with Financial Services Authority Regulation No. 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies.*

Pembentukan Sekretaris Perusahaan berdasarkan Surat Keputusan Direktur No. 035/SK/DIR/06/2020 sejak tanggal 15 Juni 2020 yang mengangkat Iwan Djayawasita sebagai Sekretaris Perusahaan.

*The establishment of the Corporate Secretary based on the Director's Decree No. 035/SK/DIR/06/2020 dated June 15, 2020, which appointed Iwan Djayawasita as Corporate Secretary.*

## Profil Sekretaris Perusahaan

## *Profile of The Corporate Secretary*



**Iwan Djayawasita**
Sekretaris Perusahaan | *Corporate Secretary*

Profil lengkap disampaikan pada bagian "Pejabat Eksekutif" halaman 84 yang terdapat dalam Laporan Integrasi ini.
*The complete profile is presented in the "Executive Officers" section on page 84 of this Integrated Report.*

Sekretaris Perusahaan saat ini dijabat oleh Iwan Djayawasita yang diangkat sejak tanggal 15 Juni 2020 hingga akhir Desember 2025. Beliau merupakan Warga Negara Indonesia, usia 46 tahun berdomisili di Indonesia. Memperoleh gelar Sarjana Teknik untuk jurusan program studi Teknik dan Manajemen Industri dari Universitas 17 Agustus 1945 Surabaya. Sebelumnya pernah menjabat sebagai *Manager Consumer Asset* di Bank HSBC, *Team Leader Funding Consumer Banking Retail & Corporate Business Banking* di Bank Commonwealth, *Senior Manager Corporate & Commercial Funding Business* di Bank OCBC NISP Tbk., *AVP Corporate Transaction Banking, Cash Management and Trade* di Bank Rabobank Indonesia, serta di Bank Mega menjabat sebagai *AVP Regional Corporate Funding Manager merangkap Senior Branch Manager*.

*The Corporate Secretary is currently held by Iwan Djayawasita who was appointed from June 15, 2020 until the end of December 2025. He is an Indonesian citizen, 46 years old, domiciled in Indonesia. Obtained a bachelor's degree in Engineering majoring in Industrial Engineering and Management from the University of 17 August 1945 Surabaya. Previously, he served as Manager Consumer Asset at HSBC Bank, Team Leader Funding Consumer Banking Retail & Corporate Business Banking at Commonwealth Bank, Senior Manager Corporate & Commercial Funding Business at Bank OCBC NISP Tbk., AVP Corporate Transaction Banking, Cash Management and Trade at Bank Rabobank Indonesia, and at Bank Mega as AVP Regional Corporate Funding Manager concurrently Senior Branch Manager.*

## Tugas dan Tanggung Jawab Sekretaris Perusahaan

## *Duties and Responsibilities of The Company Secretary*

1. Mengikuti perkembangan Pasar Modal, khususnya peraturan perundang-undangan yang berlaku di Pasar Modal;
2. Memberi masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal;

1. *Monitoring developments in the Capital Market, particularly the laws and regulations applicable to the Capital Market;*
2. *Providing input to the Board of Directors and Board of Commissioners to comply with laws and regulations in the Capital Market sector;*

3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan terbuka yang meliputi:
   - Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada *Website* Perusahaan;
   - Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu;
   - Mempublikasikan kepada masyarakat melalui Bursa Efek Indonesia setiap kejadian penting dan material dalam rangka keterbukaan informasi;
   - Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham;
   - Memfasilitasi dan mendukung pelaksanaan rapat Direksi dan/ atau Dewan Komisaris;
   - Melakukan koordinasi dengan satuan kerja terkait dan pihak / lembaga eksternal dalam rangka kegiatan aksi korporasi.
4. Sebagai penghubung antara Perusahaan dengan pemegang saham, Otoritas Jasa Keuangan dan pemangku kepentingan lainnya.

## Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2025

Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawab sesuai fungsinya disepanjang tahun 2025 ini, dengan detail informasi sebagai berikut:

1. Mengoordinasi pelaksanaan pelaporan terkait keterbukaan informasi kepada regulator (Otoritas Jasa Keuangan, Bursa Efek Indonesia, Bank Indonesia, dan lain-lain);
2. Menyampaikan pelaporan keterbukaan informasi melalui OJK Pasar Modal, *website* Bursa Efek Indonesia, *website* KSEI dan *website* Bank;
3. Membina komunikasi dan hubungan dengan profesi penunjang pasar modal termasuk biro administrasi efek, Perhimpunan Bank Nasional, Asosiasi Emiten Indonesia, dan asosiasi lainnya terkait pelaksanaan tugas Sekretaris Perusahaan;
4. Mengoordinasi penyelenggaraan RUPS Tahunan dan RUPS Luar Biasa serta paparan publik;
5. Mengkoordinasi penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan Direksi;
6. Mengkoordinasi dan administrasi pencatatan kepemilikan saham;
7. Mengoordinasi penyusunan Laporan Tahunan dan Laporan Keberlanjutan Tahun Buku 2025;
8. Memantau dinamika Pasar Modal dnegan berpartisipasi dalam seminar, *workshop*, dan sosialisasi yang diadakan oleh otoritas terkati, termasuk Bursa Efek Indonesia dan Asosisasi Emiten Indonesia;
9. Mengadakan Paparan Publik (*Public Expose*) sebagai bagian dari keterbukaan informasi kepada publik dan investor;
10. Berkoordinasi dan memastikan pelaporan tepat waku kepada regulator OJK, Kementerian terkait, serta *Self Regulatory Organization* (SRO) seperti BEI, KSEI, dan KPEI sesuai dengan regulasi yang berlaku.

*3. Assisting the Board of Directors and Board of Commissioners in implementing corporate governance for public companies, which includes:*
   - *Disclosure of information to the public, including the availability of information on the Company's website;*
   - *Submitting reports to the Financial Services Authority in a timely manner;*
   - *Publishing to the public through the Indonesia Stock Exchange any important and material events in the context of information disclosure;*
   - *Organizing and documenting General Shareholders' Meetings;*
   - *Facilitating and supporting the implementation of Board of Directors and/or Board of Commissioners meetings;*
   - *Coordinating with relevant work units and external parties/ institutions in the context of corporate actions.*

*4. Acting as a liaison between the Company and shareholders, the Financial Services Authority, and other stakeholders.*

## *Implementation of The Duties of The Company Secretary in 2025*

*The Corporate Secretary has carried out his duties and responsibilities in accordance with his functions throughout 2025, with the following details:*

*1. Coordinating the implementation of reporting related to information disclosure to regulators (Financial Services Authority, Indonesia Stock Exchange, Bank Indonesia, and others);*
*2. Submitting information disclosure reports through the OJK Capital Market, the Indonesia Stock Exchange website, the KSEI website, and the Bank website;*
*3. Fostering communication and relationships with capital market support professions, including securities administration bureaus, the National Bank Association, the Indonesian Issuers Association, and other associations related to the implementation of the Company Secretary's duties;*
*4. Coordinating the implementation of Annual General Meetings of Shareholders and Extraordinary General Meetings of Shareholders as well as public presentations;*
*5. Coordinating the organization and documentation of Board of Commissioners and Board of Directors meetings;*
*6. Coordinating and administering the recording of share ownership.*
*7. Coordinating the preparation of the Annual Report and Sustainability Report for the 2025 fiscal year;*
*8. Monitoring capital market dynamics by participating in seminars, workshops, and socialization events held by relevant authorities, including the Indonesia Stock Exchange and the Indonesian Issuers Association;*
*9. Conducting Public Exposures as part of information disclosure to the public and investors;*
*10. Coordinate and ensure timely reporting to regulators such as the Financial Services Authority (OJK), relevant ministries, and Self Regulatory Organizations (SROs) such as the IDX, KSEI, and KPEI in accordance with applicable regulations.*

## Pendidikan / Pelatihan Sekretaris Perusahaan

Sepanjang tahun 2025, Sekretaris Perusahaan mengikuti beberapa pelatihan dalam rangka pengembangan kompetensi yaitu :

## *Education / Training of Company Secretaries*

*Throughout 2025, the Corporate Secretary participated in several training programs for competency development, namely:*

| Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* | |
|---|---|---|---|
| *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| Webinar Penyegaran Emiten Perusahaan Publik POJK No 15 tahun 2022 dan POJK No 29 tahun 2023 Terntang Aksi Korporasi | AEI dan OJK Pasar Modal | 23-Jan-25 | 23-Jan-25 |
| Webinar Sosialisasi *ESG Reporting* untuk peningkatan Tata Kelola Perusahaan yang berkelanjutan | AEI | 22-Jan-25 | 22-Jan-25 |
| Webinar *ESG Talk Series 1: Exploring Green Technologies on How CCS and CCUS Contribute to Decarbonzation* | AEI dan UNAIR | 1-Feb-25 | 1-Feb-25 |
| Rapat Dengar Pendapat Rancangan POJK Transparansi dan Publikasi Laporan Bank | OJK | 6-Feb-25 | 6-Feb-25 |
| Webinar Sosialisasi POJK No. 45 Tahun 2024 tentang Pengembangan dan penguatan Emiten dan Perusahaan Publik | OJK Pasar Modal | 6-Feb-25 | 6-Feb-25 |
| Webinar Sosialisasi Taksonomi Untuk Keuangan Berkelanjutan Indoesia | OJK Pasar Modal | 24-Feb-25 | 24-Feb-25 |
| Webinar Mencermati Kebijakan *Climate Risk Management* dan *Scenario Analysis* Perbankan | AEI dan BATS Consulting | 25-Feb-25 | 25-Feb-25 |
| Webinar *ESG Talk Series 2: Integrating Proper Standards into Sustainability Strategies* | AEI dan UNAIR | 4-Mar-25 | 4-Mar-25 |
| Webinar Topic: Siapa dibalik korporasi? Mencermati Transparansi *Beneficial Ownership* dan Pengaturannya di Indonesia | AEI dan Law Science Business | 19-Mar-25 | 19-Mar-25 |
| Webinar *Navigating Sustainability Reporting Standards: IFRS* | AEI dan IDX | 20-Mar-25 | 20-Mar-25 |
| *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| Sosialiasi KRI G-RM.IRM-005.01-04-25 terkait Laporan Regulator | Divisi Risk Management | 29-Apr-25 | 29-Apr-25 |
| Webinar Pendalaman POJK 45 Tahun 2024 Tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik | OJK Pasar Modal | 30-Apr-25 | 30-Apr-25 |
| Webinar Form E020 *Decoded*: Strategi ESG dan Emisi GRK untuk Eksekutif Perusahaan Tercatat | AEI dan PT Jumbo Megah Perkasa | 16-Apr-25 | 16-Apr-25 |
| Webinar *ESG Talk Series 4 : SROI as a Framework for Evaluating CSR Impact* | AEI dan UNAIR | 22-May-25 | 22-May-25 |
| Webinar Spesial Standar Sektor Jasa Keuangan GRI | AEI. IDX dan GRI | 20-May-25 | 20-May-25 |
| Webinar Sosialisasi POJK No 9 tahun 2025 tentang Dematerialisasi Efek Bersifat Ekuitas dan Pengelolaan Aset Yang Tidak Diklaim di Pasar Modal | OJK Pasar Modal | 19-Jun-25 | 19-Jun-25 |
| Webinar *ESG Talk Series 5: IFRS S1 dan S2: A Guide to Reporting on Climate Risks and impacts* | AEI dan UNAIR | 24-Jun-25 | 24-Jun-25 |
| *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| Sosialisasi Perubahan Alur *Data Leakage Prevention* | Risk Management Div. | 10-Jul-25 | 10-Jul-25 |
| *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| *Kick Off Most Valuable Project Award* | HR Services and Strategi Div. | 11-Aug-25 | 11-Aug-25 |
| Sosialisasi Ketentuan Perbankan: (1) RPOJK Transparansi dan Publikasi Laporan Bank, (2) RPOJK Pelaporan Bank Umum melalui Sistem Pelaporan OJK, (3) Penerapan Tata Kelola Bank Umum | OJK | 14-Aug-25 | 14-Aug-25 |
| Menguasai Strategi Perhitungan Emisi Mandiri Perusahaan Secara Akurat | AEI | 20-Aug-25 | 20-Aug-25 |
| Rapat Dengar Pendapat RPOJK TKA dan RSEOJK Transparansi BUK | OJK | 20-Aug-25 | 20-Aug-25 |
| Mewujudkan Hari Tua yang Sejahtera: Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal | OJK | 21-Aug-25 | 21-Aug-25 |
| Pemenuhan Ketentuan *Free Float* dan Jumlah Pemegang Saham | IDX | 21-Aug-25 | 21-Aug-25 |
| *Refresher* Sertifikasi Manajemen Risiko Jenjang 6 2025 | Lentera Mulia Persada | 21-Aug-25 | 22-Aug-25 |
| *Refresher* Kebijakan Pelindungan Data Pribadi Bank Batch 1 | Divisi Compliance | 26-Aug-25 | 26-Aug-25 |
| Sosialisasi Kebijakan Pengadaan Barang dan/atau Jasa | Divisi Finance Accounting | 1-Sep-25 | 1-Sep-25 |
| Webinar GRI 102 & GRI 103: *Climate Change and Energy Topic Standards* | BEI, GRI, dan AEI | 3-Sep-25 | 3-Sep-25 |
| Sosialisasi SOP Pengelolaan BMAS *Sharepoint* dan SOP Pengelolaan *Website* Bank Maspion | Divisi Branding Communication | 3-Sep-25 | 3-Sep-25 |
| Permintaan Tanggapan dan Rapat Dengar Pendapat atas RSEOJK APOLO BUK | OJK | 15-Sep-25 | 15-Sep-25 |
| Sosialisasi SOP Perpajakan | Divisi Finance Accounting | 16-Sep-25 | 16-Sep-25 |
| *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| Webinar IDX–UN SSE: *Workshop on IFRS Sustainability Standards* | BEI | 23-Sep-25 | 23-Sep-25 |
| Webinar Menjelajahi Diversifikasi Solusi RUPS Elektronik: Peran Strategis BAE dalam Tata Kelola Emiten | AEI | 23-Sep-25 | 23-Sep-25 |
| Webinar IDX *Green Equity Designation Initiative* | BEI | 3-Oct-25 | 3-Oct-25 |
| Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| Webinar Internasional OJK Berdayakan Investor: Investasi Cerdas dan Aman Dari Penipuan | OJK | 9-Oct-25 | 9-Oct-25 |

| Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Time* | |
|---|---|---|---|
| Sosialiasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan PSPK 2) | IDX-IAI | 29-Oct-25 | 29-Oct-25 |
| *Workshop* Pelaporan Rencana Kegiatan Literasi dan Inklusi Keuangan melalui Sistem Informasi Pelaporan Edukasi dan Pelindungan Konsumen SiPEDULI kepada Pelaku Usaha Jasa Keuangan | OJK | 30-Oct-25 | 30-Oct-25 |
| *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| *Mandatory Training: Basic* APU PPT PPPSPM 2025 | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| Sosialisasi Regulasi dan Sistem Pelaporan Perubahan Kepemilikan Saham | OJK | 19-Dec-25 | 19-Dec-25 |
| Undangan Sosialisasi Ketentuan Perbankan terkait ILAAP, Lembaga Pemeringkat, Pelaporan BUK Melalui Sistem Pelaporan OJK, serta Transparansi dan Publikasi Laporan BUK | OJK | 5-Dec-25 | 5-Dec-25 |

# SKAI (Satuan Kerja Audit Internal)

## *SKAI (Internal Audit Unit)*

SKAI merupakan bagian dari sistem pengendalian internal yang independen dan objektif yang dirancang untuk memberikan nilai tambah dan meningkatkan operasional perusahaan dengan mengevaluasi efektivitasnya proses manajemen risiko, kontrol dan tata kelola pada semua aspek bisnis Bank. SKAI dalam melaksanakan fungsinya mengacu kepada Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.

*SKAI is part of an independent and objective internal control system designed to add value and improve company operations by evaluating the effectiveness of risk management, control, and governance processes in all aspects of the Bank's business. In performing its functions, SKAI refers to Financial Services Authority Regulation No. 01/POJK.03/2019 dated January 28, 2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.*

### Dasar Hukum

SKAI dalam melaksanakan fungsinya mengacu kepada:

1. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
2. Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.

### *Legal Basis*

*In performing its functions, SKAI refers to:*

1. *Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Guidelines for the Preparation of Internal Audit Unit Charters;*
2. *Financial Services Authority Regulation No. 01/POJK.03/2019 dated January 28, 2019 concerning the Implementation of Internal Audit Functions in Commercial Banks;*
3. *Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.*
4. *Financial Services Authority Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.*

### Visi & Misi SKAI

**Visi**

Menjadi Audit Internal yang memiliki dedikasi dan profesionalisme tinggi dan independen, mampu memberikan nilai tambah bagi Bank, membantu Bank menuju terciptanya *good corporate governance*, sehingga menjadi Bank yang efektif, efisien, mampu menjaga asetnya dan mematuhi semua aturan yang berlaku.

**Misi**

Misi SKAI adalah

1. Melaksanakan pengawasan internal atas aktivitas unit kerja di seluruh lokasi kerja Bank.
2. Melaksanakan *review* dan evaluasi terhadap proses pengendalian manajemen, operasional, dan keuangan menuju terciptanya *good corporate governance*.

### *Vision & Mission of SKAI*

***Vision***

*To be an Internal Audit that is highly dedicated, professional, and independent, capable of providing added value to the Bank, helping the Bank achieve good corporate governance, thereby becoming an effective and efficient Bank that is able to safeguard its assets and comply with all applicable regulations.*

***Mission***

*SKAI's mission is*

1. *To conduct internal oversight of the activities of work units across all Bank locations.*
2. *To review and evaluate management, operational, and financial control processes to achieve good corporate governance.*
3. *Communicating with the Board of Directors, Board of*

3. Melaksanakan komunikasi dengan Direksi, Dewan Komisaris, Komite Audit, Auditor Eksternal, Otoritas Jasa Keuangan dan Otoritas lainnya untuk mencapai akuntabilitas publik yang optimal.

## Piagam SKAI

Piagam SKAI merupakan pedoman tata laksana kerja SKAI yang ditetapkan oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit yang memuat visi dan misi, tugas dan tanggung jawab, kedudukan dan kewenangan serta pertanggungjawaban dari SKAI. Piagam Internal Audit Bank telah dibuat dan ditetapkan pada tanggal 16 April 2025 dengan mengacu kepada Peraturan Otoritas Jasa Keuangan No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum. Piagam SKAI ditinjau dan diperbarui sesuai kebutuhan audit.

## Kedudukan SKAI

SKAI dipimpin oleh Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama dan merupakan unit kerja independen. Kepala SKAI diangkat oleh Direktur Utama dengan persetujuan Dewan Komisaris dan rekomendasi Komite Audit dan telah dilaporkan kepada Otoritas Jasa Keuangan, Bursa Efek Indonesia, dan Bank Indonesia. Auditor yang duduk dalam SKAI bertanggung jawab Kepada Kepala SKAI.

## Wewenang SKAI

- SKAI dalam melaksanakan tugasnya diberikan wewenang untuk mengakses seluruh informasi yang relevan tentang perusahaan terkait dengan tugas dan fungsinya.
- Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, dan Komite Audit.
- SKAI menyelenggarakan rapat secara berkala atau insidentil dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.
- Melakukan koordinasi dengan auditor ekstern.
- Mengikuti rapat internal bank yang bersifat strategis.

## Tugas dan Tanggung Jawab SKAI

- SKAI bertugas untuk membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
- Membuat analisis dan penilaian dibidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
- Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
- Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
- Memastikan kepatuhan terhadap hukum peraturan, dan kebijakan yang berlaku baik di lingkungan Bank, maupun peraturan-peraturan lainnya;
- Memberikan keyakinan dan konsultasi yang bersifat independen dan

*Commissioners, Audit Committee, External Auditors, Financial Services Authority, and other authorities to achieve optimal public accountability.*

## *SKAI Charter*

*The SKAI Charter is a guideline for SKAI's work procedures established by the President Director after obtaining approval from the Board of Commissioners, taking into consideration the recommendations of the Audit Committee, which contains the vision and mission, duties and responsibilities, position and authority, and accountability of SKAI. The Bank Internal Audit Charter was created and established on April 16, 2025, with reference to Financial Services Authority Regulation No. 01/POJK.03/2019 concerning the Implementation of Internal Audit Functions in Commercial Banks. The SKAI Charter is reviewed and updated as needed for auditing purposes.*

## *Position of SKAI*

*SKAI is led by the Head of SKAI, who reports directly to the President Director and is an independent work unit. The Head of SKAI is appointed by the President Director with the approval of the Board of Commissioners and the recommendation of the Audit Committee, and has been reported to the Financial Services Authority, the Indonesia Stock Exchange, and Bank Indonesia. Auditors who sit on SKAI are responsible to the Head of SKAI.*

## *Authority of SKAI*

- *In carrying out its duties, SKAI is authorized to access all relevant information about the company related to its duties and functions.*
- *To communicate directly with the Board of Directors, Board of Commissioners, and Audit Committee.*
- *SKAI holds regular or incidental meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.*
- *Coordinate with external auditors.*
- *Attends strategic internal bank meetings.*

## *Duties and Responsibilities of SKAI*

- *SKAI is tasked with assisting the President Director and Board of Commissioners in their supervisory duties by operationalizing the planning, implementation, and monitoring of audit results;*
- *Conducting analysis and assessment in the areas of finance, accounting, operations, and other activities through audits;*
- *Identifying all possibilities for improving and increasing the efficiency of resource and fund utilization;*
- *Provide improvement suggestions and objective information about the activities examined at all management levels;*
- *Ensuring compliance with laws, regulations, and policies applicable within the Bank, as well as other regulations;*
- *Providing independent and objective assurance and consulting*

objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki operasional Bank, melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko pengendalian, dan proses tata kelola Bank;

- Menyusun dan melaksanakan rencana kerja SKAI tahunan yang bertujuan untuk membantu Direktur Utama dan Dewan Komisaris dalam melakukan fungsi pengawasan. Rencana audit tahunan dan alokasi anggaran harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
- Menguji dan mengevaluasi pelaksanaan *system* manajemen risiko dan pengendalian intern sesuai dengan kebijakan perusahaan;
- Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya;
- Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan salinannya disampaikan kepada Dewan Komisaris, Komite Audit, dan direktur yang membawahkan fungsi kepatuhan;
- Menyampaikan pokok-pokok temuan hasil pemeriksaan dalam sebuah laporan untuk disampaikan ke Otoritas Jasa Keuangan setiap semester;
- Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
- Menyelenggarakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan Komite Audit;
- Menyusun program untuk mengevaluasi mutu kegiatan SKAI yang dilakukannya;
- Bekerja sama dengan unit kerja yang melakukan fungsi pengendalian internal pada Bank dengan mengedepankan efektivitas fungsi pengendalian;
- Melakukan pemeriksaan khusus apabila diperlukan;
- Kaji ulang atas kinerja SKAI dilakukan setiap tahun oleh Komite Audit dan sekali dalam 3 tahun oleh pengendali mutu independen dari pihak ekstern yang ditetapkan oleh Direktur Utama sesuai penunjukan oleh Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.

*services, with the aim of enhancing value and improving the Bank's operations, through a systematic approach, by evaluating and improving the effectiveness of risk management, control, and corporate governance processes;*

- *Developing and implementing SKAI's annual work plan, which aims to assist the President Director and Board of Commissioners in performing their supervisory functions. The annual audit plan and budget allocation must be approved by the President Director and Board of Commissioners, taking into account the recommendations of the Audit Committee;*
- *Testing and evaluating the implementation of the risk management and internal control systems in accordance with company policy;*
- *Conducting examinations and assessments of efficiency and effectiveness in the areas of finance, accounting, operations, human resources, marketing, information technology, and other activities;*
- *Prepare audit reports and submit them to the President Director, with copies sent to the Board of Commissioners, Audit Committee, and directors in charge of compliance;*
- *Submitting the main findings of the audit in a report to be submitted to the Financial Services Authority every semester;*
- *Monitoring, analyzing, and reporting on the implementation of recommended corrective actions;*
- *Conducting regular and ad hoc meetings with the Board of Directors, Board of Commissioners, and Audit Committee;*
- *Developing programs to evaluate the quality of SKAI's activities;*
- *Collaborate with work units that perform internal control functions at the Bank by prioritizing the effectiveness of control functions;*
- *Conducting special audits when necessary;*
- *The performance of SKAI is reviewed annually by the Audit Committee and once every three years by an independent quality controller from an external party appointed by the President Director as designated by the Board of Commissioners, taking into account the recommendations of the Audit Committee.*

## Profil Kepala SKAI

## *Profile of the Head of SKAI*



**Sheffik Arzie**
Kepala SKAI | *Head of SKAI*

Profil lengkap disampaikan pada bagian "Pejabat Eksekutif" halaman 83 yang terdapat dalam Laporan Integrasi ini.
*The complete profile is presented in the "Executive Officers" section on page 83 of this Integrated Report.*

Sesuai dengan Surat Keputusan Direksi No. 004/SK/JBTN/01/2025 pada tanggal 6 Januari 2025, Kepala SKAI dijabat oleh Sheffik Arzie, Warga Negara Indonesia, 49 tahun yang berdomisili di Indonesia. Memperoleh gelar Sarjana Teknik dari Universitas Gadjah Mada,

*In accordance with the Decree of the Board of Directors No. 004/SK/JBTN/01/2025 on January 6, 2025, the Head of SKAI is held by Sheffik Arzie, an Indonesian citizen, 49 years old who is domiciled in Indonesia. He obtained his Bachelor of Engineering degree from Gadjah Mada*

Yogyakarta pada tahun 2001. Sebelumnya pernah menjabat sebagai Commercial and Corporate Audit Staf PT Bank CIMB Niaga Tbk, Commercial Credit and Counterparty Risk Management Head PT Bank National Nobu Tbk.

*University, Yogyakarta in 2001. Previously, he served as Commercial and Corporate Audit Staff of PT Bank CIMB Niaga Tbk, Commercial Credit and Counterparty Risk Management Head of PT Bank National Nobu Tbk.*

## Pendidikan / Pelatihan SKAI

## *SKAI Education/Training*

Kepala SKAI telah memiliki sertifikasi manajemen risiko Level 5 dan telah mengikuti *refreshment* terkait manajemen risiko secara berkala. SKAI berkomitmen dalam mengembangkan kompetensi untuk menambah wawasan dan meningkatkan mutu keterampilan sumber daya manusia yang dimiliki dengan mengikuti pelatihan dan program pengembangan lainnya. Selama tahun 2025 Kepala SKAI maupun *staff* SKAI mengikuti berbagai seminar dan pelatihan sebagai berikut:

*The Head of SKAI has Level 5 risk management certification and has undergone regular refresher courses on risk management. SKAI is committed to developing competencies to broaden knowledge and improve the quality of human resources by participating in training and other development programs. During 2025, the Head of SKAI and SKAI staff participated in various seminars and training courses, as follows:*

| Program Pelatihan<br>*Training Program* | Penyelenggara<br>*Organizer* | Waktu<br>*Date* | |
|---|---|---|---|
| *Cyber Hygiene Secure AI* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| *Cyber Hygiene Secure Data Practice* | Kasikornbank | 1-Jan-25 | 17-Jan-25 |
| *New Employee Orientation Program Batch 1* | Various Division | 3-Feb-25 | 3-Feb-25 |
| Sosialisasi SOP Anti Penyuapan Batch 3 | Divisi Compliance | 11-Feb-25 | 11-Feb-25 |
| Proses Kredit untuk Nasabah Segmen *Corporate* dan *Commercial Batch* 1 | Credit E2E Revamp Team | 29-Apr-25 | 29-Apr-25 |
| *Annual Cybersecurity Exam 2025* | Kasikornbank | 23-Apr-25 | 31-May-25 |
| Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 | PT Lentera Mulia Persada | 12-Jun-25 | 13-Jun-25 |
| Ujian Sertifikasi Manajemen Risiko Jenjang 5 | LSPP | 8-Jul-25 | 8-Jul-25 |
| *SPARK: Leadership Development Program - Advacing Toward Trusted Leadership* | PT Dunamis | 3-Jul-25 | 5-Jul-25 |
| Sosialisasi Integritasi Pelaporan Keuangan *ICoFR* | BFDC | 31-Jul-25 | 31-Jul-25 |
| *Cyber Hygiene Phishing Awareness* | KBank | 28-Jul-25 | 15-Aug-25 |
| *Refresher Kebijakan Pelindungan Data Pribadi Bank Batch 3* | Divisi Compliance | 9-Sep-25 | 9-Sep-25 |
| *E Learning Operational Incident Reporting Excellence* | KBank | 17-Sep-25 | 31-Oct-25 |
| *E Learning Three Lines of Defense Framework* | KBank | 17-Sep-25 | 31-Oct-25 |
| Sosialisasi *IT Investment Working Group Phase 1 and PMLC Workflow* | Control Tower dan IT Management | 1-Oct-25 | 1-Oct-25 |
| Sosialisasi *IT Investment Working Group Phase 2 and PMLC Workflow* | Control Tower dan IT Management | 8-Oct-25 | 8-Oct-25 |
| *Refresher Cyber Hygiene Culture - Secure Data Practice* | KBank | 31-Oct-25 | 9-Dec-25 |
| *Executive Management Outing* | SKALA, Excellence Asia, Remaja Tampubolon | 6-Nov-25 | 8-Nov-25 |
| *Mandatory Training: Basic APU PPT PPPSPM 2025* | AML CFTP | 10-Nov-25 | 31-Dec-25 |
| *Team Building Internal Audit* | Head of Internal Audit | 22-Nov-25 | 22-Nov-25 |
| *Balanced Score Card Workshop for BOD, Chief, and Core Team* | ISORES | 22-Dec-25 | 23-Dec-25 |
| *Mandatory Training: Fraud Awareness 2025* | Risk Management Div. | 12-Dec-25 | 31-Dec-25 |

Seluruh staff SKAI telah memiliki sertifikasi profesi auditor dan sertifikasi manajemen risiko dari Lembaga Sertifikasi Profesi Perbankan (LSPP) dan Badan Sertifikasi Manajemen Risiko (BSMR).

*All SKAI staff have professional auditor certification and risk management certification from the Banking Professional Certification Agency (LSPP) and the Risk Management Certification Agency (BSMR).*

## Pelaksanaan Tugas SKAI Tahun 2025

Sepanjang tahun 2025, SKAI telah melakukan audit sesuai dengan rencana kerja yang telah disetujui oleh Direktur utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pada tahun 2025, SKAI menyampaikan laporan hasil pelaksanaan tugas SKAI sebagai berikut:

- Laporan hasil audit dan *monitoring* tindak lanjut audit kepada Direktur Utama dan salinannya disampaikan kepada Dewan Komisaris, Komite Audit dan Direktur yang membawahkan fungsi kepatuhan
- Laporan pokok-pokok hasil pemeriksaan SKAI semesteran kepada OJK
- Laporan hasil penilaian kepatuhan (LHPK) BI-RTGS, BI-SKN, BI-Fast, BI-DHN, BI-SSSS, dan BI-ETP kepada Bank Indonesia.
- Laporan kualitas data *single customer* view dan kehandalan sistem kepada Lembaga Penjaminan Simpanan

Pada tahun 2025, secara keseluruhan SKAI telah bekerja secara independen, objektif dan tidak terdapat intervensi dari pihak manapun.

## *SKAI Task Implementation in 2025*

*Throughout 2025, SKAI conducted audits in accordance with the work plan approved by the President Director and Board of Commissioners, taking into account the recommendations of the Audit Committee. In 2025, SKAI submitted the following reports on the implementation of its duties:*

- *The audit results report and monitoring of follow-up actions by the auditee were submitted to the President Director, with copies sent to the Board of Commissioners, the Audit Committee, and the Director in charge of compliance.*
- *Report on the main findings of the semi-annual SKAI audit to the OJK*
- *Report on the results of compliance assessments (LHPK) for BI-RTGS, BI-SKN, BI-Fast, BI-DHN, BI-SSSS, and BI-ETP to Bank Indonesia.*
- *Report on the quality of single customer view data and system reliability to the Deposit Insurance Corporation*

*In 2025, SKAI will have worked independently and objectively, without interference from any party.*

# Fungsi Audit Eksternal

## *External Audit Function*

Dewan Komisaris Perseroan diberikan wewenang oleh RUPS untuk menunjuk Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) terdaftar untuk mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada 31 Desember 2025, serta menetapkan honorarium dan persyaratan lainnya dengan memperhatikan rekomendasi Komite Audit dan ketentuan perundang-undangan yang berlaku. Berdasarkan kuasa tersebut dan rekomendasi Komite Audit, Dewan Komisaris telah menunjuk KAP Binder Dijker Otte (BDO) Tanubrata, Sutanto, Fahmi, Bambang & Rekan untuk melakukan audit Laporan Keuangan tahun buku yang berakhir pada 31 Desember 2025, sebagaimana tertuang dalam *Engagement Letter* BDO No. B1393/SSF/A25/132/09-25 tanggal 11 September 2025, dengan biaya jasa audit sebesar Rp1.150.000.000 (Satu Miliar Seratus Lima Puluh Juta Rupiah). Penunjukan Kantor Akuntan Publik dan Akuntan Publik ini dilakukan sesuai ketentuan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Penunjukan KAP Binder Dijker Otte (BDO) Tanubrata, Sutanto, Fahmi, Bambang & Rekan telah dilakukan sesuai ketentuan yang berlaku antara lain:

- Merupakan Kantor Akuntan Publik dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan.
- Pihak Akuntan Publik tidak memberikan jasa profesional lainnya selain jasa audit kepada Bank sehingga tidak terdapat kemungkinan terjadinya benturan kepentingan.
- Akuntan Publik dan KAP melaksanakan tugas secara independen sesuai dengan pedoman standar profesi akuntan publik, serta ruang lingkup audit yang telah ditentukan.

*The Board of Commissioners of the Company is authorized by the GMS to appoint a registered Public Accounting Firm (KAP) and Public Accountant (AP) to audit the Company's financial statements for the fiscal year ending December 31, 2025, as well as to determine the honorarium and other requirements by taking into account the recommendations of the Audit Committee and the applicable laws and regulations. Based on this authority and the recommendations of the Audit Committee, the Board of Commissioners has appointed KAP Binder Dijker Otte (BDO) Tanubrata, Sutanto, Fahmi, Bambang & Partners to audit the Financial Statements for the fiscal year ending December 31, 2025, as stated in BDO Engagement Letter No. B1393/SSF/A25/132/09-25 dated September 11, 2025, with audit fees amounting to Rp1,150,000,000 (One Billion One Hundred Fifty Million Rupiah). The appointment of the Public Accounting Firm and Public Accountant is in accordance with the provisions of Financial Services Authority Regulation No. 9 of 2023 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.*

*The appointment of KAP Binder Dijker Otte (BDO) Tanubrata, Sutanto, Fahmi, Bambang & Partners has been carried out in accordance with applicable regulations, including:*

- *It is a Public Accounting Firm and Public Accountant registered with the Financial Services Authority.*
- *The Public Accountant does not provide any professional services other than audit services to the Bank, so there is no possibility of a conflict of interest.*
- *The Public Accountant and the Public Accounting Firm perform their duties independently in accordance with the professional standards of public accountants, as well as the scope of the audit that has been determined.*

# Fungsi Manajemen Risiko dan Pengendalian Internal
## *Risk Management and Internal Control Functions*

### Manajemen Risiko

Manajemen Risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko yang timbul dari seluruh kegiatan usaha Bank. Seiring dengan bertumbuh dan berkembangnya kegiatan usaha Bank menyebabkan semakin meningkatnya risiko yang dihadapi. Oleh karena itu, agar mampu beradaptasi dalam lingkungan bisnis perbankan, Bank dituntut untuk menerapkan Manajemen Risiko. Dalam penerapannya, Bank merujuk pada Peraturan Otoritas Jasa Keuangan No. 18/ POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/ SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Pendekatan yang dilakukan dalam mendukung penerapan manajemen risiko secara efektif dan komprehensif yang mencakup 4 pilar, yaitu:

- Pengawasan aktif Dewan Komisaris dan Direksi
- Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko
- Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian manajemen risiko serta sistem informasi manajemen risiko
- Sistem pengendalian intern

Bank telah membentuk Divisi Manajemen Risiko yang melakukan pengelolaan seluruh risiko dalam kaitanya dengan aktifitas perbankan yang dijalankan. Divisi Manajemen Risiko berada pada pengawasan Direktur *Credit* dan *Risk* yang dalam implementasi terdiri atas beberapa bagian yakni:

- *Portofolio Management*
- *Integrated Risk Managenent*
- *Credit Risk Control*
- *Credit Model*
- Risk Reporting
- *Unit Anti Fraud*

Divisi manajemen Risiko yang dibentuk, independen terhadap bisnis unit, fungsi kepatuhan dan audit internal. Secara umum Divisi manajemen risiko telah melakukan penyusunan, penetapan, dan mengkinikan prosedur dan *framework* untuk mengidentifikasi, mengukur, memonitor dan mengendalikan risiko, yang dilakukan sesuai dengan perkembangan kegiatan usaha Bank maupun perubahan peraturan otoritas. Selama tahun 2025, secara garis besar pengelolaan risiko Bank dapat didiskripsikan sebagai berikut:

- Melakukan monitoring terhadap kredit-kredit yang telah disalurkan dan berfokus pada pengendalian *Non-Performing Loan* (NPL)
- Melakukan mitigasi risiko kredit melalui *Early Alert Monitoring Forum & Credit Risk Control Unit*
- Mengembangan credit risk rating untuk dapat membantu menilai pengajuan kredit.
- Menetapkan *portfolio guideline* guna mengarahkan dan memantau penyaluran kredit ke sektor sektor yang memiliki pertumbuhan baik

### *Risk Management*

*Risk Management is a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all of a Bank's business activities. The growth and development of a Bank's business activities leads to increasing risks. Therefore, to adapt to the banking business environment, Banks are required to implement Risk Management. In implementing this, Banks refer to Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. The approach taken to support the effective and comprehensive implementation of risk management encompasses 4 pillars:*

- *Active supervision by the Board of Commissioners and Directors*
- *Adequate risk management policies and procedures and risk limit setting*
- *Adequate risk management identification, measurement, monitoring, and control processes, as well as risk management information systems*
- *Internal control systems*

*The Bank has established a Risk Management Division that manages all risks related to its banking activities. The Risk Management Division is under the supervision of the Credit and Risk Director, and in its implementation, it consists of several sections, namely:*

- *Portofolio Management*
- *Integrated Risk Managenent*
- *Credit Risk Control*
- *Credit Model*
- *Risk Reporting*
- *Unit Anti Fraud*

*The Risk Management Division was established independently of the business units, compliance functions, and internal audit. In general, the Risk Management Division has developed, established, and updated procedures and frameworks to identify, measure, monitor, and control risks in accordance with the development of the Bank's business activities and changes in regulatory requirements. During 2025, the Bank's risk management can be described as follows:*

- *Monitoring disbursed loans and focusing on controlling Non-Performing Loans (NPLs)*
- *Mitigating credit risk through the Early Alert Monitoring Forum & Credit Risk Control Unit*
- *Developing credit risk ratings to assist in assessing loan applications.*
- *Establishing portfolio guidelines to direct and monitor credit distribution to sectors with good growth*

- Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian Risiko
- Melakukan kajian risiko terhadap usulan produk dan/atau aktivitas baru
- Melakukan stress test untuk risiko kredit, pasar maupun likuiditas
- Melakukan monitoring likuiditas harian seperti *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), aset likuid terhadap *Non-Core Deposit*, aset likuid terhadap Dana Pihak Ketiga, Rasio Intermediasi Makroprudensial (RIM) serta rasio-rasio likuiditas lainnya
- Melakukan pengelolaan Risiko Operasional di seluruh Unit yang ada di bank Maspion meliputi identifikasi, pengukuran, pemantauan, dan pengendalian melalui perangkat Risiko Operasional, seperti *Risk Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI), dan *Operational Risk Event Database* (ORED).
- Berperan aktif dalam meningkatkan *risk awareness* bagi seluruh karyawan di setiap Unit, melalui sosialisasi, implementasi perangkat Risiko Operasional, dan *sharing session*.
- Melakukan pengembangan *Business Continuity Management* (BCM) dengan fokus meningkatkan ketahanan operasioanl (*operational resilience*) dan kesiapan dalam menghadapi potensi ganguan kritikal terhadap layanan utama Bank.
- Melakukan pemantauan atas *Risk Appetite* dan *Tolerance* secara rutin
- Melakukan penerapan Strategi *Anti Fraud*, berdasarkan 4 pilar yaitu pencegahan; deteksi; Investigasi, pelaporan dan sanksi; pemantauan, evaluasi dan tindak lanjut.

Pembahasan mengenai Fungsi Manajemen Risiko secara lebih lanjut terdapat pada bagian Manajemen Risiko pada Laporan Tahunan ini.

## Pengendalian Internal

Pengendalian Internal merupakan satu kesatuan metodologi, kebijakan, prosedur, dan penyusunan organisasi yang ditujukan untuk melakukan identifikasi, pengukuran, pemantauan, serta pengendalian risiko yang timbul dengan pendekatan berbasis risiko.Kerangka kerja Pengelolaan Risiko dan Pengendalian Internal di Bank Maspion mengadopsi Pendekatan Tiga Lini Pertahanan (*Three Lines of Defense*) yang tertera seperti di bawah ini:

- Lini Pertahanan Pertama, yaitu unit bisnis dan unit pendukung (*risk taking units*), bertanggung jawab secara langsung atas penerapan dan pelaksanaan pengendalian internal dalam kegiatan operasional sehari-hari. Pada lini ini, Bank telah membentuk fungsi *Quality Assurance* yang bertugas melakukan evaluasi atas implementasi pengendalian internal oleh unit kerja terkait, guna memastikan bahwa proses dan aktivitas telah berjalan sesuai dengan kebijakan, prosedur, dan ketentuan yang berlaku.
- Lini Pertahanan Kedua, yaitu fungsi manajemen risiko dan fungsi kepatuhan, berperan dalam menyusun kerangka kebijakan, metodologi, serta melakukan pemantauan dan pengawasan atas penerapan pengendalian internal dan manajemen risiko oleh lini pertahanan pertama. Lini ini juga memberikan rekomendasi perbaikan serta memastikan kesesuaian penerapan pengendalian internal dengan ketentuan regulator dan kebijakan internal Bank.

- *Developing procedures and tools for identifying, measuring, monitoring, and controlling risk*
- *Conducting risk assessments on proposed new products and/or activities*
- *Conducting stress tests for credit, market, and liquidity risks*
- *Monitoring daily liquidity such as Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), liquid assets against Non-Core Deposits, liquid assets against Third Party Funds, Macroprudential Intermediation Ratio (RIM) and other liquidity ratios*
- *Managing Operational Risk across all units at Maspion Bank, including identification, measurement, monitoring, and control through Operational Risk tools such as Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI), and Operational Risk Event Database (ORED).*
- *Playing an active role in increasing risk awareness for all employees in each Unit, through socialization, implementation of Operational Risk tools, and sharing sessions.*
- *Developing Business Continuity Management (BCM) with a focus on improving operational resilience and readiness in facing potential critical disruptions to the Bank's main services.*
- *Conducting regular monitoring of Risk Appetite and Tolerance.*
- *Implementing an Anti-Fraud Strategy based on four pillars: prevention; detection; investigation, reporting, and sanctions; monitoring, evaluation, and follow-up.*

*Further discussion on the Risk Management Function can be found in the Risk Management section of this Annual Report.*

## *Internal Control*

*Internal Control is a set of methodologies, policies, procedures, and organizational structures aimed at identifying, measuring, monitoring, and controlling risks that arise using a risk-based approach. The Risk Management and Internal Control framework at Bank Maspion adopts the Three Lines of Defense Approach. Defense Approach (Three Lines of Defense) as described below:*

- *The First Line of Defense, namely business units and support units (risk taking units), is directly responsible for the application and implementation of internal control in daily operational activities. In this line, the Bank has established a Quality Assurance function tasked with evaluating the implementation of internal controls by the relevant work units to ensure that processes and activities are carried out in accordance with applicable policies, procedures, and regulations.*
- *The Second Line of Defense, namely the risk management and compliance functions, plays a role in developing policy frameworks and methodologies, as well as monitoring and supervising the implementation of internal controls and risk management by the first line of defense. This line also provides recommendations for improvement and ensures that the implementation of internal controls complies with regulatory requirements and the Bank's internal policies.*

- Lini pertahanan Ketiga, yaitu fungsi Audit Intern, bertanggung jawab untuk memberikan penilaian yang independen dan objektif atas kecukupan dan efektivitas sistem pengendalian intern Bank secara keseluruhan. Audit Intern melakukan pengujian dan evaluasi secara berkala serta menyampaikan hasilnya kepada Direksi dan Dewan Komisaris.

Terselenggaranya sistem pengendalian *intern* Bank yang handal dan efektif menjadi tanggung jawab dari seluruh Risk Taking Unit, Divisi fungsi Audit Intern, dan Divisi / unit pendukung lainnya. sistem pengendalian intern secara keseluruhan yang meliputi:

1. Pelaksanaan sistem pengendalian intern secara efektif dalam penerapan Manajemen Risiko Bank dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*four eyes principle*) memadai dan dilaksanakan secara konsisten.
2. Sistem pengendalian internal menyeluruh dalam penerapan Manajemen Risiko
3. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko
4. Hasil penilaian kaji ulang oleh Divisi fungsi Manajemen Risiko disampaikan kepada Dewan Komisaris, Divisi fungsi Audit *Intern*, Direktur yang membawahkan fungsi Manajemen Risiko dan Kepatuhan, Komite Audit (apabila ada), dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan Proses Manajemen Risiko.
5. Pemantauan oleh Divisi fungsi Audit *Intern* terhadap perbaikan atas hasil temuan intern maupun ekstern. Temuan audit yang belum ditindaklanjuti diinformasikan oleh Divisi fungsi Audit *Intern* kepada Direksi untuk diambil langkah-langkah yang diperlukan.
6. Tingkat responsif Bank terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.
7. Efektivitas dan efisiensi kegiatan operasional, termasuk diantaranya efektivitas budaya kepatuhan pada organisasi Bank secara menyeluruh

- *The Third Line of Defense, namely the Internal Audit function, is responsible for providing an independent and objective assessment of the adequacy and effectiveness of the Bank's overall internal control system. Internal Audit conducts periodic testing and evaluation and reports the results to the Board of Directors and Board of Commissioners.*

*The implementation of a reliable and effective internal control system for the Bank is the responsibility of all Risk Taking Units, the Internal Audit Division, and other supporting divisions/units. The internal control system as a whole includes:*

1. *Effective implementation of the internal control system in the application of Bank Risk Management with reference to established policies and procedures. Adequate application of the four eyes principle and consistent implementation.*
2. *Comprehensive internal control system in the implementation of Risk Management*
3. *Review of the implementation of Risk Management*
4. *The results of the review assessment by the Risk Management function division are submitted to the Board of Commissioners, the Internal Audit function division, the Director in charge of Risk Management and Compliance, the Audit Committee (if any), and other relevant directors as input for the improvement of the Risk Management framework and processes.*
5. *Monitoring by the Internal Audit Division of improvements to internal and external findings. Audit findings that have not been followed up are reported by the Internal Audit Division to the Board of Directors so that necessary measures can be taken.*
6. *The Bank's responsiveness to weaknesses and/or deviations from applicable internal and external regulations.*
7. *The effectiveness and efficiency of operational activities, including the effectiveness of the Bank's overall compliance culture.*

## Evaluasi Pengendalian Internal dan Manajemen Risiko

Evaluasi terhadap manajemen risiko dan pengendalian internal Bank dilakukan oleh SKAI dan akan menyampaikan hasil evaluasi kepada Direktur Utama dan Dewan Komisaris. SKAI melakukan pemeriksaan secara independen dan objektif terhadap aktivitas di setiap unit kerja termasuk prosedur dan kegiatan operasional secara berkala.

Efektifitas penerapan manajemen risiko yang dilakukan oleh bank telah dievaluasi secara berkala oleh Komite Pemantau Risiko berdasarkan laporan berkala yang disampaikan oleh Satuan Kerja Manajemen Risiko. Selama tahun 2025, Direksi menilai bahwa Manajemen risiko dan Pengendalian internal Bank telah berjalan secara baik dan memadai.

## *Evaluation of Internal Control and Risk Management*

*The evaluation of the Bank's risk management and internal control is conducted by SKAI and the results of the evaluation will be submitted to the President Director and the Board of Commissioners. SKAI conducts independent and objective examinations of the activities in each work unit, including procedures and operational activities on a regular basis.*

*The effectiveness of risk management implemented by the bank has been evaluated periodically by the Risk Oversight Committee based on periodic reports submitted by the Risk Management Unit. During 2025, the Board of Directors assessed that the Bank's risk management and internal control had been running well and adequately.*

# Laporan Pengendalian Internal dalam Proses Pelaporan Keuangan

## *Internal Control Over Financial Reporting (ICOFR)*

Bank Maspion berkomitmen untuk menjaga integritas Laporan Keuangan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank. Untuk itu, Bank Maspion telah:

- Menyusun dan menetapkan kebijakan dan prosedur yang bertujuan untuk memastikan kebenaran, keakuratan, dan transparansi atas Informasi Keuangan dan Laporan Keuangan.
- Menunjuk unit kerja khusus yang bertanggung jawab untuk melakukan pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/atau Laporan Keuangan Bank.
- Melaksanakan penerapan proses ICOFR secara berkelanjutan sesuai dengan ketentuan internal yang telah disusun.

Untuk memenuhi ketentuan POJK Nomor 15 Tahun 2024, serta sejalan dengan prinsip-prinsip pengendalian internal atas pelaporan keuangan, Bank Maspion menerapkan kerangka kerja ICOFR yang terdiri atas lima (5) tahapan sebagai berikut:

1. Tahapan Perancangan
   Tahap perancangan menetapkan ruang lingkup ICOFR, yang meliputi:
   - Penetapan tingkat materialitas, termasuk *Overall Materiality* dan *Performance Materiality*.
     a. Penentuan akun-akun signifikan dan pengungkapan laporan keuangan yang signifikan.
     b. Penentuan proses bisnis yang signifikan.
     c. Penentuan aplikasi yang signifikan.
     d. Penyusunan *Business Process Mapping* (BPM) dan *Risk Control Matrices* (RCM), yang mencakup:
   - *Entity Level Control* (ELC).
   - *Transaction Level Control* (TLC).
   - *IT General Control* (ITGC).

   Seluruh BPM dan RCM disusun oleh Lini Pertama (*Business Process Owner*) dan divalidasi oleh Lini Kedua (*Financial Risk Management*).
2. Tahapan Implementasi dan Pemantauan Berkelanjutan
   Hasil validasi BPM dan RCM oleh Lini Kedua (*Financial Risk Management*) selanjutnya dilakukan *Control Self-Assessment* (CSA) oleh Lini Pertama, dan hasilnya dievaluasi kembali oleh Lini Kedua (*Financial Risk Management*).
3. Tahapan Evaluasi
   Evaluasi atas Fungsi Lini Kedua (*Financial Risk Management*) dalam implementasi ICOFR dilakukan oleh Lini Ketiga secara independen dan objektif dengan menitikberatkan pada pelaksanaan pengujian implementasi ICOFR yang telah dilakukan oleh Lini Kedua (*Financial Risk Management*) secara keseluruhan.
4. Tahapan Remediasi
   Seluruh pengendalian yang dinyatakan tidak efektif dalam proses validasi desain, *Control Self-Assessment* (CSA), dan evaluasi ditindaklanjuti melalui remediasi oleh Lini Pertama. Remediasi dilakukan atas kelemahan operasional maupun kelemahan desain.

*Bank Maspion is committed to maintaining the integrity of its Financial Statements in accordance with the provisions of Financial Services Authority Regulation (POJK) No. 15 of 2024 concerning the Integrity of Bank Financial Reporting. To this end, Bank Maspion has undertaken the following measures:*

- *Established and implemented policies and procedures aimed at ensuring the validity, accuracy, and transparency of Financial Information and Financial Statements.*
- *Appointed a dedicated work unit responsible for preventing fraud or manipulation in the Bank's Financial Information and/or Financial Statements.*
- *Continuously implemented the Internal Control over Financial Reporting (ICOFR) process in accordance with established internal provisions.*

*To comply with POJK No. 15 of 2024, and in line with the principles of internal control over financial reporting, Bank Maspion applies an ICOFR framework consisting of five (5) stages, as follows:*

1. *Design Stage*
   *The design stage determines the scope of ICOFR, which includes:*
   - *Determining the level of materiality, including Overall Materiality and Performance Materiality.*
     *a. Identifying significant accounts and significant financial statement disclosures.*
     *b. Identifying significant business processes.*
     *c. Identifying significant applications.*
     *d. Preparing Business Process Mapping (BPM) and Risk Control Matrices (RCM), which include:*
   - *Entity Level Control (ELC)*
   - *Transaction Level Control (TLC)*
   - *IT General Control (ITGC)*

   *All BPM and RCM are prepared by the First Line (Business Process Owner) and validated by the Second Line (Financial Risk Management).*
2. *Implementation and Continuous Monitoring Stage*
   *Following the validation of BPM and RCM by the Second Line (Financial Risk Management), the First Line conducts a Control Self-Assessment (CSA), and the results are subsequently re-evaluated by the Second Line (Financial Risk Management).*
3. *Evaluation Stage*
   *The evaluation of the Second Line Function (Financial Risk Management) in implementing ICOFR is carried out by the Third Line independently and objectively, with a focus on testing the overall implementation of ICOFR performed by the Second Line (Financial Risk Management).*
4. *Remediation Stage*
   *All controls deemed ineffective during the design validation process, Control Self-Assessment (CSA), and evaluation are followed up through remediation by the First Line. Remediation is conducted for both operational weaknesses and design weaknesses.*

5. Tahapan Pelaporan
   Apabila pada akhir periode pelaporan keuangan masih terdapat pengendalian yang tidak efektif berdasarkan validasi CSA oleh Lini Kedua (*Financial Risk Management*), maka Bank Maspion menetapkan tingkat kelemahan atas pengendalian yang tidak efektif tersebut.

Dampak pengendalian yang tidak efektif terhadap laporan keuangan diukur dan dikategorikan ke dalam 3 (tiga) kategori, yaitu:
   a. *Control Deficiency* (CD)
   b. *Significant Deficiency* (SD)
   c. *Material Weakness* (MW)

Sebagai hasil dari penerapan tahapan-tahapan di atas, Bank Maspion akan melakukan peningkatan dan *review* berkelanjutan untuk proses penerapan ICOFR dalam menjaga integritas proses pelaporan keuangan perusahaan.

## Laporan Manajemen atas Pengendalian Internal dalam Proses Pelaporan Keuangan

Direksi Bank Maspion bertanggung jawab untuk menerapkan pengendalian internal yang memadai dalam proses pelaporan keuangan, yang diawasi oleh Dewan Komisaris melalui Komite Audit, serta dilaksanakan oleh seluruh jajaran manajemen dan pegawai Bank Maspion guna memberikan keyakinan yang memadai atas integritas, keandalan, keakuratan, dan konsistensi Informasi Keuangan dan Laporan Keuangan Bank.

Direksi bertanggung jawab dalam:
a. Penyusunan dan penyajian Informasi Keuangan dan Laporan Keuangan;
b. Kesesuaian penyusunan dan penyajian Laporan Keuangan dengan standar akuntansi keuangan dan ketentuan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan;
c. Kelengkapan dan kebenaran isi Laporan Keuangan;
d. Penerapan pengendalian internal dalam proses pelaporan keuangan Bank.

Berdasarkan penilaian Direksi, Bank Maspion telah melakukan implementasi tahapan ICOFR secara fundamental berdasarkan dari ketentuan yang berlaku dan akan dilakukan peningkatan serta *review* berkelanjutan secara menyeluruh. Dalam melakukan implementasi tersebut, Bank Maspion juga mengacu pada prinsip-prinsip dasar *Internal Control – Integrated Framework* yang diterbitkan oleh *Committee of Sponsoring Organizations of the Treadway Commission* (COSO).

Dengan demikian, laporan ini disusun sebagai bentuk akuntabilitas dan komitmen Direksi Bank Maspion dalam menjaga integritas proses pelaporan keuangan perusahaan.

5. *Reporting Stage*
   *If, at the end of the financial reporting period, there are still ineffective controls based on CSA validation by the Second Line (Financial Risk Management), Bank Maspion determines the level of deficiency associated with those ineffective controls.*

*The impact of ineffective controls on financial statements is measured and categorized into three categories, namely:*
   *a. Control Deficiency (CD)*
   *b. Significant Deficiency (SD)*
   *c. Material Weakness (MW)*

*As a result of implementing the above steps, Bank Maspion will conduct ongoing improvements and reviews of the ICOFR implementation process to maintain the integrity of the company's financial reporting.*

## *Management Report on Internal Control over Financial Reporting*

*The Board of Directors of Bank Maspion is responsible for implementing adequate internal controls in the financial reporting process. These controls are overseen by the Board of Commissioners through the Audit Committee and carried out by all levels of management and employees of Bank Maspion to provide reasonable assurance regarding the integrity, reliability, accuracy, and consistency of the Bank's Financial Information and Financial Statements.*

*The Board of Directors is responsible for:*
*a. The preparation and presentation of financial information and financial statements;*
*b. Ensuring that the preparation and presentation of financial statements comply with financial accounting standards and the Financial Services Authority's regulations regarding the recording of financial transactions;*
*c. The completeness and accuracy of the content of the Financial Statements;*
*d. The implementation of internal controls in the Bank's financial reporting process.*

*Based on the Board of Directors' assessment, Bank Maspion has fundamentally implemented the ICOFR framework in accordance with applicable regulations and will continue to conduct comprehensive improvements and ongoing reviews. In implementing this framework, Bank Maspion also adheres to the fundamental principles of the Internal Control – Integrated Framework published by the Committee of Sponsoring Organizations of the Treadway Commission (COSO).*

*Thus, this report is prepared as a form of accountability and commitment by the Board of Directors of Bank Maspion to maintain the integrity of the company's financial reporting process.*

# Penyediaan Dana Kepada Pihak Terkait dan Eksposur Besar

## *Provision of Funds to Related Parties and Significant Exposure*

Bank perlu membatasi konsentrasi pinjaman kepada individu, kelompok, atau sektor industri tertentu dan melakukan penyebaran atau diversifikasi portofolio dalam rangka mengurangi risiko konsentrasi yang dapat menjadi sumber kegagalan bisnis Bank. Penyediaan dana kepada pihak terkait dan penyediaan dana besar (*large exposure*) harus dilakukan dengan persyaratan yang wajar, memperhatikan prinsip kehati-hatian, serta mematuhi peraturan dan ketentuan yang berlaku serta persetujuan dari Dewan Komisaris.

*Banks need to limit the concentration of loans to individuals, groups, or specific industrial sectors and diversify their portfolios in order to reduce concentration risk, which could be a source of business failure for the Bank. The provision of funds to related parties and large exposures must be carried out under reasonable conditions, taking into account the principle of prudence, and in compliance with applicable regulations and provisions as well as the approval of the Board of Commissioners.*

Dalam pengungkapan penyediaan dana kepada pihak terkait dan penyediaan dana besar (*large exposure*), Bank berpedoman pada Peraturan Otoritas Jasa Keuangan No. 32 /POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar bagi Bank Umum dan POJK No. 38 / POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar bagi Bank Umum. Penyediaan Dana kepada Pihak Terkait (*Related Party*) dan kepada Debitur Inti Individu dan Grup (*Large Exposure*) untuk tahun 2025 antara lain:

*In disclosures regarding the provision of funds to related parties and large exposures, the Bank adheres to Financial Services Authority Regulation No. 32/POJK.03/2018 concerning Maximum Credit Limits (BMPK) and Large Exposures for Commercial Banks and POJK No. 38/POJK.03/2019 concerning Amendments to POJK No. 32/POJK.03/2018 concerning BMPK and Large Exposures for Commercial Banks. The provision of funds to related parties and to individual and group core debtors (large exposures) for 2025 includes:*

| No | Eksposur \| *Exposure* | Jumlah\| *Amount* | |
|---|---|---|---|
| | | Debitur \| *Debtor* | Jutaan Rp \| *Millions of IDR* |
| 1 | Pihak Terkait \| *Related Parties* | 2 | 115.818 |
| 2 | Debitur inti \| *Core debtors* | | |
| | • Individu \| *Individual* | 13 | 4.376.026 |
| | • Kelompok \| *Group* | 12 | 6.570.161 |

# Transaksi yang Mengandung Benturan Kepentingan

## *Transactions Involving Conflicts of Interest* [GRI 2-15]

Benturan kepentingan adalah situasi dimana setiap pegawai dalam menjalankan tugas dan kewajibannya dapat menimbulkan konflik antara kepentingan Perusahaan dengan kepentingan perorangan, anggota Dewan Komisaris, Direksi, maupun pegawai. Sepanjang tahun 2025, tidak terdapat transaksi Bank yang memenuhi kategori transaksi yang mengandung benturan kepentingan.

*A conflict of interest is a situation where any employee in carrying out their duties and obligations may cause a conflict between the interests of the Company and the interests of individuals, members of the Board of Commissioners, the Board of Directors, or employees. Throughout 2025, there were no Bank transactions that fell into the category of transactions containing conflicts of interest.*

# Penyimpangan Internal

## *Internal Deviations*

Penyimpangan internal merupakan tindakan penyimpangan yang dilakukan oleh pegawai Bank, baik manajemen, pegawai tetap, maupun pegawai tidak tetap, yang terkait dengan proses kerja dan kegiatan operasional Bank serta berpotensi mempengaruhi kondisi keuangan Bank secara signifikan, yaitu apabila berdampak sebesar atau lebih dari Rp100 juta. Sepanjang periode Januari hingga Desember 2025, tidak terdapat penyimpangan internal yang berdampak signifikan maupun tidak signifikan dalam aktivitas operasional Bank.

*Internal irregularities are irregularities committed by Bank employees, including management, permanent employees, and temporary employees, related to the Bank's work processes and operational activities and have the potential to significantly affect the Bank's financial condition, namely if the impact is equal to or greater than Rp100 million. During the period from January to December 2025, there were no internal irregularities that had a significant or insignificant impact on the Bank's operational activities.*

| Penyimpangan dalam 1 tahun<br>*Irregularities in 1 year* | Jumlah kasus yang dilakukan<br>*Number of cases committed* | | |
|---|---|---|---|
| | Manajemen<br>*Management* | Pegawai Tetap<br>*Permanent Employees* | Pegawai Tidak Tetap<br>*Non-Permanent Employees* |
| Tahun<br>*Year* | 2025 | 2025 | 2025 |
| Total *Fraud*<br>*Total Fraud* | - | - | - |
| Telah diselesaikan<br>*Completed* | - | - | - |
| Dalam proses penyelesaian internal<br>*In the process of internal completion* | - | - | - |
| Belum diupayakan penyelesaiannya<br>*No resolution has been attempted* | - | - | - |
| Dalam proses hukum<br>*In the legal process* | - | - | - |

# Pemberian Dana untuk Kegiatan Sosial dan Politik
## *Provision of Funds for Social and Political Activities* [GRI 3-3, 415-1]

Selama tahun 2025, PT. Bank Maspion Indonesia, Tbk tidak terlibat dan tidak memberikan sumbangan dana untuk kegiatan politik dalam bentuk apa pun. Perseroan berkomitmen untuk tidak memberikan dukungan pendanaan kepada partai politik atau aktivitas politik mana pun, sejalan dengan prinsip tata kelola dan ketentuan perundang-undangan yang berlaku.

*During 2025, PT. Bank Maspion Indonesia, Tbk did not engage in or provide funding for political activities in any form. The Company is committed to not providing financial support to any political parties or political activities, in line with its governance principles and applicable laws and regulations.*

# Kode Etik
## *Code of Ethics*

Bank Maspion memiliki pedoman perilaku berupa Kode Etik yang menjadi dasar sikap dan tindakan bagi seluruh karyawan serta setiap individu yang bekerja untuk dan atas nama Bank. Kode Etik ini memastikan bahwa seluruh insan Bank menjalankan tugas secara profesional dan beretika, berlandaskan prinsip-prinsip yang selaras dengan Visi, Misi, dan Nilai-Nilai Bank Maspion, serta mematuhi seluruh regulasi internal maupun eksternal yang berlaku. Kode Etik Bank Maspion berlaku bagi seluruh tingkatan organisasi, mencakup Dewan Komisaris, Direksi, dan seluruh karyawan dan sebagai acuan bagi Manajemen untuk mengoptimalkan penerapan tata kelola yang baik.

Kode etik dibentuk dengan prinsip-prinsip dasar mengacu kepada:

1. Visi dan Misi Bank.
2. Nilai-nilai budaya Bank yaitu *Service Excellence* (Layanan Prima), Kedisiplinan, Komunikasi, Kerjasama dan Kebersamaan serta Dedikasi dan Loyalitas.
3. Prinsip-prinsip moral yaitu nilai-nilai mengenai hal-hal yang dianggap baik dan tidak baik serta hal-hal yang dianggap benar dan tidak benar.

*Bank Maspion has a code of conduct in the form of a Code of Ethics that serves as the basis for the attitudes and actions of all employees and every individual who works for and on behalf of the Bank. This Code of Ethics ensures that all Bank personnel carry out their duties professionally and ethically, based on principles that are in line with the Vision, Mission, and Values of Bank Maspion, and comply with all applicable internal and external regulations. The Bank Maspion Code of Ethics applies to all levels of the organization, including the Board of Commissioners, the Board of Directors, and all employees, and serves as a reference for Management to optimize the implementation of good governance.*

*The code of ethics is formulated based on the following basic principles:*

1. *Bank Vision and Mission.*
2. *The Bank's cultural values are Service Excellence, Discipline, Communication, Cooperation and Togetherness, as well as Dedication and Loyalty.*
3. *Moral principles are values regarding what is considered good and bad, as well as what is considered right and wrong.*

Dengan memahami Kode Etik diharapkan karyawan Bank senantiasa dapat bersikap hati-hati dan cermat pada saat menghadapi hal-hal yang berpotensi menimbulkan risiko kerugian perusahaan baik risiko yang bersifat materiil maupun non-materiil. Kode Etik Bank berlaku bagi seluruh jenjang organisasi, meliputi anggota Direksi, anggota Dewan Komisaris, dan seluruh karyawan Bank.

## Pokok-Pokok Kode Etik

Pokok-pokok Kode Etik Bank Maspion mencakup prinsip-prinsip utama yang menjadi pedoman perilaku seluruh insan Bank dalam menjalankan aktivitas profesionalnya, antara lain sebagai berikut:

1. **Kepatuhan**
   Setiap karyawan wajib mematuhi seluruh ketentuan internal Bank, regulasi yang dikeluarkan oleh otoritas, serta peraturan perundang-undangan yang berlaku. Kepatuhan ini menjadi dasar dalam menjaga operasional Bank tetap sehat, aman, dan sesuai standar *governance*.
2. **Etika**
   Setiap Karyawan diharapkan menjunjung tinggi standar etika yang profesional dan menjaga reputasi Bank dalam setiap aktivitas. Pegawai dilarang mencapai target kinerja dengan mengabaikan prinsip etika, Kode Etik, ketentuan internal, maupun regulasi otoritas dan perundang-undangan. Integritas merupakan nilai utama dalam menjalankan tugas.
3. **Pertentangan Kepentingan** [GRI 2-15]
   Seluruh pegawai wajib menghindari situasi yang dapat menimbulkan benturan kepentingan antara kepentingan pribadi dan kepentingan Bank. Pertentangan kepentingan dapat memengaruhi objektivitas pegawai dan berpotensi menempatkan kepentingan pribadi di atas kepentingan Bank atau nasabah, sehingga harus diidentifikasi dan dihindari.
4. **Hubungan Pegawai dengan Pihak Lain**
   Dalam berhubungan dengan pihak eksternal, pegawai diwajibkan menghindari kerja sama yang didasarkan pada hubungan keluarga atau pertemanan apabila hal tersebut berpotensi membuka peluang terjadinya penipuan dan kecurangan. Setiap tindakan yang dapat menimbulkan risiko kerugian bagi Bank harus dihindari.
5. **Hubungan Antar Pegawai**
   Hubungan antar pegawai harus dibangun dengan landasan saling percaya, menghormati, dan menjaga keharmonisan. Setiap hubungan kerja harus selaras dengan nilai-nilai Bank serta Kode Etik yang berlaku.
6. **Hubungan dengan Pemangku Kepentingan (*Stakeholders*)** [GRI 2-29] [OJK E.4]
   Setiap bentuk komunikasi dan aktivitas dengan pemangku kepentingan wajib dilakukan secara hati-hati, transparan, dan sesuai ketentuan yang berlaku. Karyawan wajib memastikan bahwa hubungan tersebut tidak menimbulkan potensi pelanggaran terhadap peraturan internal maupun eksternal.
7. **Penanganan Informasi**
   Seluruh informasi yang dimiliki perusahaan merupakan hak milik (*proprietary right*) dan tidak boleh digunakan atau disebarluaskan tanpa izin. Setiap karyawan bertanggung jawab menjaga

*By understanding the Code of Ethics, it is hoped that Bank employees will always be careful and thorough when dealing with matters that have the potential to cause risks of loss to the company, both material and non-material risks. The Bank's Code of Ethics applies to all levels of the organization, including members of the Board of Directors, members of the Board of Commissioners, and all Bank employees.*

## *Key Points of The Code of Ethics*

*The main points of Bank Maspion's Code of Ethics cover the key principles that guide the behavior of all Bank employees in carrying out their professional activities, including the following:*

1. ***Compliance***
   *Every employee must comply with all internal Bank regulations, regulations issued by authorities, and applicable laws and regulations. This compliance is the basis for maintaining the Bank's operations in a healthy, safe, and governance-compliant manner.*
2. ***Ethics***
   *Every employee is expected to uphold professional ethical standards and maintain the Bank's reputation in all activities. Employees are prohibited from achieving performance targets by disregarding ethical principles, the Code of Ethics, internal regulations, or regulatory and legal requirements. Integrity is a core value in carrying out duties.*
3. ***Conflict of Interest*** [GRI 2-15]
   *All employees must avoid situations that could give rise to a conflict of interest between their personal interests and those of the Bank. Conflicts of interest can affect an employee's objectivity and potentially place personal interests above those of the Bank or its customers, and must therefore be identified and avoided.*
4. ***Employee Relations with Other Parties***
   *When dealing with external parties, employees are required to avoid cooperation based on family or friendship relationships if this could potentially open up opportunities for fraud and cheating. Any action that could pose a risk of loss to the Bank must be avoided.*
5. ***Relationships Between Employees***
   *Relationships between employees must be built on a foundation of mutual trust, respect, and harmony. Every working relationship must be in line with the Bank's values and the applicable Code of Ethics.*
6. ***Relationships with Stakeholders*** [GRI 2-29] [OJK E.4]
   *All forms of communication and activities with stakeholders must be conducted carefully, transparently, and in accordance with applicable regulations. Employees must ensure that such relationships do not give rise to potential violations of internal or external regulations.*
7. ***Information Handling***
   *All information owned by the company is proprietary and may not be used or disseminated without permission. Each employee is responsible for maintaining the confidentiality of Bank data,*

kerahasiaan data Bank, nasabah, maupun informasi sensitif lainnya sesuai kebijakan dan peraturan yang berlaku.

8. **Perlindungan dan Penggunaan Fasilitas**
   Bank menyediakan fasilitas dan peralatan kerja untuk mendukung efektivitas tugas pegawai. Penggunaan fasilitas tersebut wajib dilakukan secara bertanggung jawab, hanya untuk kepentingan pekerjaan, dan mengikuti prosedur yang telah ditetapkan.
9. **Tata Cara Penanganan Nasabah**
   Bank berkomitmen memberikan pelayanan terbaik kepada seluruh nasabah tanpa diskriminasi terkait jumlah dana, jenis kelamin, usia, ras, agama, atau latar belakang lainnya. Pegawai wajib memberikan layanan yang profesional, sopan, ramah, dan wajar dalam setiap interaksi dengan nasabah.
10. **Penyampaian Aspirasi**
    Bank menjamin kerahasiaan identitas pegawai serta informasi yang disampaikan melalui mekanisme *whistleblowing*. Pegawai diberikan perlindungan apabila melaporkan perilaku tidak etis, pelanggaran, atau dugaan *fraud*, sebagai bagian dari upaya memperkuat budaya integritas dalam organisasi.

*customer data, and other sensitive information in accordance with applicable policies and regulations.*

8. ***Protection and Use of Facilities***
   *The Bank provides facilities and work equipment to support the effectiveness of employee tasks. The use of these facilities must be carried out responsibly, only for work purposes, and in accordance with established procedures.*
9. ***Customer Service Procedures***
   *The bank is committed to providing the best service to all customers without discrimination based on the amount of funds, gender, age, race, religion, or other background. Employees are required to provide professional, polite, friendly, and reasonable service in every interaction with customers.*
10. ***Submission of Aspirations***
    *The Bank guarantees the confidentiality of employee identities and information submitted through the whistleblowing mechanism. Employees are protected when reporting unethical behavior, violations, or suspected fraud, as part of efforts to strengthen a culture of integrity within the organization.*

## Lingkup Penerapan, Sosialisasi dan Upaya Penegakan Kode Etik

Implementasi kode etik merupakan tanggung jawab bersama bagi seluruh anggota Direksi, Dewan Komisaris, termasuk seluruh pegawai Bank. Setiap pejabat Bank wajib melakukan sosialisasi Kode etik Bank kepada pegawai di unit kerjanya. Penyimpangan, penyalahgunaan, kelalaian dan/atau pelanggaran Kode Etik dapat dikenakan sanksi baik secara perdata maupun pidana sesuai dengan prosedur dan ketentuan yang berlaku.

## *Scope of Application, Socialization, and Enforcement of The Code of Ethics*

*The implementation of the code of ethics is the shared responsibility of all members of the Board of Directors, Board of Commissioners, and all Bank employees. Every Bank official is required to disseminate the Bank's Code of Ethics to employees in their work units. Deviations, misuse, negligence and/or violations of the Code of Ethics are subject to civil and criminal sanctions in accordance with applicable procedures and regulations.*

# Budaya Perusahaan
## *Corporate Culture*

Informasi lengkap mengenai budaya perusahaan dapat dilihat pada bagian Profil Perusahaan.

*Complete information about the company culture can be found in the Company Profile section.*

# Program Kepemilikan Saham oleh Karyawan
## *Employee Stock Ownership Program*

Hingga akhir tahun 2025, Bank Maspion tidak memiliki program kepemilikan saham oleh karyawan (ESOP) dan/ atau manajemen (MSOP). Oleh karena itu, tidak terdapat informasi yang dapat disajikan dalam Laporan Tahunan ini.

*Until the end of 2025, Bank Maspion does not have an employee stock ownership program (ESOP) and/or management stock ownership program (MSOP). Therefore, there is no information that can be presented in this Annual Report.*

# *Whistleblowing*

## *Whistleblowing* [GRI 2-16, 2-25,2-26]

PT. Bank Maspion Indonesia, Tbk ("Bank") berkomitmen untuk menerapkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) secara berintegritas dan transparan dalam rangka menjaga kepercayaan para pemangku kepentingan serta memberikan layanan terbaik kepada nasabah. Sebagai bagian dari komitmen tersebut, Bank menyediakan sarana pelaporan atas indikasi pelanggaran yang terjadi di lingkungan Bank melalui mekanisme *Whistleblowing*. Setiap laporan indikasi pelanggaran yang memenuhi kriteria *whistleblowing* akan ditindaklanjuti sesuai dengan ketentuan yang berlaku.

*PT. Bank Maspion Indonesia, Tbk ("Bank") is committed to implementing Good Corporate Governance with integrity and transparency in order to maintain the trust of stakeholders and provide the best service to customers. As part of this commitment, the Bank provides a means of reporting indications of violations occurring within the Bank through a Whistleblowing mechanism. Every report of an indication of a violation that meets the whistleblowing criteria will be followed up in accordance with applicable regulations.*

Sebagai tindak lanjut atas ketentuan Otoritas Jasa Keuangan mengenai Penerapan Strategi *Anti Fraud* bagi Lembaga Jasa Keuangan serta Kebijakan Strategi *Anti Fraud* Bank, khususnya sejalan dengan Pilar ke-2 Strategi *Anti Fraud* (deteksi), Bank telah menyusun dan menetapkan Standar Operasional Prosedur (SOP) *Whistleblowing* Nomor PD-60/SOP/1224. SOP ini menjadi pedoman dalam pengelolaan mekanisme pelaporan pelanggaran yang disediakan Bank bagi seluruh pihak yang berkepentingan, sehingga mekanisme *whistleblowing* dapat berfungsi secara efektif dalam mendukung penanganan pelanggaran, serta mengidentifikasi dan mendeteksi potensi *fraud* dalam kegiatan usaha Bank.

*As a follow-up to the Financial Services Authority's provisions on the Implementation of Anti-Fraud Strategies for Financial Services Institutions and Bank Anti-Fraud Strategy Policies, particularly in line with the 2nd Pillar of the Anti-Fraud Strategy (detection), the Bank has compiled and established Whistleblowing Standard Operating Procedures (SOP) Number PD-60/SOP/1224. This SOP serves as a guideline in managing the violation reporting mechanism provided by the Bank for all interested parties, so that the whistleblowing mechanism can function effectively in supporting the handling of violations, as well as identifying and detecting potential fraud in the Bank's business activities.*

Sistem pelaporan pelanggaran adalah salah satu mekanisme penting dalam menjaga integritas dan akuntabilitas. Berikut aspek – aspek yang perlu diperhatikan:

1. Prinsip Sistem Pelaporan Pelanggaran
   Bank berkomitmen untuk menerapkan prinsip Rahasia, Umum, Bertanggung Jawab dan Independen
2. Kerahasiaan
   Kerahasiaan identitas Pelapor maupun kasus yang dilaporkan perlu dijaga dengan sebaik-baiknya.
3. Perlindungan Terhadap Pelapor
   Fasilitas dan perlindungan yang bisa diberikan kepada Pelapor
4. Penghargaan dan Insentif Bagi Pelapor
   Bank dapat memberikan penghargaan dan insentif bagi Pelapor yang nilainya dapat ditentukan berdasarkan kerugian yang dapat dihindari.
5. Sosialisasi *Whistleblowing*
   Sosialisasikan ke seluruh Karyawan Bank dan pihak eksternal Bank dimaksudkan untuk mempergunakan sarana *whsitleblowing* dalam hal pelaporan pelanggaran

*The violation reporting system is one of the important mechanisms in maintaining integrity and accountability. The following aspects need to be considered:*

1. *Principles of the Violation Reporting System*
   *The bank is committed to implementing the principles of Confidentiality, Publicity, Responsibility, and Independence.*
2. *Confidentiality*
   *The confidentiality of the identity of the reporter and the reported case must be maintained as best as possible.*
3. *Protection for Reporters*
   *Facilities and protection that can be provided to the reporter*
4. *Rewards and Incentives for Reporters*
   *Banks may provide rewards and incentives to whistleblowers, the value of which may be determined based on the losses that were avoided.*
5. *Whistleblowing Socialization*
   *Socialize to all Bank Employees and external parties that the Bank intends to use whistleblowing facilities for reporting violations*

## Penyampaian Laporan

Melalui penyampaian pelaporan *Whistleblowing*, setiap individu dalam lingkungan Bank diberikan kesempatan untuk menyampaikan informasi terkait dugaan tindakan yang tidak sesuai dengan peraturan yang berlaku secara aman, rahasia, dan tanpa risiko pembalasan.

1. Media Pelaporan
   Pelaporan dapat dilakukan dengan menggunakan media sebagai berikut:
   a. Surat elektronik/email
      Email yang digunakan adalah email khusus untuk menjaga kerahasiaan, email tersebut hanya dapat diakses/diterima oleh PIC *whistleblowing*, dengan alamat: whistleblowing@bankmaspion.co.id

## *Submitting Reports*

*Through the submission of whistleblowing reports, every individual within the Bank is given the opportunity to convey information related to alleged actions that do not comply with applicable regulations in a safe, confidential manner and without risk of retaliation.*

1. *Reporting Media*
   *Reports can be submitted using the following media:*

   a. *Email*
      *The email used is a special email to maintain confidentiality. This email can only be accessed/received by the Whistleblowing PIC, with the address: whistleblowing@bankmaspion.co.id*

b. Surat tertulis
Dapat juga berupa surat tertulis dengan amplop tertutup, yang ditujukan kepada:
PIC *Whistleblowing* / Direktur Utama / Kepala Divisi Internal Audit
Pakuwon Tower, Tunjungan Plaza 6 Lt.33.
Jl. Embong Malang N0.21-31.Kecamatan Kedungdoro, Tegalsari, Surabaya.

c. Lainnya
Setiap Pegawai yang telah menerima informasi baik dari dalam maupun luar Bank harus menyerahkan salinan informasi tersebut dan dokumen terkait kepada Divisi Audit Internal setelah menerima informasi tersebut.

2. Informasi laporan
Untuk mempermudah dan mempercepat proses tindak lanjut, pelaporan disertai informasi sekurang – kurangnya: Identitas pelapor (diperbolehkan menggunakan anonim); Uraian pelanggaran yang dilakukan; Terlapor serta pihak lain yang terlibat (bila ada) dan unitnya; Unit Kerja tempat kejadian dan waktu kejadian; Dokumen pendukung dan bukti lainnya (bila ada)

3. Laporan yang Tidak Dapat Ditindaklanjuti
Bank menghargai setiap laporan yang disampaikan sebagai upaya perbaikan dan perlindungan aset serta reputasi Bank. Namun, laporan yang tidak memenuhi ketentuan dan setelah dianalisis terbukti tidak didukung bukti yang memadai, disampaikan dengan itikad buruk, atau bertujuan untuk kepentingan pribadi maupun kelompok, tidak akan ditindaklanjuti.

4. Mekanisme Pelaporan
Laporan *Whistleblowing* yang disampaikan oleh pihak internal maupun eksternal melalui surat tertulis atau email akan dilakukan assessment awal oleh Internal Audit. Laporan yang memenuhi kriteria dan memiliki indikasi pelanggaran akan dilanjutkan ke tahap investigasi dengan persetujuan PIC *Whistleblowing* serta diinformasikan kepada Komite Audit dan pelapor. Sementara itu, laporan yang tidak memenuhi kriteria tidak akan diteruskan ke tahap investigasi dan pelapor akan diberitahukan. Seluruh laporan WB akan diadministrasikan oleh WB *Officer* sesuai dengan ketentuan yang berlaku.

5. Dokumentasi
Seluruh dokumen pelaporan *Whistleblowing*, data pendukung, dan bukti hasil investigasi bersifat rahasia dan wajib diadministrasikan dengan baik. Akses terhadap dokumentasi laporan dan perkembangan kasus dibatasi hanya untuk PIC *Whistleblowing* dan *Whistleblowing Officer* tanpa mencantumkan identitas pelapor, sementara dokumentasi investigasi dan bukti pelanggaran disimpan oleh Internal Audit dan hanya dapat diakses oleh pihak yang berwenang serta ditempatkan di lokasi yang aman.

*b. Written letter*
*It can also be in the form of a written letter in a sealed envelope, addressed to:*
*PIC Whistleblowing / Chief Executive Officer / Head of Internal Audit Division*
*Pakuwon Tower, Tunjungan Plaza 6, 33rd Floor.*
*Jl. Embong Malang No. 21-31, Kedungdoro District, Tegalsari, Surabaya.*

*c. Others*
*Every employee who has received information, whether from within or outside the Bank, must submit a copy of the information and related documents to the Internal Audit Division after receiving the information.*

*2. Report information*
*To simplify and expedite the follow-up process, reports must include at least the following information: Identity of the reporter (anonymous reports are permitted); Description of the violation; The reported party and other parties involved (if any) and their units; The work unit where the incident occurred and the time of the incident; Supporting documents and other evidence (if any).*

*3. Reports that Cannot be Followed Up*
*The Bank appreciates every report submitted as an effort to improve and protect the Bank's assets and reputation. However, reports that do not meet the requirements and, after analysis, are proven to be unsupported by adequate evidence, submitted in bad faith, or intended for personal or group interests, will not be followed up.*

*4. Reporting Mechanism*
*Whistleblowing reports submitted by internal or external parties via written letter or email will undergo an initial assessment by Internal Audit. Reports that meet the criteria and indicate a violation will proceed to the investigation stage with the approval of the Whistleblowing PIC and will be communicated to the Audit Committee and the reporter. Meanwhile, reports that do not meet the criteria will not be forwarded to the investigation stage and the reporter will be notified. All WB reports will be administered by the WB Officer in accordance with applicable regulations.*

*5. Documentation*
*All whistleblowing reports, supporting data, and evidence from investigations are confidential and must be properly administered. Access to report documentation and case developments is restricted to the Whistleblowing PIC and Whistleblowing Officer without disclosing the identity of the reporter, while investigation documentation and evidence of violations are stored by Internal Audit and can only be accessed by authorized parties and placed in a secure location.*

## Penanganan Penyelesaian Laporan

Penanganan Investigasi dan penyelesaian laporan *whistleblowing* dilakukan seperti kasus *fraud* dan pelanggaran lainnya berpedoman pada Kebijakan Strategi *Anti Fraud*.

1. Investigasi
   Laporan WB yang telah dilakukan *asessment* akan disampaikan kepada Direksi dan Anggota Direksi dapat melalui email maupun meeting serta proses persetujuan dilanjukan investigasi melalui media *email* maupun *minute of meeting*. Investigasi oleh unit kerja yang independen yaitu Satuan Kerja Internal Audit. Mekanisme Investigasi telah dijelaskan pada Kebijakan Strategi *Anti Fraud*.
2. Pelaporan
   Laporan administrasi akan dicatat oleh WB *officer*, berdasarkan informasi yang diberikan dari PIC WB (Bentuk Laporan administrasi WB pada Lampiran I). Untuk laporan *whistleblowing* yang berdampak signifikan akan segera dilaporkan kepada Regulator dengan persetujuan PIC WB. Laporan kepada Regulator akan dikirimkan melaui Unit *Anti Fraud* sebagaimana disebutkan dalam Kebijakan Strategi *Anti Fraud*.
3. Sanksi
   Bank memberikan sanksi yang tegas kepada karyawan yang bersalah melalui mekanisme pemberian sanksi sesuai dengan ketentuan yang berlaku. Pemberian sanksi menjadi langkah penting dalam menegakkan disiplin serta memberikan efek jera bagi para pelanggar. Ketika sebuah laporan *Whistleblowing* terbukti benar melalui proses investigasi, Bank wajib memberikan sanksi yang sesuai dengan tingkat pelanggaran yang terjadi. Sanksi ini dapat berupa teguran, pemutusan hubungan kerja, denda, hingga tindakan hukum lebih lanjut jika pelanggaran tersebut menyangkut aspek pidana.
4. Penyelesaian Secara Hukum
   Penyelesaian secara hukum atas laporan *Whistleblowing* menjadi opsi ketika temuan dari investigasi internal menunjukkan adanya pelanggaran yang melibatkan tindak pidana, seperti korupsi, penipuan, pencucian uang, atau tindakan kriminal perbankan lainnya. Dalam kasus-kasus seperti ini, Bank akan bekerja sama dengan aparat penegak hukum untuk memastikan bahwa pelanggaran tersebut ditangani sesuai dengan ketentuan perundang-undangan yang berlaku.

## *Report Resolution Process*

*The handling of investigations and resolution of whistleblowing reports is carried out in the same manner as fraud and other violations, guided by the Anti-Fraud Strategy Policy.*

1. *Investigation*
   *WB reports that have been assessed will be submitted to the Board of Directors and Board Members via email or meeting, and the approval process will be followed by an investigation via email or meeting minutes. Investigations will be conducted by an independent work unit, namely the Internal Audit Work Unit. The investigation mechanism is explained in the Anti-Fraud Strategy Policy.*
2. *Reporting*
   *Administrative reports will be recorded by the WB officer based on information provided by the WB PIC (WB Administrative Report Form in Appendix I). For whistleblowing reports with significant impact, they will be immediately reported to the Regulator with the approval of the WB PIC. Reports to the Regulator will be submitted through the Anti-Fraud Unit as stated in the Anti-Fraud Strategy Policy.*
3. *Sanctions*
   *The Bank imposes strict sanctions on employees who are found guilty through a sanctioning mechanism in accordance with applicable regulations. The imposition of sanctions is an important step in enforcing discipline and providing a deterrent effect for violators. When a whistleblowing report is proven to be true through an investigation process, the Bank is obliged to impose sanctions in accordance with the level of violation that has occurred. These sanctions can take the form of warnings, termination of employment, fines, and further legal action if the violation involves criminal aspects.*
4. *Legal Resolution*
   *Legal resolution of whistleblowing reports is an option when findings from internal investigations indicate violations involving criminal acts, such as corruption, fraud, money laundering, or other banking crimes. In such cases, the Bank will cooperate with law enforcement agencies to ensure that violations are handled in accordance with applicable laws and regulations.*

## Hasil Penanganan Pengaduan

Selama tahun 2025, Perseroan menerima 1 (satu) laporan *Whistleblowing* yang disampaikan kepada PIC *Whistleblowing*. Laporan tersebut telah ditindaklanjuti dan diselesaikan sesuai dengan Standar Operasional Prosedur (SOP) *Whistleblowing* yang berlaku. Perseroan senantiasa berkomitmen untuk menjaga efektivitas mekanisme *Whistleblowing* sebagai bagian dari penerapan tata kelola perusahaan yang baik serta strategi pencegahan *fraud*.

## *Results of Complaint Handling*

*During 2025, the Company received one (1) whistleblowing report submitted to the Whistleblowing PIC. The report was followed up and the whistleblowing case was resolved in accordance with the applicable Whistleblowing Standard Operating Procedures (SOP). The Company remains committed to maintaining the effectiveness of the whistleblowing mechanism as part of its implementation of good corporate governance and fraud prevention strategy.*

# Kebijakan Anti Korupsi

## *Anti-Corruption Policy* [GRI 3-3, 205-2, 205-3]

Perseroan melaksanakan usahanya dengan berlandaskan pada prinsip-prinsip tata kelola yang baik. Oleh karena itu, Perseroan dengan tegas menetapkan *zero tolerance* terhadap segala bentuk praktik korupsi, balas jasa, suap dan/atau gratifikasi. Komitmen Perseroan akan hal ini dituangkan dalam SOP Anti Penyuapan dan Pengendalian Gratifikasi yang telah disahkan oleh Direktur Kepatuhan dan Legal melalui ketetapan PD-54/SOP/1224 tertanggal 18 Desember 2024. Adapun tujuan Pembentukan peraturan Anti Penyuapan dan Pengendalian Gratifikasi sebagai berikut:

1. Mewujudkan budaya anti korupsi dan value integrity di lingkungan Bank melalui pengendalian penyuapan dan gratifikasi;
2. Memberikan panduan dalam menangani atau mengendalikan segala bentuk penyuapan dan gratifikasi di Bank serta agar seluruh insan Bank dapat memiliki pemahaman yang sama terhadap pelaksanaan anti penyuapan dan pengendalian gratifikasi;
3. Mengendalikan praktik penyuapan dan gratifikasi yang selaras dengan kode etik Bank;
4. Mendukung terciptanya praktik *Good Corporate Governance* (GCG) dan mewujudkan *value integrity* insan Bank untuk tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya.

Peraturan Anti Penyuapan dan Pengendalian Gratifikasi ini bersifat mengikat bagi seluruh karyawan, termasuk Dewan Komisaris dan Direksi serta bagi pihak ketiga seperti konsultan, *advisor, outsource, vendor,* atau pihak lain yang bekerja untuk/atas nama Bank. Selaras dengan itu, seluruh karyawan Bank juga diwajibkan untuk melaporkan penerimaan gratifikasi yang telah diklasifikasikan pada ketentuan Peraturan Anti Penyuapan dan Pengendalian Gratifikasi.

Dengan adanya kebijakan tertulis ini, Perseroan secara konkret mewujudkan hadirnya lingkungan kerja yang bersih dan terbebas dari segala bentuk korupsi, kolusi dan nepotisme (KKN). Perseroan akan terus menjaga komitmennya dalam mendukung serta mendorong pengelolaan bisnis dan operasional agar dapat berjalan secara akuntabel dan transparan.

Untuk pelatihan Anti Penyuapan dan Pengendalian Gratifikasi baru dilaksanakan pada awal tahun 2025 sebagai langkah proaktif dalam memperkuat kepatuhan terhadap prinsip transparansi dan integritas untuk seluruh karyawan Bank.

*The Company conducts its business based on the principles of good governance. Therefore, the Company firmly establishes zero tolerance for all forms of corruption, kickbacks, bribery, and/or gratuities. The Company's commitment to this is outlined in the Anti-Bribery and Gratuity Control SOP, which has been approved by the Compliance and Legal Director Affairs through decree PD-54/SOP/1224 dated December 18, 2024. The objectives of the Anti-Bribery and Gratuity Control regulations are as follows:*

1. *To foster an anti-corruption culture and integrity values within the Bank through the control of bribery and gratuities;*
2. *Providing guidance on handling or controlling all forms of bribery and gratuities at the Bank and ensuring that all Bank employees have a common understanding of anti-bribery and gratuity control measures;*
3. *Controlling bribery and gratuity practices in accordance with the Bank's code of ethics;*
4. *Supporting the creation of Good Corporate Governance (GCG) practices and realizing the value of integrity among Bank personnel to not accept and/or give gratuities related to their position and contrary to their obligations or duties.*

*These Anti-Bribery and Gratuity Control Regulations are binding on all employees, including the Board of Commissioners and Directors, as well as third parties such as consultants, advisors, outsourced personnel, vendors, or other parties working for/on behalf of the Bank. In line with this, all Bank employees are also required to report any gratuities received that are classified under the provisions of the Anti-Bribery and Gratuity Control Regulations.*

*With this written policy, the Company concretely realizes a clean working environment that is free from all forms of corruption, collusion, and nepotism (KKN). The Company will continue to uphold its commitment to supporting and encouraging business and operational management to run in an accountable and transparent manner.*

*Anti-Bribery and Gratuity Control training will be implemented in early 2025 as a proactive step in strengthening compliance with the principles of transparency and integrity for all Bank employees.*

# Rencana Strategis

## *Strategic Plan*

Rencana strategis Bank dituangkan dalam bentuk Rencana Bisnis Bank (RBB) yang disusun selaras dengan visi dan misi Bank. Penyusunan RBB dilakukan secara realistis dan terukur dengan tetap menjunjung tinggi prinsip kehati-hatian, memperhatikan kecukupan permodalan, serta mempertimbangkan faktor eksternal dan internal yang dapat memengaruhi kinerja Bank. Proses penyusunan RBB juga mengacu pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tentang Rencana Bisnis Bank Umum dan Surat Edaran Otoritas Jasa

*The Bank's strategic plan is outlined in the Bank Business Plan (RBB), which is prepared in line with the Bank's vision and mission. The RBB is prepared in a realistic and measurable manner while upholding the principle of prudence, taking into account capital adequacy, and considering external and internal factors that may affect the Bank's performance. The process of preparing the BBP also refers to Financial Services Authority Regulation No. 5/POJK.03/2016 concerning Commercial Bank Business Plans and Financial Services Authority*

Keuangan No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum. Sepanjang tahun 2025, Direksi bersama Dewan Komisaris secara berkelanjutan melakukan evaluasi dan penyesuaian strategi bisnis dengan memperhatikan dinamika dan perkembangan industri perbankan.

*Circular Letter No. 12/SEOJK.03/2021 concerning Commercial Bank Business Plans. Throughout 2025, the Board of Directors and the Board of Commissioners will continuously evaluate and adjust business strategies by taking into account the dynamics and developments in the banking industry.*

Dewan Komisaris telah memberikan persetujuan atas Rencana Bisnis Bank tahun 2026, yang selanjutnya dikomunikasikan kepada seluruh jajaran organisasi Bank sebagai pedoman pelaksanaan strategi dan kegiatan usaha. Direksi secara konsisten menyampaikan laporan realisasi Rencana Bisnis Bank setiap triwulan, sementara Dewan Komisaris menyampaikan laporan pengawasan atas pencapaian Rencana Bisnis melalui Laporan Pengawasan Dewan Komisaris secara semesteran kepada Otoritas Jasa Keuangan sebagai bagian dari penerapan tata kelola yang baik dan prinsip transparansi.

*The Board of Commissioners has approved the Bank's Business Plan for 2026, which will be communicated to all levels of the Bank's organization as a guideline for the implementation of strategies and business activities. The Board of Directors consistently submits quarterly reports on the realization of the Bank's Business Plan, while the Board of Commissioners submits supervisory reports on the achievement of the Business Plan through the Board of Commissioners' Supervisory Report on a semi-annual basis to the Financial Services Authority as part of the implementation of good governance and the principle of transparency.*

# Perkara Penting yang Dihadapi

## *Important Issues Faced* [GRI 2-27]

Terdapat 9 perkara penting yang dihadapi oleh Bank pada tahun 2025. Dari 9 perkara penting yang dihadapi Bank 1 perkara telah terselesaikan dan mempunyai kekuatan hukum sedangkan 8 perkara lainnya masih dalam proses penyelesaian. Perkara hukum yang dihadapi bank tersebut secara material tidak mempengaruhi kondisi keuangan dan kelangsungan usaha Bank. Sepanjang tahun 2025, tidak terdapat perkara/gugatan yang ditujukan kepada anggota Dewan Komisaris dan Direksi.

*There are 9 significant legal cases facing the Bank in 2025. Of the 9 significant legal matters faced by the Bank, 1 has been resolved and has legal force, while the other 8 are still in the process of being resolved. The legal matters faced by the Bank do not materially affect the Bank's financial condition or business continuity. Throughout 2025, there were no legal cases or lawsuits filed against members of the Board of Commissioners or the Board of Directors.*

Jumlah perkara penting yang dihadapi Bank pada tahun 2025 diuraikan dalam tabel berikut:

*The number of important cases faced by the Bank in 2025 is outlined in the following table:*

| Keterangan *Description* | Jumlah \| *Number* | |
|---|---|---|
| | Perdata \| *Civil* | Pidana \| *Criminal* |
| Telah selesai (mempunyai kekuatan hukum) *Completed (legally binding)* | 1 | - |
| Dalam proses penyelesaian *In the process of being resolved* | 8 | - |
| Jumlah *Number* | 9 | - |

# Transparansi Kondisi Keuangan dan Non Keuangan Bank

## *Transparency of The Bank's Financial and Non-Financial Conditions*

Kewajiban untuk memberikan informasi secara transparan mengenai kondisi keuangan dan non keuangan Bank kepada *stakeholder* dan Otoritas Jasa Keuangan telah diaati oleh Bank Maspion sebagai perusahaan terbuka. Bank telah menyusunan dan menyajikan seluruh laporan keuangan dan non keuangan dengan tepat waktu, jelas, dan akurat melalui media cetak maupun situs web Bank sesuai dengan ketentuan OJK. Informasi kondisi keuangan dan non keuangan diuraikan secara transparan sebagai berikut:

*As a public company, has fulfilled its obligation to provide transparent information regarding the Bank's financial and non-financial conditions to stakeholders and the Financial Services Authority. The Bank has prepared and presented all financial and non-financial reports in a timely, clear, and accurate manner through print media and the Bank's website in accordance with OJK regulations. Information on financial and non-financial conditions is disclosed transparently as follows:*

### Transparansi kondisi keuangan:

1. Laporan Tahunan
   - Bank menyampaikan Laporan Tahunan beserta Laporan Keuangan Tahunan yang telah diaudit oleh Kantor Akuntan Publik kepada Otoritas Jasa Keuangan, para pemangku kepentingan, dan pihak terkait lainnya.
   - Laporan tahunan yang telah disusun kemudian dipublikasikan melalui *website* Bank sebagai bentuk keterbukaan informasi kepada masyarakat.
   - Dewan Komisaris dan Direksi menyampaikan pernyataan tanggung jawab atas kebenaran isi Laporan Tahunan, yang dituangkan dalam lembar pernyataan dan ditandatangani oleh seluruh anggota Dewan Komisaris dan Direksi.

2. Laporan Keuangan Publikasi Bulanan dan Triwulanan
   - Bank menyampaikan Laporan Keuangan Publikasi Bulanan dan Triwulanan kepada Otoritas Jasa Keuangan, serta memastikan laporan tersebut dipublikasikan melalui *website* Bank sebagai bagian dari pemenuhan kewajiban transparansi.

### Transparansi kondisi non-keuangan:

1. Bank secara konsisten menyediakan pembaruan informasi mengenai produk dan layanan melalui berbagai media seperti *website* resmi, brosur atau *leaflet*, *contact center*, serta kanal komunikasi lain sesuai ketentuan regulator.
2. Bank juga menyampaikan informasi umum mengenai profil perusahaan, termasuk Struktur Organisasi, Visi dan Misi, Informasi Perusahaan dan Pemegang Saham, Pedoman dan Tata Tertib Kerja, serta susunan Dewan Komisaris, Direksi, dan Komite-Komitenya.
3. Bank menyediakan informasi lengkap mengenai layanan pengaduan nasabah, sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Perlindungan Konsumen dan ketentuan terkait layanan pengaduan di sektor jasa keuangan.
4. Bank turut melakukan pelaporan keterbukaan informasi kepada masyarakat melalui *website* Bank (www.bankmaspion.co.id), *website* Bursa Efek Indonesia (www.idx.co.id), serta *platform* pelaporan OJK.

### *Financial condition transparency:*

1. *Annual Report*
   - *The Bank submits its Annual Report and Annual Financial Statements, which have been audited by a Public Accounting Firm, to the Financial Services Authority, stakeholders, and other relevant parties.*
   - *The annual report is then published on the Bank's website as a form of information disclosure to the public.*
   - *The Board of Commissioners and Board of Directors submit a statement of responsibility for the accuracy of the contents of the Annual Report, which is set forth in a statement sheet and signed by all members of the Board of Commissioners and Board of Directors.*
2. *Monthly and Quarterly Financial Reports*
   - *The Bank submits Monthly and Quarterly Financial Reports to the Financial Services Authority and ensures that these reports are published on the Bank's website as part of its transparency obligations.*

### *Non-financial transparency:*

1. *The Bank consistently provides updates on its products and services through various media such as its official website, brochures or leaflets, contact centers, and other communication channels in accordance with regulatory requirements.*
2. *The Bank also provides general information about the company profile, including Organizational Structure, Vision and Mission, Company and Shareholder Information, Work Guidelines and Procedures, as well as the composition of the Board of Commissioners, Board of Directors, and Committees.*
3. *The Bank provides comprehensive information regarding customer complaint services, in accordance with the Financial Services Authority's regulations on consumer protection and provisions related to complaint services in the financial services sector.*
4. *The Bank also reports information disclosure to the public through the Bank's website (www.bankmaspion.co.id), the Indonesia Stock Exchange website (www.idx.co.id), and the OJK reporting platform.*

# Pengungkapan Informasi Kepemilikan Saham Anggota Dewan Komisaris dan Direksi

## *Disclosure of Share Ownership Information of Members of The Board of Commissioners and Directors*

Sepanjang tahun 2025, tidak terdapat anggota Direksi maupun Dewan Komisaris yang melakukan transaksi atas kepemilikan saham Perseroan. Meskipun demikian, sesuai dengan ketentuan Otoritas Jasa Keuangan, Perseroan memiliki kebijakan kepemilikan saham yang mewajibkan setiap anggota Dewan Komisaris dan/atau Direksi untuk mengungkapkan kepemilikan sahamnya paling lambat 3 (tiga) hari kerja sejak terjadinya kepemilikan atas saham Perseroan, sesuai dengan POJK No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Perubahan Kepemilikan Saham Perusahaan Terbuka serta Laporan Aktivitas Menjaminkan Saham. Perseroan juga melakukan pelaporan bulanan kepada Otoritas Jasa Keuangan terkait kepemilikan saham oleh anggota Dewan Komisaris dan/atau Direksi.

*Throughout 2025, no members of the Board of Directors or Board of Commissioners conducted transactions involving ownership of the Company's shares. However, in accordance with the provisions of the Financial Services Authority, the Company has a share ownership policy that requires each member of the Board of Commissioners and/or Board of Directors to disclose their share ownership no later than 3 (three) working days from the date of ownership of the Company's shares, in accordance with POJK No. 4 of 2024 concerning Reports on Ownership or Changes in Ownership of Shares of Public Companies and Reports on Share Pledging Activities. The Company also submits monthly reports to the Financial Services Authority regarding share ownership by members of the Board of Commissioners and/or Board of Directors.*

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

## *Application of Guidelines for The Governance of Public Companies*

Sebagai perusahaan terbuka, bank telah menerapkan praktik tata kelola perusahaan terbuka sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman Tata Kelola Perusahaan Terbuka, mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik guna mendorong penerapan praktik tata kelola sesuai dengan praktik internasional yang patut diteladani. Rincian informasi mengenai penerapan rekomendasi dalam pedoman tata kelola adalah sebagai berikut:

*As a public company, the bank has implemented public company governance practices as stipulated in Financial Services Authority Regulation (POJK) No. 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines and Financial Services Authority Circular Letter (SEOJK) No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies. The Guidelines for Corporate Governance of Public Companies cover 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance in order to encourage the implementation of governance practices in accordance with international practices that are worthy of emulation. Detailed information regarding the implementation of recommendations in the corporate governance guidelines is as follows:*

| **ASPEK A**<br>***ASPECT A*** | **HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM**<br>***RELATIONSHIP BETWEEN PUBLIC COMPANIES AND SHAREHOLDERS IN GUARANTEEING SHAREHOLDER RIGHTS*** | |
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| **PRINSIP 1**<br>*PRINCIPLE 1* | **MENINGKATKAN NILAI PENYELENGGARAAN RAPAT UMUM PEMEGANG SAHAM (RUPS)**<br>*IMPROVING THE VALUE OF THE GENERAL MEETING OF SHAREHOLDERS (GMS)* | |
| | **Rekomendasi 1:**<br>Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.<br><br>*Recommendation 1:*<br>*Public companies have technical procedures for collecting votes, both openly and confidentially, that prioritize independence and the interests of shareholders.* | Bank sebagai perusahaan terbuka telah memiliki cara atau prosedur teknis *voting* tersebut tertuang dalam Tata Tertib RUPS yang dibagikan kepada pemegang saham saat RUPS dengan mengedepankan independensi dan kepentingan pemegang saham.<br><br>*As a public company, the Bank has established technical procedures for voting as outlined in the GMS Rules of Procedure, which are distributed to shareholders at the GMS, prioritizing independence and shareholder interests.* |

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| | **Rekomendasi 2:**<br>Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.<br><br>*Recommendation 2:*<br>*All members of the Board of Directors and members of the Board of Commissioners of Public Companies must be present at the Annual GMS.* | RUPS Tahunan yang diselenggarakan pada tanggal 27 Mei 2025 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi PT Bank Maspion Indonesia Tbk.<br><br>*The Annual General Meeting of Shareholders held on May 27, 2025 was attended by the entire Board of Commissioners and Board of Directors of PT Bank Maspion Indonesia Tbk.* |
| | **Rekomendasi 3:**<br>Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.<br><br>*Recommendation 3:*<br>*A summary of the AGM minutes is available on the Company's website for at least 1 (one) year.* | Risalah RUPST dan RUPSLB dalam bahasa Indonesia dan Bahasa Inggris yang telah dipublikasikan dan dapat diunduh pada *website* Bank untuk periode lebih dari 1 (satu) tahun.<br><br>*The minutes of the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders in Indonesian and English have been published and can be downloaded on the Bank's website for a period of more than 1 (one) year.* |
| **PRINSIP 2**<br>*PRINCIPLE 2* | **MENINGKATKAN KUALITAS KOMUNIKASI PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM ATAU INVESTOR**<br>*IMPROVING THE QUALITY OF COMMUNICATION BETWEEN PUBLIC COMPANIES AND SHAREHOLDERS OR INVESTORS* | |
| | **Rekomendasi 4:**<br>Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.<br><br>*Recommendation 4:*<br>*Public companies have a communication policy with shareholders or investors.* | Kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor tertuang dalam Bagian Kode Etik Perusahaan.<br><br>*The Public Company's communication policy with shareholders or investors is outlined in the Company's Code of Ethics.* |
| | Rekomendasi 5:<br>Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam *website* Bank.<br><br>*Recommendation 5:*<br>*The Public Company discloses its communication policy with shareholders or investors on the Bank's website.* | Bank telah menampilkan hal tersebut dalam situs Web pada bagian Hubungan Investor.<br><br>*The Bank has displayed this information on its website under the Investor Relations section.* |
| **ASPEK B**<br>***ASPECT B*** | **FUNGSI DAN PERAN DEWAN KOMISARIS**<br>***FUNCTIONS AND ROLES OF THE BOARD OF COMMISSIONERS*** | |
| **PRINSIP 3**<br>*PRINCIPLE 3* | **MEMPERKUAT KEANGGOTAAN DAN KOMPOSISI DEWAN KOMISARIS**<br>*STRENGTHENING THE MEMBERSHIP AND COMPOSITION OF THE BOARD OF COMMISSIONERS* | |
| | **Rekomendasi 6:**<br>Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.<br><br>*Recommendation 6:*<br>*The determination of the number of members of the Board of Commissioners takes into account the conditions of the Public Company.* | Jumlah anggota Dewan Komisaris saat ini ada 5 (lima) orang dan telah sesuai dengan ketentuan dan mempertimbangkan kondisi Bank.<br><br>*The current number of members of the Board of Commissioners is 5 (five) persons and is in accordance with the provisions and takes into account the conditions of the Bank.* |
| | **Rekomendasi 7:**<br>Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan.<br><br>*Recommendation 7:*<br>*The composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required.* | Komposisi angora Dewan Komisaris telah memperhatikan aspek keberagaman yaitu unsur keahlian, pengetahuan, kebutuhan Bank, latar belakang pendidikan, usia dan pengalaman, sehingga pengawasan Bank dapat optimal.<br><br>*The composition of the Board of Commissioners has taken into account aspects of diversity, namely expertise, knowledge, the Bank's needs, educational background, age, and experience, so that the Bank's supervision can be optimal.* |

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| **PRINSIP 4**<br>*PRINCIPLE 4* | **MENINGKATKAN KUALITAS PELAKSANAAN TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS**<br>*IMPROVING THE QUALITY OF THE IMPLEMENTATION OF THE DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS* | |
| | **Rekomendasi 8:**<br>Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.<br><br>*Recommendation 8:*<br>*The Board of Commissioners has a self-assessment policy to evaluate the performance of the Board of Commissioners.* | Kebijakan Penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris telah tersedia.<br><br>*A self-assessment policy to evaluate the performance of the Board of Commissioners is in place.* |
| | **Rekomendasi 9:**<br>Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br>*Recommendation 9:*<br>*The self-assessment policy for evaluating the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company.* | Kebijakan Penilaian Sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan.<br><br>*The Board of Commissioners' Self-Assessment Policy is disclosed in the Annual Report.* |
| | **Rekomendasi 10:**<br>Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.<br><br>*Recommendation 10:*<br>*The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.* | Kebijakan pengunduran diri bagi anggota Dewan Komisaris tertuang dalam Anggaran Dasar Perseroan, termasuk di dalamnya terlibat dalam kejahatan keuangan.<br><br>*The resignation policy for members of the Board of Commissioners is stipulated in the Company's Articles of Association, including involvement in financial crimes.* |
| | **Rekomendasi 11:**<br>Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.<br><br>*Recommendation 11:*<br>*The Board of Commissioners or the Committee that performs the Nomination and Remuneration functions shall formulate a succession policy in the process of nominating members of the Board of Directors.* | Kebijakan suksesi dalam proses Nominasi anggota Direksi telah disusun dan dituangkan dalam Prosedur Remunerasi dan Nominasi Direksi dan Dewan Komisaris.<br><br>*The succession policy in the process of nominating members of the Board of Directors has been formulated and outlined in the Remuneration and Nomination Procedures for the Board of Directors and Board of Commissioners.* |
| **ASPEK C**<br>***ASPECT C*** | **FUNGSI DAN PERAN DIREKSI**<br>***FUNCTIONS AND ROLES OF THE BOARD OF DIRECTORS*** | |
| **PRINSIP 5**<br>*PRINCIPLE 5* | **MEMPERKUAT KEANGGOTAAN DAN KOMPOSISI DIREKSI**<br>*STRENGTHENING THE MEMBERSHIP AND COMPOSITION OF THE BOARD OF DIRECTORS* | |
| | **Rekomendasi 12:**<br>Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektifitas dalam pengambilan keputusan.<br><br>*Recommendation 12:*<br>*The determination of the number of board members takes into account the conditions of the Public Company and the effectiveness of decision-making.* | Jumlah Direksi Bank pada periode 2025 ada 5 (lima) orang dan telah sesuai dengan ukuran, kebutuhan, dan dinamika usaha Bank.<br><br>*The number of Board members of the Bank for the 2025 period is 5 (five) persons and is in line with the size, needs, and dynamics of the Bank's business.* |
| | **Rekomendasi 13:**<br>Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan.<br><br>*Recommendation 13:*<br>*The determination of the composition of the Board of Directors shall take into account the diversity of skills, knowledge, and experience required.* | Komposisi anggota Direksi Bank telah memperhatikan unsur keberagaman keahlian, pengetahuan dan pengalaman. Dengan adanya keberagaman tersebut maka dapat memberikan gagasan dan ide pengembangan usaha serta penyelesaian masalah terbaik untuk Bank.<br><br>*The composition of the Bank's Board of Directors takes into account diversity in expertise, knowledge, and experience. This diversity enables the Board to contribute ideas for business development and problem solving that are in the best interests of the Bank.* |

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| | **Rekomendasi 14:**<br>Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.<br><br>*Recommendation 14:*<br>*Board members overseeing the areas of accounting or finance must have expertise and/or knowledge in the field of accounting.* | Divisi Akuntansi dibawah supervisi langsung kepada Direksi yang memiliki keahlian, pengalaman dan pengetahuan di bidang akuntansi, dalam hal ini Direktur Utama.<br><br>*The Accounting Division is under the direct supervision of the Board of Directors member who has expertise, experience, and knowledge in the field of accounting, in this case the President Director.* |
| **PRINSIP 6**<br>*PRINCIPLE 6* | **MENINGKATKAN KUALITAS PELAKSANAAN TUGAS DAN TANGGUNG JAWAB DIREKSI**<br>*IMPROVING THE QUALITY OF THE EXECUTION OF THE BOARD OF DIRECTORS' DUTIES AND RESPONSIBILITIES* | |
| | **Rekomendasi 15:**<br>Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.<br><br>*Recommendation 15:*<br>*The Board of Directors has its own self-assessment policy to evaluate the performance of the Board of Directors.* | Direksi telah memiliki kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi<br><br>*The Board of Directors has its own self-assessment policy to evaluate its performance.* |
| | **Rekomendasi 16:**<br>Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br>*Recommendation 16:*<br>*The self-assessment policy for evaluating the performance of the Board of Directors is disclosed in the Annual Report of the Public Company.* | Dalam Laporan Tahunan Direksi telah diungkapkan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.<br><br>*The Board of Directors' self-assessment policy for evaluating its performance is disclosed in the Annual Report.* |
| | **Rekomendasi 17:**<br>Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.<br><br>*Recommendation 17:*<br>*The Board of Directors has a policy regarding the resignation of Board members if they are involved in financial crimes.* | Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan<br><br>*The Board of Directors has a policy regarding the resignation of Board members if they are involved in financial crimes.* |
| **ASPEK D**<br>***ASPECT D*** | **PARTISIPASI PEMANGKU KEPENTINGAN**<br>***STAKEHOLDER PARTICIPATION*** | |
| **PRINSIP 7**<br>*PRINCIPLE 7* | **MENINGKATKAN ASPEK TATA KELOLA PERUSAHAAN MELALUI PARTISIPASI PEMANGKU KEPENTINGAN**<br>*IMPROVING CORPORATE GOVERNANCE THROUGH STAKEHOLDER PARTICIPATION* | |
| | **Rekomendasi 18:**<br>Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.<br><br>*Recommendation 18:*<br>*Public companies have policies in place to prevent insider trading.* | Kebijakan pencegahan *inside trading* diatur dalam Kode Etik sub bab penanganan informasi, yaitu pegawai tidak diperkenankan memberikan informasi kepada pihak-pihak lain yang secara langsung maupun tidak langsung berpotensi merugikan perusahaan atau pihak lain yang berkepentingan dengan tujuan memperoleh keuntungan pribadi.<br><br>*The policy on preventing insider trading is stipulated in the Code of Ethics, sub-chapter on information handling, which states that employees are not permitted to disclose information to other parties that could directly or indirectly harm the company or other interested parties for the purpose of personal gain.* |
| | **Rekomendasi 19:**<br>Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti-fraud*.<br><br>*Recommendation 19:*<br>*The Public Company has anti-corruption and anti-fraud policies.* | Bank telah memiliki kebijakan anti korupsi dan *anti-fraud* yang melarang seluruh karyawan dan manajemen melakukan tindak fraud, korupsi dan penyuapan<br><br>*The bank has an anti-corruption and anti-fraud policy that prohibits all employees and management from committing fraud, corruption, and bribery.* |
| | Rekomendasi 20:<br>Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau *vendor*.<br><br>*Recommendation 20:*<br>*The Public Company has a policy on the selection and improvement of supplier or vendor capabilities.* | Bank telah memiliki kebijakan tentang seleksi pemasok / *vendor* untuk pengadaan Barang dan Jasa<br><br>*The Bank has a policy on the selection of suppliers/vendors for the procurement of Goods and Services.* |

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| | **Rekomendasi 21:**<br>Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.<br><br>*Recommendation 21:*<br>*Public companies have policies regarding the fulfillment of creditors' rights.* | Sebagai lembaga keuangan yang berperan sebagai perantara keuangan (*financial intermediary*) antara pihak – pihak yang memiliki kelebihan dana (*surplus of funds*) dengan pihak – pihak yang memerlukan dana (*deficit of funds*) maka Bank memiliki Ketentuan internal yang memastikan hak-hak kreditur antara lain:<br>Hak untuk mendapatkan informasi yang jelas dan lengkap mengenai produk dan layanan Bank;<br>• Kemudahan bertransaksi melalui kantor cabang maupun *delivery channel* lain yang ditetapkan<br>• Memperoleh bunga yang besarnya sesuai dengan ketentuan yang berlaku di Bank;<br>• Mendapatkan pembayaran pokok pada saat jatuh tempo;<br>• Mendapatkan penyelesaian atas setiap pengaduan nasabah.<br><br>*As a financial institution that acts as a financial intermediary between parties with a surplus of funds and parties with a deficit of funds, the Bank has internal provisions that ensure the rights of creditors, including:*<br>• *The right to obtain clear and complete information about the Bank's products and services;*<br>• *Ease of transactions through branch offices and other designated delivery channels*<br>• *Receiving interest in accordance with the Bank's applicable provisions;*<br>• *Receiving principal payments upon maturity;*<br>• *Receiving resolution for every customer complaint.* |
| | **Rekomendasi 22:**<br>Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*.<br><br>*Recommendation 22:*<br>*The Public Company has a whistleblowing system policy.* | Bank telah mengatur mekanisme *whistleblowing* yang telah diungkapkan dalam Laporan Tahunan pada bagian *Whistleblowing*.<br><br>*The Bank has established a whistleblowing mechanism, which is disclosed in the Annual Report under the Whistleblowing section.* |
| | **Rekomendasi 23:**<br>Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.<br><br>*Recommendation 23:*<br>*The Public Company has a policy on providing long-term incentives to the Board of Directors and employees.* | Telah memiliki kebijakan yang mengatur hal tersebut sesuai dengan 010/SK/DIR/01/2025 tentang Kebijakan *Material Risk Taker*<br><br>*Already has a policy governing this matter in accordance with 010/SK/DIR/01/2025 concerning Material Risk Taker Policy.* |
| **ASPEK E**<br>***ASPECT E*** | **KETERBUKAAN INFORMASI**<br>***INFORMATION DISCLOSURE*** | |
| **PRINSIP 8**<br>*PRINCIPLE 8* | **MENINGKATKAN PELAKSANAAN KETERBUKAAN INFORMASI**<br>*IMPROVING THE IMPLEMENTATION OF INFORMATION DISCLOSURE* | |
| | **Rekomendasi 24:**<br>Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.<br><br>*Recommendation 24:*<br>*Public companies should utilize information technology more broadly than just websites as a medium for information disclosure.* | Bank telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi kepada *stakeholder* melalui *website*.<br><br>*Banks have utilized information technology to disclose information to stakeholders through their websites.* |
| | **Rekomendasi 25:**<br>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.<br><br>*Recommendation 25:*<br>*The Annual Report of Public Companies discloses the ultimate beneficial owners of at least 5% (five percent) of the shares of Public Companies, in addition to disclosing the ultimate beneficial owners of shares in Public Companies through major shareholders and controllers.* | Bank telah mengungkapkan pemegang saham yang memiliki saham 5% (lima persen) atau lebih dalam Laporan Tahunan.<br><br>*The Bank has disclosed shareholders who own 5% (five percent) or more of shares in its Annual Report.* |

Hingga akhir tahun 2025, Bank sebagai perusahaan terbuka telah memperhatikan dan menerapkan aspek, prinsip, dan rekomendasi dari OJK sesuai dengan peraturan yang berlaku.

*Until the end of 2025, the Bank, as a public company, has paid attention to and implemented the aspects, principles, and recommendations of the OJK in accordance with applicable regulations.*

## Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan dan Dampaknya terhadap Bank

## *Significant Changes in Laws and Regulations and Their Impact on the Bank*

| No. | Peraturan Perundang-undangan<br>*Regulations* | Perubahan Signifikan dari Peraturan Sebelumnya atau Pokok dari Peraturan yang Baru<br>*Significant Changes from Previous Regulations or Key Points of the New Regulations* |
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| 1 | SEOJK Nomor 20/SEOJK.08/2025 Tentang Publikasi Penanganan Pengaduan dan Laporan Layanan Pengaduan<br><br>*SEOJK Number 20/SEOJK.08/2025 Concerning the Publication of Complaint Handling and Complaint Service Reports* | Bank perlu menyesuaikan Sistem dan Prosedur tentang Layanan Penanganan Pengaduan Nasabah sesuai dengan SEOJK, serta melakukan publikasi atas prosedur singkat Layanan Pengaduan kepada Konsumen dan/atau Masyarakat dan penanganan Pengaduan yang diterima oleh Bank. Selain itu juga, Bank perlu menyampaikan laporan Layanan Pengaduan kepada OJK<br><br>*Banks need to adjust their systems and procedures regarding customer complaint handling services in accordance with SEOJK, as well as publish a summary of complaint handling procedures for consumers and/or the public and the handling of complaints received by the bank. In addition, banks need to submit complaint handling reports to OJK.* |
| 2 | Peraturan Anggota Dewan Komisioner (PADK) No. 37/PADK.08/2025 Tentang Penyediaan Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan.<br>*Regulation of the Board of Commissioners (PADK) No. 37/PADK.08/2025 Regarding the Provision and Dissemination of Information for Marketing of Financial Products and Services.* | Bank perlu menyesuaikan RIPLAY versi umum dan personal serta iklan sesuai dengan PADK.<br><br>*The Bank must adjust the general and personal versions of RIPLAY and advertisements in accordance with PADK.* |
| 3 | Peraturan Bank Indonesia No. 3 Tahun 2025 tentang Perubahan atas Peraturan Bank Indonesia No. 7 Tahun 2023 tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor<br><br>Peraturan Anggota Dewan Gubernur Nomor 4 Tahun 2025 tentang Perubahan Kedua atas Peraturan Anggota Dewan Gubernur Nomor 4 Tahun 2023 tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor<br><br>*Bank Indonesia Regulation No. 3 of 2025 concerning Amendments to Bank Indonesia Regulation No. 7 of 2023 concerning Foreign Exchange from Exports and Foreign Exchange for Import Payments*<br><br>*Regulation of the Board of Governors No. 4 of 2025 concerning the Second Amendment to Regulation of the Board of Governors No. 4 of 2023 concerning Foreign Exchange from Export Proceeds and Foreign Exchange for Import Payments* | Bank wajib memastikan pelaksanaan pemanfaatan DHE SDA oleh Eksportir dan/atau Bank sesuai ketentuan<br><br>*Banks must ensure the implementation of the utilization of DHE SDA by Exporters and/or Banks in accordance with the provisions* |
| 4 | PADG No. 1 Tahun 2025 Tentang Perubahan atas PADG No. 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia *Fast Payment*<br><br>PADG No. 14 Tahun 2025 Tentang Perubahan Kedua atas PADG No. 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia *Fast Payment*<br><br>*PADG No. 1 of 2025 concerning Amendments to PADG No. 17 of 2023 concerning the Operation of Bank Indonesia Fast Payment*<br><br>*PADG No. 14 of 2025 concerning the Second Amendment to PADG Number 17 of 2023 concerning the Administration of Bank Indonesia Fast Payment* | Bank wajib memenuhi Persyaratan Teknis Minimum Proteksi Infrastruktur Teknologi Informasi BI-FAST, serta menyesuaikan kebijakan dan prosedur terkait dengan penyelenggaraan BI-FAST. Selain itu juga, Bank perlu memiliki Tim *incident response* dan *recovery* berperan dalam penanganan Insiden Siber dan memberikan pelatihan terkait operasional, teknologi informasi, dan keamanan BI-FAST secara berkala kepada sumber daya manusia yang bertanggung jawab terhadap kegiatan operasional BI-FAST.<br><br>*Banks must meet the Minimum Technical Requirements for BI-FAST Information Technology Infrastructure Protection, as well as adjust policies and procedures related to the implementation of BI-FAST. In addition, banks need to have an incident response and recovery team that plays a role in handling cyber incidents and provides regular training related to operations, information technology, and BI-FAST security to human resources responsible for BI-FAST operational activities.* |

| No. | Peraturan Perundang-undangan<br>*Regulations* | Perubahan Signifikan dari Peraturan Sebelumnya atau Pokok dari Peraturan yang Baru<br>*Significant Changes from Previous Regulations or Key Points of the New Regulations* |
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| 5 | PADG No. 7 Tahun 2025 Tentang Perubahan Ketiga atas PADG Nomor 11 Tahun 2023 Tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.<br><br>*PADG No. 7 of 2025 concerning the Third Amendment to PADG Number 11 of 2023 concerning Regulations on the Implementation of Macroprudential Liquidity Incentive Policies.* | Bank perlu menyesuaikan perhitungan GWM dalam rupiah yang wajib dipenuhi secara rata-rata.<br><br>*Banks need to adjust the calculation of the GWM in rupiah that must be met on average.* |
| 6 | Peraturan Bank Indonesia No. 9 Tahun 2025 Tentang Kebijakan Insentif Likuiditas Makroprudensial.<br><br>PADG No. 27 Tahun 2025 Tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.<br><br>*Bank Indonesia Regulation No. 9 of 2025 concerning Macroprudential Liquidity Incentive Policy.*<br><br>*PADG No. 27 of 2025 concerning Regulations on the Implementation of Macroprudential Liquidity Incentive Policy.* | Bank perlu menyampaikan laporan dan/atau koreksi laporan komitmen rencana penyaluran Kredit atau Pembiayaan, serta laporan dan/atau koreksi laporan UMi kepada Bank Indonesia sesuai dengan PADG.<br><br>*Banks are required to submit reports and/or corrections to reports on their commitment to disburse Credit or Financing, as well as reports and/or corrections to UMi reports to Bank Indonesia in accordance with PADG.* |
| 7 | PADG No. 12 Tahun 2025 Tentang Perubahan atas PADG No. 7 Tahun 2024 Tentang Peraturan Pelaksanaan Rasio Pendanaan Luar Negeri Bank Peraturan Anggota Dewan Gubernur Makroprudensial<br><br>*PADG No. 12 of 2025 concerning Amendments to PADG No. 7 of 2024 concerning Regulations on the Implementation of Bank Foreign Funding Ratios Macroprudential Board of Governors Regulation* | Bank perlu menyesuaikan batasan RPLN setelah memperhitungkan besaran parameter kontrasiklikal menjadi sebesar 35% (tiga puluh lima persen).<br><br>*Banks must adjust the RPLN limit after taking into account the countercyclical parameter amount to 35% (thirty-five percent).* |
| 8 | PADG No. 24 Tahun 2025 Tentang Penyelenggaraan Setelmen Dana Seketika melalui Sistem Bank Indonesia-*Real Time Gross Settlement*.<br><br>*PADG No. 24 of 2025 concerning the Implementation of Instant Fund Settlement through the Bank Indonesia Real-Time Gross Settlement System.* | Bank perlu menyesuaikan kebijakan dan prosedur terkait dengan penyelenggaraan BI-RTGS serta melakukan penguatan dalam rangka menjaga kelancaran dan keamanan dalam penggunaan Sistem BI-RTGS antara lain rekonsiliasi berkala atas data transaksi Sistem BI-RTGS, penyesuaian kewajiban pelaksanaan audit sistem informasi yang dilakukan oleh Peserta paling sedikit setiap 1 (satu) tahun sekali, pengamanan sistem informasi, dan pelatihan operasional, TI, dan keamanan Sistem BI-RTGS kepada pegawai.<br><br>*Banks need to adjust policies and procedures related to the implementation of BI-RTGS and strengthen measures to maintain the smooth and secure use of the BI-RTGS System, including periodic reconciliation of BI-RTGS System transaction data, adjustment of the obligation to conduct information system audits by Participants at least once every 1 (one) year, information system security, and operational, IT, and security training for BI-RTGS System employees.* |
| 9 | Peraturan Bank Indonesia No. 10 Tahun 2025 tentang Pengaturan Industri Sistem Pembayaran.<br><br>PADG No. 32 Tahun 2025 Tentang Pengaturan Industri Sistem Pembayaran.<br><br>*Bank Indonesia Regulation No. 10 of 2025 concerning the Regulation of the Payment System Industry.*<br><br>*PADG No. 32 of 2025 concerning the Regulation of the Payment System Industry.* | Bank perlu melakukan asesmen pemenuhan Transaksi, interkoneksi, kompetensi, manajemen risiko, dan infrastruktur teknologi informasi (TIKMI) secara mandiri (*self-assessment*) serta menyampaikan *Strategic Business Plan* (SBP) dan Rencana Bisnis Sistem Pembayaran (RBSP) sesuai dengan ketentuan.<br><br>*Banks need to conduct independent assessments (self-assessments) of transaction compliance, interconnectivity, competence, risk management, and information technology infrastructure (TIKMI) and submit Strategic Business Plans (SBP) and Payment System Business Plans (RBSP) in accordance with the provisions.* |

# Informasi Lain yang Terkait GCG

## *Other Information Related to GCG*

Selama tahun 2025, tidak ada intervensi pemilik pada komposisi dan pelaksanaan tugas Dewan Komisaris dan Direksi. Seluruh informasi yang berkaitan dengan implementasi Tata Kelola Perusahaan sudah diungkap dalam Laporan Tata Kelola Perusahaan sehingga tidak ada hal lain yang perlu diungkapkan kembali.

*During 2025, there was no owner intervention in the composition and implementation of the duties of the Board of Commissioners and Board of Directors. All information related to the implementation of Corporate Governance has been disclosed in the Corporate Governance Report, so there is nothing else that needs to be disclosed again.*

Bank telah memiliki beberapa kebijakan terkait GCG sebagai berikut:

*The Bank has several policies related to GCG as follows:*

| Kebijakan<br>*Policy* | Keterangan<br>*Description* | Tautan Kebijakan<br>*Policy Link* |
|---|---|---|
| Pemisahan *Chairman of the Board* dan CEO<br>*Separation of Chairman of the Board and CEO* | Peraturan PD-11/Policy/1124 tentang Kebijakan Aspek Pemegang Saham, Dividen dan Aksi Korporasi.<br>*Regulation PD-11/Policy/1124 concerning Shareholder Aspects, Dividends, and Corporate Actions Policy.* | Tersedia dalam *link* internal Bank<br>*Available in the Bank's internal link* |
| Penilaian Dewan komisaris dan Direksi<br>*Assessment by the Board of Commissioners and Board of Directors* | Peraturan PD-08/Policy/0725 tentang Kebijakan Tata Kelola Bank.<br>*Regulation PD-08/Policy/0725 on Bank Governance Policy.* | |
| Pelatihan Dewan Komisaris dan Direksi<br>*Training for the Board of Commissioners and Directors* | • Peraturan PD-08/ Policy/0824 tentang Pedoman dan Tata Tertib Kerja Direksi.<br>• Peraturan PD-07 /Policy/0824 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.<br>• *Regulation PD-08/Policy/0824 concerning Guidelines and Rules of Procedure for the Board of Directors.*<br>• *Regulation PD-07/Policy/0824 on Guidelines and Rules of Procedure for the Board of Commissioners.* | |
| Pemilihan Dewan Komisaris dan Direksi<br>*Election of the Board of Commissioners and Board of Directors* | • Peraturan PD-08/ Policy/0824 tentang Pedoman dan Tata Tertib Kerja Direksi.<br>• Peraturan PD-07 /Policy/0824 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.<br>• *Regulation PD-08/Policy/0824 concerning Guidelines and Rules of Procedure for the Board of Directors.*<br>• *Regulation PD-07/Policy/0824 concerning Guidelines and Rules of Procedure for the Board of Commissioners.* | |
| Kebijakan Kode Etik dan/atau Anti Korupsi<br>*Code of Ethics and/or Anti-Corruption Policy* | Peraturan PD-08/Policy/0725 tentang Kebijakan Tata Kelola Bank.<br>*Regulation PD-08/Policy/0725 on Bank Governance Policy.* | |
| Perlakuan Adil terhadap Pemegang Saham<br>*Fair Treatment of Shareholders* | Peraturan PD-11/Policy/1124 tentang Kebijakan Aspek Pemegang Saham, Dividen dan Aksi Korporasi.<br>*Regulation PD-11/Policy/1124 on Shareholder, Dividend and Corporate Action Policies.* | |
| Kewajiban Dewan Komisaris dan Direksi Mencegah Konflik Kepentingan<br>*Obligations of the Board of Commissioners and Board of Directors to Prevent Conflicts of Interest*<br>[GRI 2-15] | • SE 002/DIRKEP/02/2023 tentang Transaksi Afiliasi dan Benturan Kepentingan.<br>• Peraturan PD-08/ Policy/0824 tentang Pedoman dan Tata Tertib Kerja Direksi.<br>• Peraturan PD-07 /Policy/0824 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.<br>• *SE 002/DIRKEP/02/2023 concerning Affiliated Transactions and Conflicts of Interest.*<br>• *Regulation PD-08/Policy/0824 concerning Guidelines and Rules of Conduct for the Board of Directors.*<br>• *Regulation PD-07 /Policy/0824 concerning Guidelines and Work Procedures for the Board of Commissioners.* | |

# Informasi pada Situs Web Perseroan

## *Information on The Company's Website*



Perseroan memiliki situs web resmi www.bankmaspion.co.id yang dikelola dan diperbarui secara berkala sebagai wujud komitmen terhadap keterbukaan informasi dan kepatuhan terhadap Peraturan Otoritas Jasa Keuangan Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. Situs web ini menyediakan informasi yang relevan dan komprehensif mengenai Perseroan bagi nasabah dan masyarakat luas.

*The Company has an official website, www.bankmaspion.co.id, which is managed and updated regularly as a form of commitment to information disclosure and compliance with Financial Services Authority Regulation Number 8/POJK.04/2015 concerning Issuers' or Public Companies' Websites. This website provides relevant and comprehensive information about the Company for customers and the general public.*

Dalam rangka mendukung penerapan tata kelola perusahaan yang baik, Perseroan senantiasa melakukan penyempurnaan situs web agar semakin informatif, mudah diakses, dan ramah bagi pengguna. *Website* Perseroan disajikan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris, serta menjadi sarana utama penyediaan akses informasi terkait kinerja Bank bagi pemegang saham, nasabah, regulator, dan seluruh pemangku kepentingan.

*In order to support the implementation of good corporate governance, the Company continuously improves its website to make it more informative, accessible, and user-friendly. The Company's website is available in two languages, Indonesian and English, and serves as the main source of information on the Bank's performance for shareholders, customers, regulators, and all stakeholders.*

Adapun informasi tersebut diungkapkan pada tabel berikut:

*The information is disclosed in the following table:*

| Uraian<br>*Description* | Ketersedian<br>*Availability* | Tautan<br>*Link* |
|---|---|---|
| Informasi Pemegang Saham<br>*Shareholder Information* | ✓ | https://www.bankmaspion.co.id/informasi-pemegang-saham |
| Struktur Organisasi<br>*Organizational Structure* | ✓ | https://www.bankmaspion.co.id/struktur-organisasi |
| Transparansi Laporan Keuangan<br>*Financial Report Transparency* | ✓ | https://www.bankmaspion.co.id/financial-reports/monthly |
| Tata Kelola Perusahaan<br>*Corporate Governance* | ✓ | https://www.bankmaspion.co.id/rapat-umum-pemegang-saham-1 |
| Susunan Dewan Komisaris & Direksi<br>*Board of Commissioners & Directors* | ✓ | https://www.bankmaspion.co.id/susunan-dewan-komisaris-direksi |
| Laporan Tahunan Terintegrasi<br>*Integrated Annual Report* | ✓ | https://www.bankmaspion.co.id/laporan-tata-kelola |

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# 08 Manajemen **Risiko**

*Risk Management*



BANK MASPION



# Manajemen Risiko
## *Risk Management* [OJK E.3]

Manajemen Risiko adalah suatu metode pendekatan terstruktur dalam mengelola ketidakpastian yang berkaitan dengan ancaman kerugian sebagai dampak dari rangkaian aktivitas atau kegiatan usaha yang dijalankan. Untuk meminimalkan risiko-risiko yang dihadapi, manajemen perlu memiliki keahlian dan kompetensi yang memadai sehingga segala risiko yang berpotensi muncul dapat diantisipasi sejak awal dan disiapkan penanggulangannya.

*Risk Management is a structured approach to managing uncertainty related to the threat of loss as a result of a series of activities or business operations. To minimize the risks faced, management needs to have adequate expertise and competence so that all potential risks can be anticipated from the outset and preparations made to address them.*

Dalam menerapkan manajemen risiko yang efektif harus disesuaikan dengan tujuan dan kebijakan usaha ukuran, dan kompleksitas kegiatan usaha. Penerapan sistem manajemen risiko Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Tujuan Utama Bank melakukan penerapan manajemen risiko untuk meminimalisir dan memitigasi risiko yang akan ditimbulkan dari aktivitas bisnis bank agar tidak berdampak terhadap rentabilitas dan permodalan Bank baik pada masa sekarang maupun pada masa datang.

*Effective risk management must be tailored to the objectives and policies of the business, as well as the size and complexity of its activities. The implementation of the risk management system is based on Financial Services Authority Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks. The main objective of banks in implementing risk management is to minimize and mitigate the risks arising from their business activities so that they do not impact the bank's profitability and capital, both now and in the future.*

Bank Maspion melakukan pengelolaan risiko secara proaktif dan *prudent* pada setiap proses bisnis dan operasional untuk mencapai *profitability* yang optimal sesuai dengan *risk appetite* yang telah ditentukan. Bank Maspion berkomitmen dalam menjalankan manajemen risiko yang baik dengan memiliki kebijakan, proses, kompetensi, akuntabilitas, pelaporan dan teknologi pendukung yang bertujuan agar pengelolaan risiko Bank Maspion senantiasa berjalan efektif dan efisien.

*Bank Maspion proactively and prudently manages risk in every business and operational process to achieve optimal profitability in accordance with its predetermined risk appetite. Bank Maspion is committed to implementing sound risk management by establishing policies, processes, competencies, accountability, reporting, and supporting technology aimed at ensuring that Bank Maspion's risk management is always effective and efficient.*

## Struktur dan Tata Kelola Risiko

### *Risk Structure and Governance*

Di dalam penerapan manajemen risiko, Bank menerapkan struktur organisasi dengan membentuk Satuan Kerja Manajemen Risiko (SKMR), Komite Manajemen Risiko dan Komite Pemantau Risiko. SKMR bertanggung jawab langsung kepada Direktur Credit & Risk. Sebagai pertahanan lini kedua, SKMR bekerja sama dengan satuan kerja lainnya melakukan identifikasi risiko dan mengkaji dan mengawasi semua risiko utama Bank sesuai dengan kebijakan dan prosedur manajemen risiko yang telah ditetapkan. Fungsi pengendalian risiko merupakan tanggung jawab SKMR.

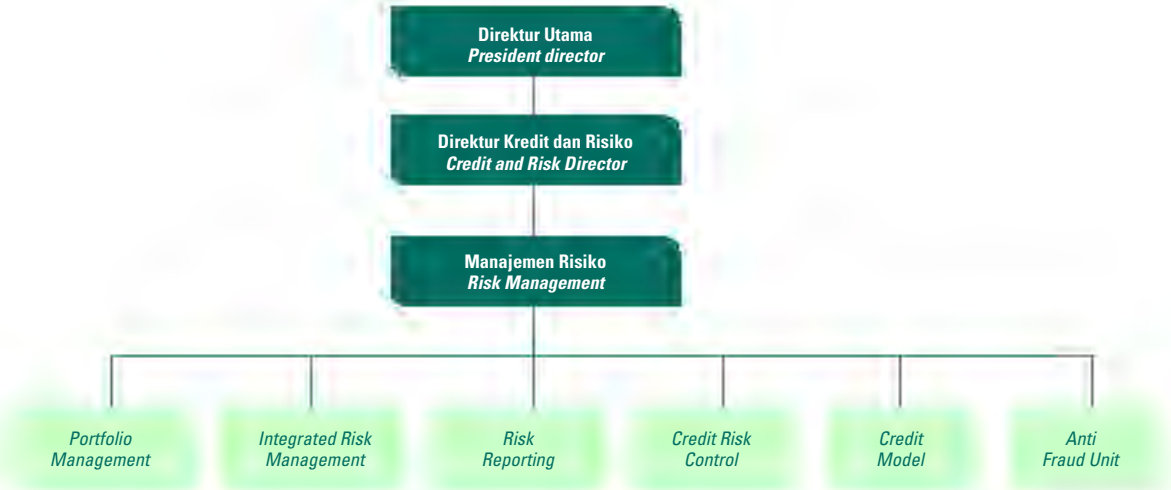
*In implementing risk management, the Bank has established an organizational structure comprising a Risk Management Unit (RMU), a Risk Management Committee, and a Risk Oversight Committee. The RMU reports directly to the Director of Credit & Risk. As the second line of defense, the RMU works with other units to identify risks and assess and monitor all major risks to the Bank in accordance with established risk management policies and procedures. The risk control function is the responsibility of the RMU.*

Dalam implementasinya Bank membagi risiko yang melekat menjadi 8 (delapan) jenis risiko sesuai dengan ketentuan OJK, berdasarkan Peraturan OJK No. 18/POJK.03/2016 tanggal 22 Maret 2016 dan Surat Edaran OJK No. 34/SEOJK.03/2016 tanggal 1 September 2016. Masing-masing risiko dinilai dari 2 (dua) aspek yakni Risiko Inheren dan Kualitas Penerapan Manajemen Risiko (KPMR). Parameter-parameter penilaian pada Risiko Inheren sesuai dengan Surat Edaran OJK No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum (TKB).

*In its implementation, the Bank divides inherent risks into eight types of risks in accordance with OJK provisions, based on OJK Regulation No. 18/POJK.03/2016 dated March 22, 2016 and OJK Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016. Each risk is assessed from two aspects, namely Inherent Risk and Risk Management Implementation Quality (KPMR). The assessment parameters for Inherent Risk are in accordance with OJK Circular Letter No. 14/SEOJK.03/2017 dated March 17, 2017 concerning the Assessment of Commercial Bank Health Levels (TKB).*

Secara sederhana, organisasi manajemen risiko Bank Maspion dapat dijelaskan sebagai berikut:

*In simple terms, Bank Maspion's risk management organization can be described as follows:*




Tata kelola risiko pada Bank merujuk pada ketentuan regulator yang tertuang dalam Peraturan Otoritas Jasa Keuangan dan Surat Otoritas Jasa Keuangan yang mana berdasarkan 4 Pilar yakni :

*Risk management at the Bank refers to regulatory provisions set forth in Financial Services Authority Regulations and Financial Services Authority Letters, which are based on 4 Pillars, namely:*

**1. Pengawasan Aktif Dewan Komisaris dan Direksi**

Direksi dan Dewan Komisaris memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya Manajemen Risiko. Selain itu Direksi dan Dewan Komisaris juga memastikan struktur organisasi yang memadai, menetapkan tugas dan tanggung jawab yang jelas pada masing-masing unit, serta memastikan kecukupan kuantitas dan kualitas Sumber Daya Manusia (SDM) untuk mendukung penerapan Manajemen Risiko secara efektif. Hal ini tercermin dengan persetujuan atas kebijakan manajemen risiko yang ditetapkan, melakukan pengawasan untuk memastikan kebijakan dan pelaksanaan penerapan manajemen risiko telah memadai dan efektif diterapkan serta melakukan evaluasi berkala terhadap penerapan manajemen risiko. Adapun dalam kaitanya dengan pelaksanaan penerapan risiko telah disusun kebijakan manajemen risiko beserta pengkiniannya, melakukan evaluasi terhadap pedoman atau kebijakan manajemen risiko dan kerangka pelaksanaan manajemen risiko, menyediakan sumber daya manusia yang cukup untuk mengisi struktur organisasi dalam rangka penerapan manajemen risiko serta memastikan fungsi pelaksanaan manajemen risiko *independent* terhadap bisnis unit dan unit kerja yang melaksanakan kegiatan transaksi.

***1. Active Supervision by the Board of Commissioners and Directors***

*The Board of Directors and Board of Commissioners provide clear direction, actively supervise and mitigate risks, and develop a Risk Management culture. In addition, the Board of Directors and Board of Commissioners also ensure an adequate organizational structure, establish clear duties and responsibilities for each unit, and ensure the adequacy of the quantity and quality of Human Resources (HR) to support the effective implementation of Risk Management. This is reflected in the approval of the established risk management policy, conducting supervision to ensure that the policy and implementation of risk management are adequate and effectively applied, and conducting periodic evaluations of the implementation of risk management. In relation to the implementation of risk management, risk management policies and their updates have been formulated, evaluations of risk management guidelines or policies and the risk management implementation framework have been conducted, sufficient human resources have been provided to fill the organizational structure for the implementation of risk management, and the independent function of risk management implementation has been ensured for business units and work units that carry out transaction activities.*

**2. Kecukupan Kebijakan Prosedur dan Penetapan Limit**

Bank Maspion menerapkan manajemen risiko berdasarkan pada Kebijakan Manajemen Risiko, yang menjadi pedoman utama dalam pengelolaan risiko. Untuk area bisnis tertentu seperti kredit, *treasury*, dan operasional, Bank memiliki kebijakan dan prosedur khusus yang mengatur penetapan limit untuk setiap aktivitas pada tingkat portofolio maupun transaksi. Kebijakan dan prosedur ini

***2. Adequacy of Policies, Procedures, and Limit Setting***

*Bank Maspion implements risk management based on the Management Policy. Risk, which is the main guideline in risk management. For certain business areas such as credit, treasury, and operations, the Bank has specific policies and procedures that regulate the setting of limits for each activity at the portfolio and transaction levels. These policies and procedures are integrated*

terintegrasi dalam setiap aspek operasional Bank, dievaluasi, dan diperbarui setiap tahun. Sesuai dengan SEOJK 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, kebijakan dan prosedur Bank didasarkan pada Strategi Manajemen Risiko dengan memperhatikan tingkat risiko yang akan diambil Bank (*Risk Appetite*) untuk mencapai visi dan misi yang telah ditetapkan melalui rencana bisnis dan rencana strategi Bank dan tingkat risiko yang secara maksimum dapat diterima Bank (*Risk Tolerance*). *Risk appetite* dan *Risk tolerance* selanjutnya dikinikan secara periodik dan disesuaikan dengan Rencana Bisnis Bank dan perkembangan eksternal yang dapat mempengaruhi kinerja Bank. Selanjutnya Bank telah menetapkan limit – limit untuk tiap jenis risiko, limit untuk setiap kegiatan usaha yang memiliki paparan risiko dan limit secara keseluruhan.

*into every aspect of the Bank's operations, evaluated, and updated annually. In accordance with SEOJK 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, the Bank's policies and procedures are based on a Risk Management Strategy that takes into account the level of risk that the Bank is willing to take (Risk Appetite) to achieve its vision and mission as set out in the Bank's business plan and strategic plan, and the maximum level of risk that the Bank is willing to accept (Risk Tolerance). Risk appetite and risk tolerance are periodically reviewed and adjusted in line with the Bank's Business Plan and external developments that may affect the Bank's performance. Furthermore, the Bank has set limits for each type of risk, limits for each business activity that has risk exposure, and overall limits.*

**3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta Sistem informasi Manajemen Risiko**

Proses Manajemen Risiko Bank Maspion dilaksanakan secara lengkap dan dilakukan terhadap seluruh faktor-faktor risiko yang bersifat material, yaitu yang berpengaruh secara signifikan terhadap kondisi keuangan Maspion. Proses Manajemen Risiko dilakukan dengan sebagai berikut:

a. Identifikasi Risiko
Identifikasi risiko dilakukan dengan menganalisis seluruh risiko dan karakteristik risiko yang terdapat pada setiap kegiatan usaha termasuk risiko dari produk dan jasa-jasa lainnya. Proses identifikasi risiko akan sangat menentukan cakupan dan skala tahapan pengukuran, pemantauan dan pengendalian risiko. Tujuan dilakukannya identifikasi risiko adalah untuk mengidentifikasi seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan bank.

b. Pengukuran Risiko
Sistem pengukuran risiko digunakan untuk mengukur eksposur risiko dan sebagai acuan dalam melakukan pengendalian. Pengukuran risiko dilakukan secara berkala baik untuk produk, portofolio maupun seluruh aktivitas bisnis. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif atau merupakan kombinasi antara keduanya.

*Stress test* merupakan salah satu metode yang digunakan dalam pengukuran risiko. Bank Maspion melakukan *stress testing* dengan tujuan untuk mengestimasi potensi kerugian pada kondisi pasar yang tidak normal dan cenderung ekstrim, dengan menggunakan skenario tertentu guna melihat sensitivitas kinerja dan kondisi keuangan Bank Maspion terhadap perubahan faktor risiko dan mengidentifikasi pengaruh yang berdampak terhadap portofolio kredit, risiko akibat perubahan suku bunga dan nilai tukar (*stress test* risiko pasar), portofolio likuiditas, dan portofolio lainnya.

***3. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes and Risk Management Information Systems***

*Bank Maspion's Risk Management Process is implemented comprehensively and applied to all material risk factors, i.e., those that have a significant impact on Maspion's financial condition. The Risk Management Process is carried out as follows:*

*a. Risk Identification*
*Risk identification is carried out by analyzing all risks and risk characteristics inherent in each business activity, including risks from products and other services. The risk identification process will greatly determine the scope and scale of the risk measurement, monitoring, and control stages. The purpose of risk identification is to identify all types of risks inherent in each functional activity that have the potential to cause losses to the bank.*

*b. Risk Measurement*
*The risk measurement system is used to measure risk exposure and as a reference for control. Risk measurement is carried out periodically for products, portfolios, and all business activities. The measurement approach and methodology can be quantitative, qualitative, or a combination of both.*

*Stress testing is one of the methods used in risk measurement. Bank Maspion conducts stress testing with the aim of estimating potential losses in abnormal and extreme market conditions, using specific scenarios to observe the sensitivity of Bank Maspion's performance and financial condition to changes in risk factors and to identify the impact on the credit portfolio, risks due to changes in interest rates and exchange rates (market risk stress test), liquidity portfolio, and other portfolios.*

c. Pemantauan Risiko
Pemantauan risiko dilakukan dengan mengevaluasi eksposur risiko yang terdapat dalam seluruh portofolio produk dan kegiatan usaha terhadap kepatuhan limit internal yang telah ditetapkan serta efektivitas proses Manajemen Risiko. Pemantauan dilakukan oleh *Risk Taking Unit* dan SKMR bidang *Risk Reporting* Unit. Hasil pemantauan disajikan dalam laporan berkala yang disampaikan kepada Manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.

Pemantauan dan pelaporan risiko yang bersifat material atau yang berdampak kepada kondisi permodalan dapat didasarkan atas penilaian potensi risiko dengan menggunakan *historical trend*, perbandingan portofolio pada periode yang berbeda, posisi parameter risiko terhadap limit.

d. Pengendalian Risiko
Pengendalian risiko bertujuan untuk mengelola risiko tertentu yang dapat membahayakan kelangsungan usaha Bank Maspion. Kerangka kerja proses pengendalian risiko didasarkan atas suatu hasil evaluasi eksposur risiko yang terdapat pada seluruh portofolio produk dan aktivitas fungsional. Prosedur dan metodologi pengendalian risiko ditetapkan dengan memperhatikan kompleksitas usaha, kondisi implementasi dan kemampuan sistem Manajemen Risiko internal serta ketentuan yang berlaku.

e. Sistem Informasi Manajemen Risiko
Sistem informasi manajemen risiko yang cepat, tepat dan akurat berperan penting dalam pengambilan keputusan bisnis dan pengembangan strategi usaha. Bank mengadakan dan membangun sistem informasi manajemen secara mandiri.

**4. Pengendalian Internal**
Bank Maspion menerapkan Sistem Pengendalian Internal untuk fungsi Manajemen Risiko melalui kebijakan *Three Lines Model*, dimana dalam pelaksanaannya merupakan tanggung jawab bersama baik lini pertama, lini kedua maupun lini ketiga. Satuan Kerja Audit Intern, sebagai lini ketiga, melaksanakan kegiatan *assurance* dan *consulting* untuk mengevaluasi kecukupan sistem pengendalian internal, manajemen risiko, dan proses tata kelola Bank, sesuai dengan peraturan perundang-undangan yang berlaku serta kebijakan Bank. Terselengaranya pengendalian internal Bank yang handal dan efektif merupakan bagian penting dalam manajemen risiko Bank dan menjadi dasar bagi kegiatan usaha Bank yang sehat.

*c. Risk Monitoring*
*Risk monitoring is carried out by evaluating the risk exposure in all product portfolios and business activities against the established internal limits and the effectiveness of the Risk Management process. Monitoring is carried out by the Risk Taking Unit and SKMR in the Risk Reporting Unit. The monitoring results are presented in a periodic report submitted to Management for risk mitigation and necessary actions.*

*Monitoring and reporting of material risks or those that have an impact on capital conditions can be based on an assessment of potential risks using historical trends, portfolio comparisons over different periods, and the position of risk parameters against limits.*

*d. Risk Control*
*Risk control aims to manage certain risks that could jeopardize the continuity of Bank Maspion's business. The risk control process framework is based on an evaluation of risk exposure across the entire portfolio of products and functional activities. Risk control procedures and methodologies are established with consideration given to the complexity of the business, implementation conditions, the capabilities of the internal Risk Management system, and applicable regulations.*

*e. Risk Management Information System*
*A fast, accurate, and precise risk management information system plays an important role in business decision-making and business strategy development. The Bank independently establishes and develops its management information system.*

***4. Internal Control***
*Bank Maspion implements an Internal Control System for Risk Management functions through the Three Lines Model policy, which is the shared responsibility of the first, second, and third lines. The Internal Audit Unit, as the third line, carries out assurance and consulting activities to evaluate the adequacy of the Bank's internal control system, risk management, and governance processes, in accordance with applicable laws and regulations and Bank policies. The implementation of reliable and effective internal controls is an important part of the Bank's risk management and forms the basis for the Bank's sound business activities.*

## Budaya Risiko

Budaya manajemen risiko yang kuat tercipta apabila seluruh karyawan mengetahui dan mengerti risiko-risiko yang dihadapi, serta menjalankan proses manajemen risiko secara memadai dalam menjalankan pekerjaan mereka. Dalam hal ini, Bank Maspion berkomitmen membangun suatu kombinasi nilai-nilai yang unik, yakni kepercayaan, pelaksanaan, dan pengawasan Manajemen,

## *Risk Culture*

*A strong risk management culture is created when all employees are aware of and understand the risks faced, and carry out adequate risk management processes in performing their jobs. In this regard, Bank Maspion is committed to building a unique combination of values, namely trust, implementation, and management supervision, to ensure that all Maspion personnel carry out business and operational*

guna memastikan bahwa seluruh jajaran Maspion telah menjalankan aktivitas bisnis dan operasional berdasarkan prinsip kehati-hatian (*prudent*) dan praktik terbaik (*best practice*). Budaya risiko ditetapkan melalui:

- Pengarahan dan pengawasan dari Dewan Komisaris dan Direksi
- Pengenalan manajemen risiko sebagai bagian yang utuh dari pelaksanaan bisnis. Kepatuhan terhadap semua kebijakan, prosedur,hukum, dan peraturan yang berlaku

Budaya dan kesadaran risiko pada semua tingkatan organisasi harus dibangun melalui:

- Komunikasi akan pentingnya mengelola risiko.
- Komunikasi atas tingkat toleransi risiko dan profil risiko yang diharapkan melalui berbagai batasan dan manajemen portofolio.
- Memberi kewenangan kepada karyawan untuk menangani risiko dengan prinsip kehati-hatian (*prudent*) dalam kegiatan mereka, termasuk menyiapkan mitigasi risiko yang memadai.
- Memantau efektivitas penerapan manajemen risiko di seluruh area.

*activities based on the principles of prudence and best practices. Risk culture is established through:*

- *Direction and supervision from the Board of Commissioners and Directors*
- *The introduction of risk management as an integral part of business implementation. Compliance with all applicable policies, procedures, laws, and regulations*

*Risk culture and awareness at all levels of the organization must be built through:*

- *Communication of the importance of risk management.*
- *Communication of the level of risk tolerance and expected risk profile through various limits and portfolio management.*
- *Empowering employees to handle risks with prudence in their activities, including preparing adequate risk mitigation measures.*
- *Monitoring the effectiveness of risk management implementation across all areas.*

# Pengungkapan Rencana Aksi Pemulihan (*Recovery Plan*)

## *Disclosure of Recovery Plan*

Rencana Aksi Pemulihan merupakan suatu dokumen strategis yang disusun sebagai panduan komprehensif bagi Bank ketika menghadapi kondisi kesulitan keuangan, baik yang disebabkan oleh tekanan internal maupun faktor eksternal. Dokumen ini berfungsi sebagai pedoman yang sistematis dan terstruktur dalam mengidentifikasi permasalahan, menilai tingkat dampak terhadap kondisi keuangan dan operasional Bank, serta menentukan langkah-langkah yang perlu segera diambil untuk menjaga kelangsungan usaha.

*The Recovery Action Plan is a strategic document prepared as a comprehensive guide for the Bank when facing financial difficulties, whether caused by internal pressures or external factors. This document serves as a systematic and structured guideline for identifying problems, assessing the level of impact on the Bank's financial and operational conditions, and determining the steps that need to be taken immediately to maintain business continuity.*

Di dalam Rencana Aksi Pemulihan juga tercantum berbagai opsi dan skenario pemulihan yang dapat dipilih dan disesuaikan dengan tingkat keparahan permasalahan yang dihadapi. Opsi-opsi tersebut mencakup langkah perbaikan permodalan, peningkatan likuiditas, efisiensi operasional, restrukturisasi aset dan kewajiban, hingga strategi komunikasi kepada para pemangku kepentingan. Dengan adanya rencana ini, Bank diharapkan dapat merespons kondisi krisis secara cepat, tepat, dan terukur, sehingga mampu memulihkan kondisi keuangan serta menjaga stabilitas dan kepercayaan terhadap institusi.

*The Recovery Action Plan also includes various recovery options and scenarios that can be selected and adjusted according to the severity of the problems faced. These options include capital improvement measures, liquidity enhancement, operational efficiency, asset and liability restructuring, and communication strategies for stakeholders. With this plan in place, the Bank is expected to respond to crisis conditions quickly, appropriately, and measurably, thereby restoring financial conditions and maintaining stability and confidence in the institution.*

Bank Maspion telah melakukan pengkinian Rencana Aksi Pemulihan (*Recovery Plan*) untuk agar sesuai dengan kondisi terkini Bank, dengan pengkinian tersebut dokumen Rencana Aksi Pemulihan dapat efektif mencegah, memulihkan maupun memperbaiki kondisi keuangan serta kelangsungan usaha Bank, sebagaimana diatur dalam Peraturan OJK No. 5 tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum. Kaji ulang Rencana Aksi Pemulihan mencakup hal-hal berikut ini:

*Bank Maspion has updated its Recovery Plan to reflect the Bank's current condition. With this update, the Recovery Plan document can effectively prevent, recover, and improve the Bank's financial condition and business continuity, as stipulated in OJK Regulation No. 5 of 2024 concerning the Determination of Supervision Status and Handling of Commercial Bank Problems. The review of the Recovery Action Plan covers the following:*

1) Gambaran Umum Bank
Bank Maspion telah melakukan penilaian terhadap kondisi Bank, lini bisnis maupun jaringan kantor. Selain itu, Bank Maspion juga telah melakukan analisis skenario secara menyeluruh untuk menilai ketahanan dan potensi kerentanan terhadap beberapa indikator yang ditentukan oleh OJK (yaitu permodalan, likuiditas, kualitas aset dan rentabilitas). Hasil analisis skenario menunjukkan bahwa Bank Maspion memiliki posisi permodalan yang kuat (*resilient*), sehingga kecil kemungkinannya untuk mengancam kelangsungan usaha Bank Maspion.

2) Opsi Pemulihan
Bank telah mengidentifikasi daftar Opsi Pemulihan untuk masing-masing fase dan menilai setiap opsi-opsi tersebut dalam hal kelayakan, kredibilitas, jangka waktu, dan efektivitas. Opsi pemulihan ini mencakup indikator keuangan utama, yaitu permodalan, likuiditas, kualitas aset dan rentabilitas dan akan menjadi dasar Rencana Aksi Pemulihan dan strategi Bank Maspion dalam kondisi stres.

3) Pengungkapan Rencana Aksi Pemulihan
Karena sifat rahasia dari beberapa bagian tertentu dari Rencana Aksi Pemulihan (misalnya opsi dan strategi pemulihan yang terperinci), maka pengungkapan Rencana Aksi Pemulihan hanya berdasarkan yang perlu diketahui (*need-to-know basis*), dimana diberlakukan tingkat pengungkapan yang berbeda untuk berbagai pihak. Bank Maspion melakukan pengungkapan Rencana Aksi Pemulihan kepada pihak internal dan pihak eksternal sesuai regulasi yang berlaku.

*1) General Overview of the Bank*
*Bank Maspion has assessed the Bank's condition, business lines, and office network. In addition, Bank Maspion has also conducted a comprehensive scenario analysis to assess resilience and potential vulnerabilities to several indicators determined by the OJK (namely capital, liquidity, asset quality, and profitability). The results of the scenario analysis show that Bank Maspion has a strong (resilient) capital position, making it unlikely to threaten the Bank's business continuity.*

*2) Recovery Options*
*The Bank has identified a list of Recovery Options for each phase and assessed each option in terms of feasibility, credibility, time frame, and effectiveness These recovery options cover key financial indicators, namely capital, liquidity, asset quality, and profitability, and will form the basis of Bank Maspion's Recovery Action Plan and strategy in times of stress.*

*3) Disclosure of the Recovery Action Plan*
*Due to the confidential nature of certain parts of the Recovery Action Plan (e.g., detailed recovery options and strategies), disclosure of the Recovery Action Plan is based on a need-to-know basis, with different levels of disclosure applied to different parties. Bank Maspion discloses the Recovery Action Plan to internal and external parties in accordance with applicable regulations.*

## Pihak Internal

Pihak internal merupakan organ-organ internal Bank yang, sesuai dengan kewenangan, tanggung jawab, dan fungsinya masing-masing, memiliki peran strategis dalam pelaksanaan Rencana Aksi Pemulihan. Keterlibatan organ internal ini mencakup fungsi pengambilan keputusan, pengawasan, pelaksanaan kebijakan, serta pengendalian dan mitigasi risiko yang timbul dalam kondisi tekanan keuangan. Sehubungan dengan hal tersebut, setiap organ internal Bank diberikan penjelasan dan pemahaman yang memadai mengenai tugas, fungsi, serta tanggung jawabnya dalam skenario pemulihan, termasuk mekanisme koordinasi, jalur pelaporan, dan langkah-langkah yang harus diambil apabila Bank menghadapi permasalahan keuangan yang berpotensi mempengaruhi kelangsungan usaha. Penyampaian penjelasan tersebut bertujuan untuk memastikan kesiapan organisasi, keselarasan tindakan, serta efektivitas implementasi Rencana Aksi Pemulihan secara tepat waktu, terstruktur, dan sesuai dengan ketentuan yang berlaku, guna menjaga stabilitas dan keberlanjutan operasional Bank.

## *Internal Parties*

*Internal parties are the Bank's internal organs which, in accordance with their respective authorities, responsibilities, and functions, play a strategic role in the implementation of the Recovery Action Plan. The involvement of these internal organs includes decision-making, supervision, policy implementation, as well as control and mitigation of risks arising in conditions of financial stress. In this regard, each internal organ of the Bank is provided with adequate explanations and understanding of its duties, functions, and responsibilities in a recovery scenario, including coordination mechanisms, reporting channels, and steps to be taken if the Bank faces financial problems that could potentially affect its business continuity. The purpose of providing these explanations is to ensure organizational readiness, alignment of actions, and effective implementation of the Recovery Action Plan in a timely, structured manner and in accordance with applicable regulations, in order to maintain the stability and sustainability of the Bank's operations.*

### Pihak Eksternal

Dalam rangka pengungkapan Rencana Aksi Pemulihan, *Corporate Secretary* melaksanakan koordinasi secara intensif dengan berbagai pihak eksternal Bank guna memastikan proses komunikasi berjalan secara terarah dan terkontrol. Pengungkapan informasi dilakukan secara hati-hati dengan tetap memperhatikan prinsip kehati-hatian (*prudential principle*), kecukupan, akurasi, serta keterbukaan informasi yang memadai sesuai dengan ketentuan yang berlaku. Adapun pihak eksternal yang dimaksud dalam konteks ini meliputi investor, mitra bisnis, dan nasabah. Penyampaian informasi kepada pihak-pihak tersebut dilakukan secara proporsional, transparan, dan bertanggung jawab, dengan mempertimbangkan dampak strategis serta menjaga kepercayaan dan reputasi Bank.

### *External Parties*

*In order to disclose the Recovery Action Plan, the Corporate Secretary coordinates intensively with various external parties of the Bank to ensure that the communication process runs in a focused and controlled manner. Information disclosure is carried out carefully while still paying attention to the principles of prudence, adequacy, accuracy, and adequate disclosure of information in accordance with applicable regulations. The external parties referred to in this context include investors, business partners, and customers. Information is conveyed to these parties in a proportional, transparent, and responsible manner, taking into account the strategic impact and maintaining the Bank's trust and reputation.*

## Pengungkapan Permodalan
## *Capital Disclosure*

Dalam pengelolaan struktur modal, Bank Maspion menjalankan kebijakan permodalan Bank yang meliputi pemenuhan *regulatory capital requirement* secara *prudent*, diversifikasi sumber permodalan untuk mengantisipasi rencana strategis jangka panjang, dan pengalokasian modal secara efisien pada segmen bisnis yang memiliki potensi untuk memberikan profil *risk return* yang optimal dalam rangka memenuhi ekspektasi *stakeholder* termasuk investor dan regulator. Disamping itu, Bank senantiasa memastikan kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional dalam rangka mendukung ekspansi bisnis dalam situasi normal maupun antisipasi dalam kondisi *stress*.

*In managing its capital structure, Bank Maspion implements a capital policy which includes prudent fulfillment of regulatory capital requirements, diversification of capital sources to anticipate long-term strategic plans, and efficient allocation of capital to business segments that have the potential to provide an optimal risk-return profile in order to meet the expectations of stakeholders, including investors and regulators. In addition, the Bank always ensures sufficient capital to cover credit risk, market risk, and operational risk in order to support business expansion in normal situations and anticipate stress conditions.*

Per akhir Desember 2025, rasio kecukupan modal (CAR) Bank tercatat sebesar 45,76% yang terdiri modal inti utama (*common equity tier* 1) sebesar Rp6.182.266 juta atau 44,58% dari total ATMR. Persentase modal inti utama tersebut mencapai 97,42% dari total modal. Modal Bank selanjutnya adalah modal pelengkap (*tier* 2) sebesar Rp163.594 juta atau 1,18% dari total ATMR. Persentase modal pelengkap (*tier* 2) tersebut mencapai 2,58% dari total modal. Nilai ATMR per akhir Desember 2025 adalah sebesar Rp. 13.869.014 juta yang terdiri atas ATMR risiko kredit sebesar Rp. 13.087.575 juta, ATMR Risiko Pasar Rp52.994 juta, dan ATMR untuk risiko operasional sebesar Rp728.445 juta.

*As of the end of December 2025, the Bank's capital adequacy ratio (CAR) was recorded at 45.76%, consisting of common equity tier 1 capital of IDR 6,182,266 million or 44.58% of total ATMR. The percentage of common equity tier 1 capital reached 97.42% of total capital. The Bank's next capital is supplementary capital (tier 2) amounting to Rp163,594 million or 1.18% of total ATMR. The percentage of supplementary capital (tier 2) reached 2.58% of total capital. The ATMR value at the end of December 2025 is Rp13,869,014 million, consisting of credit risk ATMR of Rp13,087,575 million, market risk ATMR of Rp52,994 million, and operational risk ATMR of Rp728,445 million.*

Bank telah menerapkan *Internal Capital Adequacy Assessment Process* (ICAAP) yaitu proses untuk mengevaluasi kecukupan modal yang sesuai dengan profil risiko agar mengetahui kekuatan permodalan bank dalam kondisi *stress* sekaligus mengantisipasi kerugian yang mungkin timbul di masa mendatang dari risiko kredit, risiko pasar, dan risiko operasional yang belum sepenuhnya diperhitungkan dalam ATMR. Per posisi Desember 2025, Bank menilai sendiri (*self-assessment*) profil risiko pada peringkat 2 (dua) atau rendah-moderat (*Low to Moderate*) dengan rasio Kewajiban Penyediaan Modal Minimum (KPMM) adalah 21,86% untuk Bank secara individu dan 14,50%. Rasio ini telah sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan yaitu paling rendah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko (ATMR) untuk Bank dengan profil risiko peringkat 2 (dua).

*The Bank has implemented the Internal Capital Adequacy Assessment Process (ICAAP), which is a process to evaluate capital adequacy in accordance with risk profiles in order to determine the strength of the Bank's capital in stressful conditions and to anticipate future losses that may arise from credit risk, market risk, and operational risk that have not been fully taken into account in the ATMR. As of December 2025, the Bank self-assessed its risk profile at a rating of 2 (two) or low to moderate, with a Minimum Capital Adequacy Ratio (KPMM) of 21.86% for the Bank individually and 14.50%. This ratio is in accordance with the provisions set by the Financial Services Authority, which is a minimum of 9% to less than 10% of Risk-Weighted Assets (RWA) for banks with a risk profile rating of 2 (two).*

OJK dan Bank Indonesia telah mengeluarkan peraturan permodalan yang sejalan dengan Basel III yang efektif diterapkan mulai tanggal 1 Januari 2016. Bank diharapkan untuk menyediakan tambahan 3 (tiga) *capital buffer* secara bertahap dalam bentuk modal inti utama (CET1) sebagai berikut:

- *Capital Conservation Buffer* sebesar 2,50% dari Aktiva Tertimbang Menurut Risiko (ATMR)
- *Countercyclical Buffer* sebesar 0,00% dari ATMR
- *Capital Surcharge* untuk Bank Sistemik sebesar 2,50% dari ATMR

Per posisi Desember 2025, tingkat permodalan Bank tetap memenuhi ketentuan 3 (tiga) *capital buffer* tersebut di atas. Hasil penilaian sendiri atas rasio permodalan Bank selama 2025 dinilai baik, dimana rasio permodalan berada di atas persyaratan yang ditentukan oleh regulator dan cukup untuk mendukung pertumbuhan bisnis.

Pengungkapan komposisi permodalan Bank per 31 Desember 2025 dalam Tabel 5.

*The OJK and Bank Indonesia have issued capital regulations in line with Basel III, which took effect on January 1, 2016. Banks are expected to provide an additional 3 (three) capital buffers in the form of Common Equity Tier 1 (CET1) capital as follows:*

- *Capital Conservation Buffer of 2.50% of Risk-Weighted Assets (RWA)*
- *Countercyclical Buffer of 0.00% of ATMR*
- *Capital Surcharge for Systemic Banks of 2.50% of RWA*

*As of December 2025, the Bank's capital adequacy ratio continues to meet the requirements of the three capital buffers mentioned above. The Bank's own assessment of its capital adequacy ratio for 2025 is considered good, with the capital adequacy ratio above the requirements set by the regulator and sufficient to support business growth.*

*Disclosure of the Bank's capital composition as of December 31, 2025 is presented in Table 5.*

# Pengungkapan Eksposur dan Penerapan Manajemen Risiko

## *Disclosureof Exposure and Application of Risk Management*

### RISIKO KREDIT

Risiko kredit merupakan risiko kerugian akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya pada saat jatuh tempo. Termasuk dalam risiko kredit/pembiayaan yaitu risiko akibat kegagalan debitur, risiko akibat terkonsentrasinya penyediaan dana (risiko konsentrasi kredit/pembiayaan), risiko akibat kegagalan pihak lawan (*counterparty credit risk*), risiko akibat kegagalan *settlement* (*settlement risk*) dan risiko akibat *country risk*. Tujuan dari pengelolaan risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam batasan yang dapat diterima, sekaligus memaksimalkan *risk-adjusted return*.

Bank menerapkan *four eyes principles* untuk uji kelayakan sebelum memutuskan pemberian kredit, seperti misalnya terlebih dahulu memastikan Batas Minimum Pemberian Kredit (BMPK), kecukupan performa finansial dan/atau kualitas jaminan, fasilitas kredit dan persyaratan dokumentasinya sehingga keputusan pemberian kredit yang dibuat dapat dimaksimalkan. Di saat bersamaan, Bank juga memantau pertumbuhan dan kualitas portofolio kredit secara berkala yang memungkinkan untuk melakukan tindakan pencegahan secara tepat waktu apabila terjadi penurunan kualitas kredit. Pengawasan dilakukan oleh SKMR dengan memberikan indikator peringatan dini jika akan terjadi pelanggaran atas pelaksanaan kredit dan segera melaporkan kepada Komite Kredit dan Komite Manajemen Risiko.

### *CREDIT RISK*

*Credit risk is the risk of loss due to the failure of debtors and/or other parties to fulfill their obligations when due. Credit/financing risk includes risk arising from borrower default, risk arising from concentration of funding (credit/financing concentration risk), risk arising from counterparty default (counterparty credit risk), risk arising from settlement failure (settlement risk), and risk arising from country risk. The objective of credit risk management is to control and manage credit risk exposure within acceptable limits, while maximizing risk-adjusted return.*

*The Bank applies the four eyes principle to assess eligibility before deciding on credit granting, such as first ensuring the Minimum Credit Limit (BMPK), adequate financial performance and/or collateral quality, credit facilities and documentation requirements so that credit granting decisions can be maximized. At the same time, the Bank also monitors the growth and quality of its credit portfolio on a regular basis, enabling it to take timely preventive action in the event of a decline in credit quality. Supervision is carried out by SKMR by providing early warning indicators in the event of a credit violation and immediately reporting to the Credit Committee and Risk Management Committee.*

Selain SKMR, unit atau perangkat organisasi lain yang terlibat dalam pengelolaan risiko kredit di lini masing-masing, yaitu:

- Divisi Bisnis merupakan unit yang melakukan aktivitas penyaluran kredit termasuk analisis terhadap kelayakan usaha nasabah;
- Divisi *Credit Review* merupakan unit yang melakukan analisis terhadap pengajuan kredit dari Divisi Bisnis serta memberikan opini independen kepada Komite Kredit mengenai kelayakan usaha nasabah;
- Komite Kredit merupakan pemutus atas usulan kredit yang diajukan oleh unit bisnis, keputusan ditetapkan dalam forum rapat Komite Kredit dengan memperhatikan opini dari *Credit Review, Legal Corporate*, Appraisal dan Admin Kredit. Adapun kredit kepada pihak terkait harus mendapatkan persetujuan dari Dewan Komisaris sebagai bagian dari fungsi pengawasan;
- *Credit Quality Assurance* (CQA) berperan dalam memastikan kualitas penerapan proses perkreditan melalui kegiatan *independent review* atas analisis, persetujuan, dan pemantauan kredit, guna memastikan kesesuaian dengan kebijakan internal, ketentuan regulator, serta prinsip kehati-hatian. CQA juga melakukan evaluasi kualitas portofolio kredit dan memberikan rekomendasi perbaikan untuk memitigasi risiko kredit secara berkelanjutan.
- Satuan Kerja Kepatuhan merupakan unit independen yang berperan dalam memastikan bahwa seluruh aktivitas perkreditan dilaksanakan sesuai dengan peraturan perundang-undangan yang berlaku, ketentuan regulator, serta kebijakan dan prosedur internal Bank. Fungsi Kepatuhan melakukan pemantauan, evaluasi, dan pemberian rekomendasi guna memitigasi risiko kepatuhan yang timbul dari kegiatan perkreditan.
- Divisi *Special Asset Management* (SAM) merupakan unit yang melakukan pemantauan intensif terhadap portofolio kredit yang mulai menunjukkan penurunan kualitas kredit, bertanggung jawab dalam penyelesaian proses pengambilalihan agunan maupun litigasi;

Langkah-langkah yang diambil Bank untuk pengelolaan risiko kredit melalui :

- Penetapan dan penyempurnaan kebijakan serta prosedur perkreditan yang mencakup proses pengajuan dan persetujuan kredit, pemantauan eksposur, pengelolaan kredit bermasalah, serta manajemen portofolio kredit. Kebijakan dan prosedur tersebut ditinjau dan disempurnakan secara berkala sejalan dengan perkembangan usaha Bank dan perubahan ketentuan otoritas.
- Penetapan target pasar dan sektor prioritas, khususnya pada segmen Korporasi dan Komersial, sebagaimana tertuang dalam *Loan Portfolio Guideline*, guna menjaga kualitas dan keseimbangan portofolio kredit. Selain itu, Bank telah mulai menerapkan *Credit Risk Rating* sejak tahap awal sebagai pertimbangan tambahan dalam pengambilan keputusan kredit.
- Penerapan pemenuhan persyaratan pengajuan kredit secara ketat, termasuk pelaksanaan prescreening, pengikatan kredit dan agunan, guna meminimalkan potensi risiko kredit sejak awal.

*In addition to SKMR, other organizational units or devices involved in credit risk management in their respective lines are:*

- *The Business Division is the unit that carries out credit distribution activities, including analyzing the feasibility of customer businesses;*
- *The Credit Review Division is the unit that analyzes credit applications from the Business Division and provides independent opinions to the Credit Committee regarding the feasibility of customer businesses;*
- *The Credit Committee is the decision maker on credit proposals submitted by business units. Decisions are made in Credit Committee meetings, taking into account opinions from Credit Review, Legal Corporate, Appraisal, and Credit Admin. Credit to related parties must be approved by the Board of Commissioners as part of its supervisory function.*
- *Credit Quality Assurance (CQA) plays a role in ensuring the quality of credit application processes through independent review of credit analysis, approval, and monitoring to ensure compliance with internal policies, regulatory requirements, and prudential principles. CQA also evaluates the quality of the credit portfolio and provides recommendations for improvements to mitigate credit risk on an ongoing basis.*
- *The Compliance Unit is an independent unit that plays a role in ensuring that all credit activities are carried out in accordance with applicable laws and regulations, regulatory requirements, and the Bank's internal policies and procedures. The Compliance function monitors, evaluates, and provides recommendations to mitigate compliance risks arising from credit activities.*
- *The Special Asset Management (SAM) Division is a unit that conducts intensive monitoring of credit portfolios that are beginning to show a decline in credit quality, and is responsible for completing the collateral takeover and litigation processes.*

*The steps taken by the Bank to manage credit risk are through:*

- *Establishment and refinement of credit policies and procedures covering the credit application and approval process, exposure monitoring, non-performing loan management, and credit portfolio management. These policies and procedures are reviewed and refined periodically in line with the Bank's business development and changes in regulatory requirements.*
- *Setting market targets and priority sectors, particularly in the Corporate and Commercial segments, as outlined in the Loan Portfolio Guideline, in order to maintain the quality and balance of the credit portfolio. In addition, the Bank has begun to apply Credit Risk Rating from an early stage as an additional consideration in credit decision-making.*
- *Strict implementation of credit application requirements, including prescreening, credit binding, and collateral, to minimize potential credit risk from the outset.*

- Pemantauan kualitas kredit debitur secara berkala untuk memastikan kualitas kredit tetap terjaga. Dalam rangka mencegah dan meminimalkan kredit bermasalah, Bank melakukan pemantauan intensif secara dini melalui *Early Alert Monitoring*.
- Pengelolaan kredit bermasalah secara terstruktur dan berkesinambungan, melalui penagihan intensif kepada debitur yang gagal memenuhi kewajibannya, pembentukan pencadangan yang memadai, upaya penyelamatan kredit, serta penyelesaian kredit bermasalah melalui jalur hukum dan/atau pengambilalihan agunan sesuai ketentuan yang berlaku.
- Pemantauan dan evaluasi atas penyebaran portofolio kredit, termasuk pemantauan portofolio secara keseluruhan, eksposur terhadap sektor ekonomi tertentu, serta debitur besar (*large exposure*). Setiap perkembangan yang berpotensi mempengaruhi kualitas portofolio kredit dipantau secara berkelanjutan guna memungkinkan dilakukannya tindakan pencegahan dan mitigasi risiko ke depan.

- *Regular monitoring of debtor credit quality to ensure that credit quality is maintained. In order to prevent and minimize non-performing loans, the Bank conducts intensive early monitoring through Early Alert Monitoring.*
- *Structured and continuous management of non-performing loans through intensive collection from debtors who fail to meet their obligations, establishment of adequate reserves, credit rescue efforts, and resolution of non-performing loans through legal channels and/or seizure of collateral in accordance with applicable regulations.*
- *Monitoring and evaluation of credit portfolio distribution, including monitoring of the overall portfolio, exposure to specific economic sectors, and large exposures. Any developments that could potentially affect the quality of the credit portfolio are monitored on an ongoing basis to enable preventive and risk mitigation measures to be taken in the future.*

## TAGIHAN YANG TELAH JATUH TEMPO DAN TAGIHAN YANG MENGALAMI PENURUNAN NILAI

## *OVERDUE BILLS AND BILLS THAT HAVE DECREASED IN VALUE*

Tagihan yang telah jatuh tempo merupakan seluruh tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau pembayaran bunga. Tagihan yang mengalami penurunan nilai/*impairment* ditentukan berdasarkan aset keuangan atau kelompok aset keuangan yang jika dan hanya jika, terdapat bukti yang objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), yang berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara handal.

*Past due receivables are all receivables that are more than 90 (ninety) days past due, both for principal and/or interest payments. Impairment of receivables is determined based on financial assets or groups of financial assets if and only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (adverse events), which have an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.*

Dalam pengelolaan kualitas aset, aset *performing* terdiri atas aset dengan kolektibilitas Lancar dan Dalam Perhatian Khusus, sedangkan aset *non-performing* meliputi aset dengan kolektibilitas Kurang Lancar, Diragukan, dan Macet. Kriteria yang digunakan oleh Bank Maspion untuk menentukan bukti objektif dari penurunan nilai di antaranya adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami pihak penerbit atau peminjam.
b. Terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga.
c. Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk memburuknya status pembayaran pihak peminjam dalam kelompok tersebut.
d. Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan.

*In asset quality management, performing assets consist of assets with Current and Special Attention collectibility, while non-performing assets include assets with Less Current, Doubtful, and Non-Performing collectibility. The criteria used by Bank Maspion to determine objective evidence of impairment include the following:*

*a. Significant financial difficulties experienced by the issuer or borrower.*
*b. The occurrence of default or arrears in principal or interest payments.*
*c. Observable data indicating a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of the assets, even though the decrease cannot yet be identified for individual financial assets within the group, including a deterioration in the payment status of borrowers within the group.*
*d. Loss of an active market for financial assets due to financial difficulties.*

Bank melakukan pemantauan dan peninjauan terhadap debitur yang memiliki indikasi penurunan kualitas kredit melalui forum *Early Alert Meeting*. Dalam rangka mencegah dan meminimalkan peningkatan

*The Bank monitors and reviews debtors who show signs of declining credit quality through Early Alert Meetings. In order to prevent and minimize an increase in non-performing loans, the Bank implements*

kredit bermasalah, Bank menerapkan pemantauan intensif secara dini. Terhadap debitur yang mengalami penurunan kualitas kredit atau kredit bermasalah namun masih memiliki prospek usaha, kemampuan membayar, serta bersikap kooperatif, Bank dapat melakukan restrukturisasi kredit sesuai dengan ketentuan yang berlaku. Bentuk restrukturisasi kredit yang dapat dilakukan antara lain meliputi penurunan suku bunga, perpanjangan jangka waktu kredit, pengurangan tunggakan pokok dan/atau bunga, penambahan fasilitas kredit, serta bentuk restrukturisasi lainnya yang disesuaikan dengan kondisi dan kemampuan debitur.

*intensive early monitoring. For debtors who experience a decline in credit quality or have non-performing loans but still have business prospects, the ability to pay, and are cooperative, the Bank may restructure the loan in accordance with applicable regulations. The forms of credit restructuring that can be carried out include interest rate reductions, credit term extensions, principal and/or interest arrears reductions, credit facility additions, and other forms of restructuring tailored to the conditions and capabilities of the debtor.*

## PENDEKATAN YANG DIGUNAKAN UNTUK PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI

## *APPROACH USED FOR THE FORMATION OF IMPAIRMENT LOSS RESERVES*

Bank telah melakukan perhitungan Cadangan Kerugian Penurunan Nilai (CKPN) sesuai ketentuan PSAK 71 di tahun 2024. CKPN dihitung untuk semua instrumen aset keuangan sesuai ekspektasi kerugian kredit berdasarkan berbagai faktor termasuk di dalamnya antara lain data historis, kondisi aset saat ini, dan proyeksi ekonomi di masa mendatang. Pencadangan ini dipantau melalui indikator biaya kredit (*cost of credit*).

*The Bank has calculated the Allowance for Impairment Losses (AIL) in accordance with PSAK 71 in 2024. AIL is calculated for all financial asset instruments based on expected credit losses based on various factors, including historical data, current asset conditions, and future economic projections. This provision is monitored through the cost of credit indicator.*

Dalam melakukan pembentukan CKPN kredit, Bank menggunakan pendekatan secara kolektif dan individual. Perhitungan CKPN kolektif telah dilakukan sesuai ketentuan dengan menggunakan perhitungan *Probability of Default* (PD) dan *Loss Given Default* (LGD), dan *Exposure at Default* (EAD).

*In establishing the credit CKPN, the Bank uses a collective and individual approach. Collective CKPN calculations have been carried out in accordance with the provisions using Probability of Default (PD) and Loss Given Default (LGD) calculations, and Exposure at Default (EAD).*

a. *Probability of Default* (PD)
   Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (Tahap 1) atau sepanjang umur (Tahap 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi. *Variable* makro asumsi ekonomi mencakup antara lain : suku bunga, produk domestik bruto, inflasi, harga properti, kurs rupiah terhadap USD, pengangguran, harga BBM dan dengan perkiraan arah siklus ekonomi. Selain itu dilengkapi juga dengan memasukkan informasi *forward looking* untuk menambah justifikasi mengenai dampak perubahan pada faktor-faktor makro ekonomi akan mempengaruhi perhitungan ECL. Metodologi dan asumsi termasuk setiap perkiraan kondisi ekonomi masa depan ditelaah secara berkala.

   *a. Probability of Default (PD)*
   *The probability that arises at a time when a debtor defaults is calibrated up to a 12-month period from the report date (Stage 1) or throughout the life of the loan (Stages 2 and 3) and combined with the impact of future economic assumptions that carry credit risk. PD is estimated at a point in time where it fluctuates in line with the economic cycle. Macroeconomic assumptions include: interest rates, gross domestic product, inflation, property prices, the rupiah exchange rate against the USD, unemployment, fuel prices, and the estimated direction of the economic cycle. In addition, forward-looking information is also included to further justify the impact of changes in macroeconomic factors on ECL calculations. The methodology and assumptions, including any estimates of future economic conditions, are reviewed periodically.*

b. *Loss Given Default* (LGD)
   Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank Maspion mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan. Selain itu, untuk keperluan perhitungan permodalan, Bank Maspion melakukan

   *b. Loss Given Default (LGD)*
   *The estimated loss that will arise from a debtor who defaults by combining the impact of relevant future economic assumptions (if any), which represents the difference between contractual cash flows that will fall due and the expected cash flows to be received. Bank Maspion estimates LGD based on historical data from recovery rates and takes into account recoveries from collateral on financial assets, considering future economic assumptions where relevant. In addition, for capital calculation purposes, Bank Maspion calculates Asset Quality Allowances (PPKA) for all productive and non-productive assets in accordance with*

perhitungan Penyisihan Penilaian Kualitas Aset (PPKA) untuk seluruh aset produktif dan non produktif sesuai ketentuan yang berlaku.

c. *Exposure at Default* (EAD)
Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

*applicable regulations.*

*c. Exposure at Default (EAD)*
*An estimate of the balance sheet exposure value at the time of default, taking into account that changes in expected expectations during the exposure period. This combines the impact of committed principal and interest payments, amortization and accelerated payments, along with the impact of future economic assumptions, if relevant.*

Terhadap aset keuangan yang signifikan dan terdapat bukti objektif penurunan nilai yaitu mengalami kolektibilitas 3 atau tunggakan pembayaran pokok dan/atau bunga lebih dari 90 (Sembilan puluh) hari maka akan dibentuk CKPN individual.CKPN individual dilakukan menggunakan perhitungan diskonto arus kas (*discounted cash flows*). Dalam melakukan perhitungan CKPN individual, Bank telah melakukan analisis kualitas kredit dari debitur menggunakan tiga pilar berdasarkan ketentuan regulator yaitu prospek usaha, kinerja keuangan, dan kemampuan membayar.

*For significant financial assets and where there is objective evidence of impairment, namely collectibility of 3 or principal and/or interest payments in arrears for more than 90 (ninety) days, an individual CKPN will be formed. Individual CKPN is carried out using discounted cash flow calculations. In calculating individual CKPN, the Bank has analyzed the credit quality of debtors using three pillars based on regulatory provisions, namely business prospects, financial performance, and ability to pay.*

Bank terus melakukan identifikasi dan *monitoring* secara berkelanjutan terhadap pembentukan CKPN. Manajemen juga berpendapat bahwa jumlah CKPN yang telah dibentuk cukup untuk menutupi kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

*The Bank continues to identify and monitor the formation of CKPN on an ongoing basis. Management also believes that the amount of CKPN that has been formed is sufficient to cover losses that may arise from uncollectible loans.*

Pengungkapan kualitas aset termasuk pengungkapan tambahan dapat dilihat dalam Tabel 12 - 15

*Disclosures regarding asset quality, including additional disclosures, can be found in Tables 12–15*

## PENGUKURAN RISIKO KREDIT DENGAN PENDEKATAN STANDAR

## *CREDIT RISK MEASUREMENT USING THE STANDARD APPROACH*

Bank melakukan pengukuran risiko kredit dengan menggunakan Pendekatan Standar, sesuai dengan ketentuan regulator yang berlaku. Dalam pendekatan ini, risiko kredit diukur dengan menetapkan bobot risiko pada seluruh eksposur kredit berdasarkan jenis aset, karakteristik debitur, serta kualitas kredit. Bobot risiko juga mempertimbangkan peringkat kredit eksternal yang diakui oleh regulator, keberadaan agunan atau penjaminan yang memenuhi persyaratan, serta faktor-faktor lain yang relevan untuk mencerminkan tingkat risiko kredit secara akurat.

*The bank measures credit risk using the Standardized Approach, in accordance with applicable regulatory requirements. In this approach, credit risk is measured by assigning risk weights to all credit exposures based on asset type, debtor characteristics, and credit quality. Risk weights also take into account external credit ratings recognized by regulators, the existence of collateral or guarantees that meet the requirements of the Capital Adequacy Regulation, as well as other relevant factors to accurately reflect the level of credit risk.*

Hasil pengukuran risiko kredit ini digunakan sebagai dasar perhitungan Aset Tertimbang Menurut Risiko (ATMR), yang selanjutnya menjadi acuan dalam penghitungan kecukupan modal Bank. Bank secara berkala meninjau dan mengevaluasi keandalan metodologi pengukuran risiko kredit untuk memastikan kesesuaian dengan profil risiko dan perkembangan kegiatan usaha Bank.

*The results of this credit risk measurement are used as the basis for calculating Risk-Weighted Assets (RWA), which in turn are used as a reference in calculating the Bank's capital adequacy. The Bank periodically reviews and evaluates the reliability of its credit risk measurement methodology to ensure that it is in line with the Bank's risk profile and business developments.*

Pengungkapan Eksposur berdasarkan kelas aset dan bobot risiko Bank ditampilkan dalam Tabel 20.

*The Bank's exposure by asset class and risk weight is presented in Table 20.*

## MITIGASI RISIKO KREDIT

Sesuai dengan Surat Edaran Otoritas Jasa Keuangan Nomor 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum, Bank mengakui keberadaan agunan, garansi, penjaminan, atau asuransi kredit sebagai teknik Mitigasi Risiko Kredit (MRK). Beberapa teknik yang digunakan Bank dalam teknik MRK sesuai SEOJK tersebut adalah sebagai berikut:

1. Teknik MRK – Agunan
2. Teknik MRK – Garansi, dan/atau
3. Teknik MRK - Penjaminan atau Asuransi Kredit

Untuk menghitung mitigasi risiko kredit sebagai pengurang ATMR (Risiko Kredit), Bank Maspion menggunakan Teknik MRK (Mitigasi Risiko Kredit) - agunan. Jenis agunan yang diterima oleh Bank terdiri dari :

- *Physical collateral* berupa tanah, bangunan, kendaraan bermotor, mesin, persediaan, dan sebagainya;
- *Financial collateral* berupa deposito dan *cash margin*;
- Lainnya berupa garansi.

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisa kelayakan untuk mengetahui kemampuan pengembalian kredit (*first way out*). Penilaian agunan dinilai oleh penilai *independent* atau unit kerja *Appraisal* yang *independent* terhadap unit bisnis serta dilakukan penilaian ulang secara berkala untuk memonitor kondisi agunan yang diagunkan debitur ke Bank.

Pengungkapan kuantitatif terkait Teknik MRK ditampilkan dalam tabel 17 sedangkan Pengungkapan eksposur risiko kredit dan dampak Teknik MRK ditampilkan dalam tabel 19.

## EKSPOSUR SEKURITISASI, TRANSAKSI DERIVATIF

Sekuritisasi adalah proses pengambilan aset tidak likuid atau kelompok aset dan melalui *financial engineering*, mentransformasikannya menjadi efek. Efek yang diterbitkan atas dasar pengalihan aset keuangan dari kreditur asal tersebut diikuti oleh pembayaran dari hasil penjualan efek beragun aset kepada investor.

Pada 31 Desember 2025, Bank Maspion tidak memiliki transaksi derivatif kredit dan transaksi sekuritisasi sehingga tidak ada pengungkapan pada tabel berikut ini:

- Tagihan Bersih Derivatif Kredit (CCR6)
- Eksposur Sekuritisasi pada *Banking Book* (SEC1)
- Eksposur Sekuritisasi pada *Trading Book* (SEC2)
- Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya – Bank yang Bertindak sebagai Originator atau Sponsor (SEC3)
- Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Investor (SEC4)

## *CREDIT RISK MITIGATION*

*In accordance with Financial Services Authority Circular Letter Number 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks, the Bank recognizes the existence of collateral, guarantees, sureties, or credit insurance as Credit Risk Mitigation (CRM) techniques. Some of the techniques used by the Bank in MRK techniques in accordance with the aforementioned SEOJK are as follows:*

1. *CRM Technique – Collateral*
2. *CRM Technique – Guarantees, and/or*
3. *CRM Technique – Credit Guarantees or Credit Insurance*

*To calculate credit risk mitigation as a reduction in ATMR (Credit Risk), Bank Maspion uses the MRK (Credit Risk Mitigation) technique - collateral. The types of collateral accepted by the Bank consist of:*

- *Physical collateral in the form of land, buildings, motor vehicles, machinery, inventory, and so on;*
- *Financial collateral in the form of deposits and cash margins;*
- *Others in the form of guarantees.*

*In addition to collateral aspects to minimize credit risk, the Bank always grants credit based on feasibility evaluations and analyses to determine credit repayment capabilities (first way out). Collateral is assessed by independent appraisers or the Appraisal unit, which is independent of the business unit, and is reassessed periodically to monitor the condition of collateral pledged by debtors to the Bank.*

*Quantitative disclosures related to the MRK technique are presented in Table 17, while disclosures regarding credit risk exposure and the impact of the MRK technique are presented in Table 19.*

## *SECURITIZATION EXPOSURE, DERIVATIVE TRANSACTIONS*

*Securitization is the process of taking illiquid assets or groups of assets and, through financial engineering, transforming them into securities. Securities issued on the basis of the transfer of financial assets from the original creditor are followed by payments from the proceeds of the sale of asset-backed securities to investors.*

*As of December 31, 2025, Bank Maspion had no credit derivative transactions or securitization transactions, so there are no disclosures in the following table:*

- *Net Credit Derivative Exposure (CCR6)*
- *Securitization Exposure in the Banking Book (SEC1)*
- *Securitization Exposure in the Trading Book (SEC2)*
- *Securitization Exposure in the Banking Book and Related Capital Requirements – Banks Acting as Originators or Sponsors (SEC4)*
- *Securitization Exposure in the Banking Book and Related Capital Requirements – Banks Acting as Investors (SEC4)*

## PERHITUNGAN ASET TERTIMBANG MENURUT RISIKO KREDIT MENGGUNAKAN PENDEKATAN STANDAR

Perhitungan Aset Tertimbang Menurut Risiko untuk risiko kredit dengan menggunakan Pendekatan Standar sesuai dengan ketentuan regulator ditampilkan pada Tabel 20.

## *CALCULATION OF RISK-WEIGHTED ASSETS USING THE STANDARDIZED APPROACH*

*The calculation of risk-weighted assets for credit risk using the Standard Approach in accordance with regulatory provisions is shown in Table 20.*

## RISIKO KREDIT AKIBAT KEGAGALAN PIHAK LAWAN (COUNTERPARTY CREDIT RISK)

Risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*) timbul dari jenis transaksi yang secara umum dipengaruhi oleh karakteristik sebagai berikut:

- Transaksi dipengaruhi oleh pergerakan nilai wajar atau nilai pasar.
- Nilai wajar dari transaksi dipengaruhi oleh pergerakan variabel pasar tertentu.
- Transaksi menghasilkan pertukaran arus kas atau instrumen keuangan.
- Bersifat bilateral.

Salah satu transaksi yang menimbulkan risiko kredit akibat kegagalan pihak lawan adalah transaksi *Over The Counter* (OTC) *derivative* dan transaksi repo*/reverse* repo, baik posisi *Trading Book* maupun *Banking Book*,termasuk transaksi dengan *Central Counter Party* (CCP). Pada 31 Desember 2025, Bank tidak memiliki eksposur atas transaksi derivatif OTC, repo, maupun *reverse* repo. Dengan demikian, tidak terdapat risiko kredit akibat kegagalan pihak lawan yang timbul dari jenis transaksi tersebut.

## *CREDIT RISK DUE TO COUNTERPARTY FAILURE (COUNTERPARTY CREDIT RISK)*

*Credit risk due to counterparty default (counterparty credit risk) arises from transactions that are generally influenced by the following characteristics:*

- *Transactions are affected by movements in fair value or market value.*
- *The fair value of transactions is affected by movements in certain market variables.*
- *Transactions result in the exchange of cash flows or financial instruments.*
- *They are bilateral in nature.*

*One type of transaction that gives rise to counterparty credit risk is Over The Counter (OTC) derivative transactions and repo/reverse repo transactions, both in the Trading Book and Banking Book, including transactions with a Central Counter Party (CCP). As of December 31, 2025, the Bank had no exposure to OTC derivative, repo, or reverse repo transactions. Thus, there was no credit risk arising from counterparty default in these types of transactions.*

## RISIKO PASAR

Risiko pasar merupakan risiko akibat pergerakan variabel pasar yaitu suku bunga, nilai tukar dan harga opsi yang dapat merugikan Bank yang ada pada *trading book* dan *banking book*. Risiko pasar terdapat pada aktivitas perdagangan (*trading*) valuta asing, surat berharga, derivatif, instrumen pasar uang, dan lain-lain. Risiko suku bunga pada banking book dapat timbul dari perbedaan eksposur aktiva dan pasiva Bank dan pergerakan suku bunga yang akan mempengaruhi pendapatan dan nilai ekonomis modal Bank. Pada *trading book*, dampak risiko pasar langsung mempengaruhi rugi laba. Sedang pada *banking book* dampak risiko pasar secara tidak langsung mempengaruhi perolehan NII (margin bunga bersih) dan nilai ekonomis modal Bank.

Pengelolaan risiko pasar dituangkan dalam bentuk kebijakan, prosedur, limit risiko dan hasil Keputusan lainnya yang terkait. Limit dan *risk appetite* dievaluasi secara periodik sesuai dengan perubahan lingkungan bisnis Bank di antaranya strategi usaha Tresuri dan perkembangan pasar serta ketentuan internal dan eksternal. Untuk pengendalian limit risiko yang efektif, Bank menetapkan struktur limit yang komprehensif, sesuai dengan kompleksitas aktivitas yang diambil, dengan memperhatikan tujuan bisnis Bank, dan toleransi risiko. Limit risiko pasar yang diaplikasikan oleh Bank di antaranya adalah sensitivitas (DV01, MTD MAT, YTD SLL, OPL), *trigger loss*, dan *notional size* untuk portofolio tertentu. Kerangka limit tersebut dirancang untuk memastikan bahwa eksposur risiko pasar tetap berada dalam batas yang dapat diterima, sejalan dengan *risk appetite* dan strategi

## *MARKET RISK*

*Market risk is the risk resulting from movements in market variables, namely interest rates, exchange rates, and option prices, which can cause losses to the Bank in its trading book and banking book. Market risk is present in trading activities involving foreign exchange, securities, derivatives, money market instruments, and others. Interest rate risk in the banking book may arise from differences in the Bank's asset and liability exposures and interest rate movements that will affect the Bank's income and economic value of capital. In the trading book, the impact of market risk directly affects profit and loss. Meanwhile, in the banking book, the impact of market risk indirectly affects the Bank's net interest income (NII) and economic value of capital.*

*Market risk management is formalized through policies, procedures, risk limits, and other related decisions. Limits and risk appetite are periodically evaluated in accordance with changes in the Bank's business environment, including Treasury business strategies, market developments, and internal and external regulations. To ensure effective risk limit control, the Bank establishes a comprehensive limit structure tailored to the complexity of the activities undertaken, while taking into account the Bank's business objectives and risk tolerance. Market risk limits applied by the Bank include sensitivity measures (DV01, MTD, YTD, SLL, OPL), loss triggers, and notional size for specific portfolios. This limit framework is designed to ensure that market risk exposure remains within acceptable limits, in line with the Bank's risk appetite and business strategy, and is supported by regular monitoring*

bisnis Bank, serta didukung oleh proses pemantauan dan pelaporan yang dilakukan secara berkala. Sementara itu, penetapan limit terkait dengan risiko suku bunga di *Banking Book* di antaranya adalah limit *Economic Value of Equity* (EVE) dan *Net Interest Income* (NII).

Bank melakukan pengelolaan risiko pasar, dengan melibatkan bagian terkait seperti :

- Komite Aktiva dan Pasiva bertanggung jawab dalam pengelolaan struktur neraca Bank, khususnya terkait risiko suku bunga pada *banking book*. ALCO berperan dalam mengevaluasi dampak perkembangan pasar dan pergerakan tingkat suku bunga acuan terhadap kinerja dan posisi keuangan Bank. Selain itu, ALCO mengusulkan serta menetapkan kebijakan, strategi, dan limit yang diperlukan guna memitigasi risiko pasar, termasuk strategi pengelolaan aset dan liabilitas agar tetap sejalan dengan *risk appetite Bank*.
- Divisi Tresuri berperan sebagai *first line of defense* dalam pengelolaan risiko pasar dan bertanggung jawab atas pelaksanaan operasional transaksi harian di pasar keuangan. Divisi ini mengelola posisi dan eksposur risiko pasar yang timbul dari aktivitas transaksi sesuai dengan kebijakan dan limit yang telah ditetapkan.
- Satuan Kerja Manajemen Risiko melakukan pemantauan, pengukuran, dan pengendalian risiko pasar secara berkala dan independen. SKMR mengukur risiko pasar menggunakan metode yang sesuai, seperti sensitivitas, stress testing, serta memantau kepatuhan terhadap limit risiko yang telah ditetapkan. Selain itu, SKMR menyusun laporan risiko pasar secara berkala kepada manajemen dan komite terkait sebagai dasar evaluasi dan pengambilan keputusan.

## PENGELOLAAN RISIKO PASAR UNTUK PORTOFOLIO TRADING BOOK

Dalam mengelola risiko pasar untuk *portfolio trading book*, secara internal Bank menggunakan analisa sensitivitas, yaitu perubahan nilai *portfolio* akibat pergerakan satu satuan variabel pasar yang independen, seperti DV01 dan basis DV01 untuk portofolio instrumen terkait suku bunga, *net open position* untuk posisi terbuka valuta asing. Selain analisa sensitivitas, Bank juga stress test dalam pengukuran risiko pasar.

Dalam rangka perhitungan modal minimum menggunakan metode standar, Bank mengukur seluruh posisi instrumen keuangan dalam trading book yang memiliki eksposur terhadap risiko pasar. Eksposur tersebut meliputi risiko gagal bayar pada portofolio surat berharga, risiko suku bunga yang mencakup surat berharga serta instrumen derivatif, serta risiko *Credit Valuation Adjustment* (CVA). Hingga saat ini, aktivitas transaksi derivatif Bank masih terbatas pada instrumen *FX Forward* dan *FX Swap*, sementara pengembangan instrumen derivatif lainnya seperti *Interest Rate Swap* (IRS), *Cross Currency Swap* (CCS), *Interest Rate Futures*, dan instrumen sejenis masih dalam tahap pengembangan. Seiring dengan rencana pengembangan tersebut, Bank secara bertahap terus memperkuat kerangka manajemen risiko, termasuk metodologi pengukuran, infrastruktur sistem, serta tata kelola yang diperlukan

*and reporting processes. Meanwhile, limits related to interest rate risk in the Banking Book include the Economic Value of Equity (EVE) and Net Interest Income (NII) limits.*

*The Bank manages market risk by involving relevant departments such as:*

- *The Assets and Liabilities Committee is responsible for managing the Bank's balance sheet structure, particularly in relation to interest rate risk in the banking book. ALCO evaluates the impact of market developments and movements in benchmark interest rates on the Bank's performance and financial position. In addition, ALCO proposes and establishes the policies, strategies, and limits necessary to mitigate market risk, including asset and liability management strategies to remain in line with the Bank's risk appetite.*
- *The Treasury Division acts as the first line of defense in managing market risk and is responsible for the operational execution of daily transactions in the financial markets. This division manages market risk positions and exposures arising from transaction activities in accordance with established policies and limits.*
- *The Risk Management Unit monitors, measures, and controls market risk on a regular and independent basis. The RMU measures market risk using appropriate methods, such as sensitivity and stress testing, and monitors compliance with established risk limits. In addition, the RMU compiles regular market risk reports for management and relevant committees as a basis for evaluation and decision making.*

## *MARKET RISK MANAGEMENT FOR TRADING BOOK PORTFOLIOS*

*In managing market risk for the trading book portfolio, the Bank internally uses sensitivity analysis, which is the change in portfolio value due to the movement of one unit of an independent market variable, such as DV01 and DV01 basis for interest rate-related instrument portfolios, and net open position for open foreign exchange positions. In addition to sensitivity analysis, the Bank also conducts stress tests in measuring market risk.*

*In calculating minimum capital using the standard method, the Bank measures all financial instrument positions in the trading book that are exposed to market risk. These exposures include default risk in the securities portfolio, interest rate risk covering securities and derivative instruments, and Credit Valuation Adjustment (CVA) risk. To date, the Bank's derivative trading activities remain limited to FX Forward and FX Swap instruments, while the development of other derivative instruments such as Interest Rate Swaps (IRS), Cross Currency Swaps (CCS), Interest Rate Futures, and similar instruments is still in the development phase. In line with these development plans, the Bank is gradually strengthening its risk management framework, including measurement methodologies, system infrastructure, and the necessary governance to ensure readiness in managing more complex risk*

guna memastikan kesiapan dalam mengelola eksposur risiko yang lebih kompleks di masa mendatang. Untuk risiko nilai tukar, Bank menghitung seluruh posisi on dan *off-balance sheet*, baik dalam *portofolio trading book* dan *banking book*.

Dalam proses pengendalian risiko pasarnya, Bank menerapkan berbagai strategi bauran portofolio yang diselaraskan dengan pergerakan volatilitas pasar dan tujuan bisnis Bank. Pengelolaan portofolio dilakukan melalui *hedging, squaring position, back-to-back* dan cara lain yang bertujuan untuk *off-setting* atas suatu transaksi/posisi yang memiliki eksposur risiko pasar serta dapat digunakan untuk proses transfer risiko yang dimiliki. Bank hanya melakukan transaksi yang sesuai dengan *risk appetite* dan strategi bisnis Bank.

## PENGELOLAAN RISIKO SUKU BUNGA DI BANKING BOOK

Bank melakukan pengukuran dan pengendalian atas risiko suku bunga di *banking book* yang timbul dari perbedaan antara waktu perubahan suku bunga dan arus kas (*repricing risk*), perubahan keterkaitan suku bunga dari beberapa *yield curve* dengan posisi berbeda yang mempengaruhi aktivitas Bank (*basis risk*), perubahan keterkaitan suku bunga pada rentang jatuh tempo (*yield curve risk*), dan suku bunga terkait *option embedded* dalam produk *banking book* (*option risk*). Bank mengukur eksposur risiko suku bunga baik dari perspektif pendapatan dan perspektif ekonomis di bawah rentang kemungkinan dari skenario suku bunga potensial, termasuk kondisi *stress*.

Bank mempunyai kebijakan dan prosedur IRRBB, termasuk strategi mitigasi dalam mendukung pelaksanaan manajemen risiko suku bunga. Secara internal, Bank Maspion mengukur dan memantau eksposur IRRBB melalui metode ΔEVE (*Economic Value of Equity*) dan ΔNII (*Net Interest Income*) secara bulanan. Skenario *shock* suku bunga yang digunakan dalam perhitungan IRRBB dengan menggunakan metode EVE adalah sebanyak 6 (enam) skenario, yaitu *parallel up, parallel down, steepener, flattener, short rate up* dan *short rate down*. Sementara perhitungan untuk metode NII menggunakan 2 (dua) skenario, yaitu *parallel up* dan *parallel down*.

Bank melakukan pengukuran NII menggunakan asumsi *constant balance sheet* dimana instrumen yang jatuh tempo akan diperpanjang dengan mempertahankan ukuran dan struktur neraca saat ini. Bank belum memperhitungkan margin komersial dan *spread components* lainnya dalam arus kas dan dalam tingkat suku bunga diskonto yang digunakan dalam perhitungan dengan metode EVE.

Perhitungan total ΔEVE dan ΔNII merupakan hasil agregasi antar mata uang yang termasuk kategori *significant currency*. Saat ini terdapat mata uang Rupiah dan U.S. Dollar yang termasuk kategori *significant currency*. Rata - rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk NMD adalah 1 tahun dengan pendekatan *run-off rates*, yang mencerminkan persentase simpanan yang diperkirakan akan keluar (ditarik) atau mengubah suku bunga dalam periode tertentu. Semakin tinggi *decay rate*, semakin cepat simpanan tersebut dapat diubah dalam *repricing buckets* yang lebih pendek

*exposures in the future. For foreign exchange risk, the Bank calculates all on- and off-balance sheet positions, both in the trading book and banking book portfolios.*

*In the process of controlling market risk, the Bank implements various portfolio mix strategies that are aligned with market volatility movements and the Bank's business objectives. Portfolio management is carried out through hedging, squaring positions, back-to-back and other methods aimed at offsetting transactions/positions that have market risk exposure and can be used for the risk transfer process. The Bank only conducts transactions that are in line with its risk appetite and business strategy.*

## *INTEREST RATE RISK MANAGEMENT IN THE BANKING BOOK*

*The Bank measures and controls interest rate risk in the banking book arising from differences between the timing of interest rate changes and cash flows (repricing risk), changes in the correlation of interest rates from several yield curves with different positions that affect the Bank's activities (basis risk), changes in the correlation of interest rates over the maturity (yield curve risk), and interest rates related to options embedded in banking book products (option risk). The Bank measures interest rate risk exposure from both an income and economic perspective under a range of potential interest rate scenarios, including stress conditions.*

*The Bank has IRRBB policies and procedures, including mitigation strategies to support the implementation of interest rate risk management. Internally, Bank Maspion measures and monitors IRRBB exposure using the ΔEVE (Economic Value of Equity) and ΔNII (Net Interest Income) methods on a monthly basis. The interest rate shock scenarios used in IRRBB calculations using the EVE method are six (6) scenarios, namely parallel up, parallel down, steepener, flattener, short rate up, and short rate down. Meanwhile, calculations for the NII method use two (2) scenarios, namely parallel up and parallel down.*

*The bank measures NII using the constant balance sheet assumption, whereby maturing instruments will be extended while maintaining the current size and structure of the balance sheet. The bank has not taken into account commercial margins and other spread components in cash flows and in the discount rate used in calculations using the EVE method.*

*The calculation of total ΔEVE and ΔNII is the result of aggregation between currencies included in the significant currency category. Currently, the Rupiah and U.S. Dollar are included in the significant currency category. The average repricing maturity applied to NMD is 1 year using the run-off rates approach, which reflects the percentage of deposits that are expected to be withdrawn or have their interest rates changed within a certain period. The higher the decay rate, the faster the deposits can be changed in shorter repricing buckets.*

Bank melakukan perhitungan ATMR risiko pasar dengan menggunakan metode standard sesuai dengan ketentuan Otoritas Jasa Keuangan yang tertuang dalam SE OJK No.23/SEOJK.03/2022 tentang Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank.

*The Bank calculates market risk ATMR using the standard method in accordance with the provisions of the Financial Services Authority as stipulated in SE OJK No.23/SEOJK.03/2022 concerning Risk-Weighted Assets for Market Risk for Banks.*

## RISIKO LIKUIDITAS

Risiko Likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Ada dua jenis risiko likuiditas, yaitu risiko likuiditas pendanaan dan risiko likuiditas pasar. Risiko likuiditas pendanaan Adalah risiko ketidakmampuan mendapatkan dana dengan biaya wajar dalam jangka waktu wajar untuk memenuhi kewajiban keuangan. Risiko likuiditas pasar muncul ketika aset tertentu tidak dapat dikonversi menjadi uang tunai pada harga yang wajar dalam jangka waktu yang wajar. Karena mungkin berdampak terhadap risiko likuiditas pendanaan, risiko likuiditas pasar harus diperhitungkan ketika menilai risiko likuiditas pendanaan.

Dalam menjalankan manajemen risiko likuiditas, Bank telah memiliki pembagian tugas dan tanggung jawab secara jelas dan terstruktur. Pengelolaan risiko likuiditas Bank dilaksanakan oleh:

- Komite Pemantau Risiko bertanggung jawab kepada Dewan Komisaris dan bekerja sama dengan Direktorat Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko guna memastikan bahwa penerapan manajemen risiko dan proses pengendalian terhadap risiko likuiditas dan risiko suku bunga dalam banking book dilakukan secara efektif dan konsisten dengan strategi dan kebijakan yang disetujui.
- Komite Manajemen Risiko bertanggung jawab untuk menyusun kebijakan dan kerangka manajemen risiko serta limit risiko, berikut pengkinian, perbaikan, dan/ atau penyempurnaannya,
- Komite Aktiva Pasiva yang membantu Direksi dalam hal mengembangkan, mengkaji dan menetapkan strategi dan kebijakan manajemen aset dan liabilitas, menetapkan limit sebagai mekanisme pengendalian risiko likuiditas dan risiko suku bunga, memantau secara berkala posisi likuiditas Bank, memantau secara berkala perkembangan dan strategi dana pihak ketiga dan kredit/pembiayaan, dan memantau secara berkala serta menetapkan tingkat suku bunga kredit/pembiayaan;
- Divisi Tresuri sebagai unit ALM secara efektif mengelola risiko suku bunga dan risiko likuiditas Bank. Tresuri bertanggung jawab menghasilkan pendapatan dan wajib menyesuaikan posisinya sesuai dengan keputusan manajemen Bank.
- Satuan Kerja Manajemen Risiko bertanggung jawab atas perumusan Kebijakan Manajemen Risiko, melakukan penetapan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) secara memadai dan sejalan dengan sasaran strategis dan bisnis Bank secara keseluruhan. Satuan Kerja Manajemen Risiko juga melakukan pemantauan dan pengukuran risiko likuiditas.

## *LIQUIDITY RISK*

*Liquidity risk is the risk arising from the Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be used as collateral, without disrupting the Bank's activities and financial condition. There are two types of liquidity risk, namely funding liquidity risk and market liquidity risk. -funding liquidity risk is the risk of being unable to obtain funds at a reasonable cost within a reasonable period of time to meet financial obligations. Market liquidity risk arises when certain assets cannot be converted into cash at a reasonable price within a reasonable period of time. Because it may have an impact on funding liquidity risk, market liquidity risk must be taken into account when assessing funding liquidity risk.*

*In implementing liquidity risk management, the Bank has clearly defined and structured roles and responsibilities. The Bank's liquidity risk management is carried out by:*

- *The Risk Oversight Committee is responsible to the Board of Commissioners and works closely with the Risk Management Unit Directorate and the Risk Management Committee to ensure that the implementation of risk management and control processes for liquidity risk and interest rate risk in the banking book are carried out effectively and consistently with approved strategies and policies.*
- *The Risk Management Committee is responsible for formulating risk management policies and frameworks as well as risk limits, including updates, improvements, and/or refinements.*
- *The Assets and Liabilities Committee assists the Board of Directors in developing, reviewing, and establishing asset and liability management strategies and policies, setting limits as a mechanism for controlling liquidity and interest rate risks, periodically monitoring the Bank's liquidity position, periodically monitoring the development and strategy of third-party funds and credit/financing, and periodically monitoring and setting credit/financing interest rates.*
- *The Treasury Division, as the ALM unit, effectively manages the Bank's interest rate and liquidity risks. The Treasury is responsible for generating income and is required to adjust its position in accordance with the Bank's management decisions.*
- *The Risk Management Unit is responsible for formulating Risk Management Policies, determining the level of risk to be taken (risk appetite) and risk tolerance in a manner that is adequate and in line with the Bank's overall strategic and business objectives. The Risk Management Unit also monitors and measures liquidity risk.*

Pemantauan risiko likuiditas dilakukan Bank dengan memantau secara berkala indikator likuiditas di antaranya seperti Rasio 50 Deposan Inti, *Liquid Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), *asset likuid* terhadap *NonCore Deposit*, *asset likuid* terhadap Dana pihak ketiga Rasio Intermediasi Makroprudensial (RIM) serta rasio – rasio likuiditas lainnya.

*The Bank monitors liquidity risk by regularly monitoring liquidity indicators, including the Core Depositor Ratio, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), liquid assets to Non-Core Deposits, liquid assets to Third Party Funds, Macroprudential Intermediation Ratio (RIM), and other liquidity ratios.*

Skenario *Liquidity Stress Testing* dilakukan berdasarkan suatu skenario kejadian yang ekstrim tapi mungkin terjadi (*extreme but plausible*) baik yang disebabkan oleh faktor spesifik Bank (*Idiosyncratic*) ataupun oleh pasar secara keseluruhan (*Market Wide*). Hal ini akan mempengaruhi langkah-langkah yang akan dipilih dalam penanggulangan kondisi krisis. Skenario *Idiosyncratic* merupakan kondisi *stress*, di mana diasumsikan hanya Bank yang mengalami kesulitan likuiditas, namun pasar secara keseluruhan beroperasi relatif normal. Sedangkan skenario krisis pasar secara keseluruhan (*Market Wide*), mengasumsikan pasar keuangan mengalami tekanan likuiditas. Perhitungan *stress testing* dilakukan secara berkala atau sesuai kebutuhan, agar Bank dapat memastikan bahwa kondisi likuiditas dapat dikelola dengan baik dan selalu dalam batasan risiko yang ditetapkan.

*Liquidity Stress Testing scenarios are based on extreme but plausible scenarios caused by either bank-specific factors (Idiosyncratic) or the market as a whole (Market Wide). This will influence the measures chosen to address crisis conditions. An Idiosyncratic scenario is a stress condition in which it is assumed that only the Bank is experiencing liquidity difficulties, while the market as a whole is operating relatively normally. Meanwhile, a market-wide crisis scenario assumes that the financial market is experiencing liquidity pressure. Stress testing calculations are carried out periodically or as needed so that the Bank can ensure that liquidity conditions can be managed properly and always within the established risk limits.*

Pada dasarnya, skenario stress likuiditas mengasumsikan meningkatnya arus kas keluar dari Bank di atas batas normal, khususnya dari sisi Deposit yang dikelola oleh Bank sebagai dampak menurunnya tingkat kepercayaan, menurunnya arus kas masuk karena gagal bayar dari debitur/*counterparty* serta turunnya nilai portofolio dari aset likuid yang dimiliki karena risiko pasar. Asumsi-asumsi tersebut ditinjau secara berkala dan disetujui oleh manajemen melalui rapat ALCO.

*Basically, the liquidity stress scenario assumes an increase in cash outflows from the Bank above normal limits, particularly from deposits managed by the Bank as a result of declining confidence, declining cash inflows due to defaults by debtors/counterparties, and a decline in the value of the Bank's liquid asset portfolio due to market risk. These assumptions are reviewed periodically and approved by management through ALCO meetings.*

## CONTINGENCY FUNDING PLAN

## *CONTINGENCY FUNDING PLAN*

*Contingency Funding Plan* (CFP) adalah salah satu komponen Kebijakan Manajemen Risiko Likuiditas Bank, berupa suatu prosedur dan panduan operasional saat menghadapi kondisi krisis. Untuk menghadapi krisis likuiditas, Bank Maspion telah memiliki *Contingency Funding Plan* (CFP) yang secara formal menetapkan strategi untuk menghadapi krisis likuiditas dan prosedur untuk menutup defisit arus kas dalam situasi darurat. *Contingency Funding Plan* (CFP) secara komprehensif menjelaskan strategi manajemen kontingensi, prosedur eskalasi dan tanggung jawab dalam menangani peristiwa stress likuiditas.

*The Contingency Funding Plan (CFP) is one component of the Bank's Liquidity Risk Management Policy, in the form of procedures and operational guidelines for dealing with crisis conditions. To deal with liquidity crises, Bank Maspion has a Contingency Funding Plan (CFP) that formally establishes strategies for dealing with liquidity crises and procedures for covering cash flow deficits in emergency situations. The Contingency Funding Plan (CFP) comprehensively explains contingency management strategies, escalation procedures, and responsibilities in handling liquidity stress events.*

## RISIKO OPERASIONAL

## *OPERATIONAL RISK*

Risiko Operasional adalah risiko akibat ketidakcukupan dan/ atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian–kejadian eksternal yang mempengaruhi operasional Bank. Tujuan Bank dalam mengelola risiko operasional adalah untuk mencegah atau meminimalisasi dampak risiko tersebut yang dapat mengakibatkan kerugian keuangan dan merusak reputasi Bank.

*Operational risk is the risk resulting from the inadequacy and/or malfunction of internal processes, human error, system failure, and/or external events that affect the Bank's operations. The Bank's objective in managing operational risk is to prevent or minimize the impact of such risks that could result in financial losses and damage to the Bank's reputation.*

Pendekatan Bank Maspion terhadap manajemen risiko operasional adalah dengan menentukan strategi mitigasi guna memperoleh keseimbangan yang optimal antara paparan risiko operasional, efektivitas mekanisme kontrol, dan pembuatan *risk appetite* sebagai salah satu strategi Bank Maspion dengan melakukan implementasi

*Bank Maspion's approach to operational risk management is to determine mitigation strategies in order to achieve an optimal balance between operational risk exposure, control mechanism effectiveness, and risk appetite creation as one of Bank Maspion's strategies by consistently implementing the Operational Risk Management (ORM)*

yang konsisten atas kerangka kerja Manajemen Risiko Operasional (*Operational Risk Management* - ORM). Dalam pelaksanaan kerangka kerja ORM, diterapkan konsep "Tiga Lini Pertahanan" dengan penjelasan sebagai berikut:

- Lini bisnis dan fungsi pendukung sebagai pemilik dari proses pengelolaan risiko, ORM di Lini Bisnis/Fungsi Pendukung, dan Fungsi Pengendalian Internal yang ada pada setiap *Risk Taking Unit* (RTU) berperan sebagai lini pertahanan pertama dalam penegakan pengelolaan risiko operasional sehari-hari. Mereka bertanggung jawab dalam mengidentifikasi, mengelola, memitigasi, dan melaporkan Risiko Operasional.
- *Risk Management Divison*, yang bertanggung jawab untuk menetapkan Kerangka Risiko Operasional (*Operational Risk Framework* - ORF) dan mengimplementasikan prinsip-prinsip serta tata kelola yang relevan dalam melakukan identifikasi, penilaian, dan mitigasi risiko operasional.
- Sedangkan SKAI secara independent berperan sebagai lini pertahanan ketiga yang bertanggung jawab untuk mengidentifikasi kelemahan yang ditemukan dalam pengelolaan risiko operasional dan menilai pelaksanaan kerangka manajemen risiko operasional telah berjalan sesuai dengan ketentuan.

Pelaksanaan kerangka kerja manajemen risiko operasional di Maspion dan Perusahaan Anak dilakukan dalam proses manajemen risiko operasional secara terpadu. Proses ini mencakup:

1. Identifikasi risiko yang digunakan untuk mengidentifikasi dan menganalisa risiko melekat pada produk, jasa, sistem dan proses baru maupun perubahannya, serta memastikan adanya kecukupan *control* preventif atas seluruh proses yang dijalankan.
2. Pengukuran risiko di tingkat unit operasional untuk mengetahui profil risiko Bank Maspion secara kuantitatif sehingga dapat digunakan untuk mengetahui efektivitas penerapan manajemen risiko operasional. Perhitungan Beban Modal Risiko operasional masih menggunakan Pendekatan Standar (*Standardized Measurement Approach*) dasar sesuai SEOJK No.6/SEOJK.03/2020.
3. Pemantauan risiko operasional melalui penyusunan laporan secara berkala terhadap manajemen melalui Komite Manajemen Risiko untuk mengidentifikasi masalah yang muncul terkait dengan adanya kelemahan atau kegagalan di dalam penerapan fungsi kontrol.
4. Pengendalian risiko dilakukan di antaranya dengan memastikan ketersediaan kebijakan operasional dan kecukupan kontrol pada seluruh prosedur operasional untuk memitigasi risiko operasional.

Bank memiliki serangkaian *methodology* dan perangkat manajemen risiko operasional dalam mendukung pengelolaan risiko, *methodology* dan perangkat manajemen risiko operasional yang digunakan antara lain :

1. *Risk Control Self-Assessment* (RSCA)
   RCSA (*Risk and Control Self – Assessment*) adalah metode atau proses pemberdayaan dimana manajemen dan staf dari semua tingkatan secara kolektif mengidentifikasi dan mengevaluasi risiko dan kontrol. Keterlibatan *Process Owner* dan / *Risk Manager* dalam merancang dan memelihara *system* pengendalian risiko,

*framework. In implementing the ORM framework, the concept of "Three Lines of Defense" is applied, with the following explanation:*

- *Business lines and support functions as owners of the risk management process, ORM in Business Lines/Support Functions, and Internal Control Functions in each Risk Taking Unit (RTU) serve as the first line of defense in enforcing daily operational risk management. They are responsible for identifying, managing, mitigating, and reporting Operational Risks.*
- *The Risk Management Division is responsible for establishing the Operational Risk Framework (ORF) and implementing relevant principles and governance in identifying, assessing, and mitigating operational risks.*
- *Meanwhile, SKAI independently acts as the third line of defense, responsible for identifying weaknesses found in operational risk management and assessing whether the implementation of the operational risk management framework is in accordance with regulations.*

*The implementation of the operational risk management framework at Maspion and its Subsidiaries is carried out through an integrated operational risk management process. This process includes:*

1. *Risk identification, which is used to identify and analyze risks inherent in new products, services, systems, and processes, as well as changes thereto, and to ensure the adequacy of preventive controls over all processes carried out.*
2. *Risk measurement at the operational unit level to determine Bank Maspion's risk profile quantitatively so that it can be used to determine the effectiveness of operational risk management implementation. The calculation of operational risk capital burden still uses the basic Standardized Measurement Approach in accordance with SEOJK No.6/SEOJK.03/2020.*
3. *Monitoring of operational risk is carried out through the preparation of periodic reports to management via the Risk Management Committee to identify issues arising from weaknesses or failures in the implementation of control functions.*
4. *Risk control is carried out, among other things, by ensuring the availability of operational policies and adequate controls in all operational procedures to mitigate operational risks.*

*The Bank has a series of operational risk management methodologies and tools to support risk management, including:*

1. *Risk Control Self-Assessment (RCSA)*
   *RCSA (Risk and Control Self-Assessment) is an empowerment method or process whereby management and staff at all levels collectively identify and evaluate risks and controls. The involvement of Process Owners and/or Risk Managers in designing and maintaining the risk control system, identifying risk*

mengidentifikasi eksposur risiko dan menentukan tindakan kolektif akan menambah nilai dalam proses RCSA itu sendiri.

2. *Key Risk indicator* (KRI)
   KRI merupakan salah salah satu perangkat manajemen risiko operasional bersifat kuantitatif yang menggunakan metode menetapkan parameter - parameter dengan ambang batas tertentu dalam proses bisnis/ aktivitas yang diasumsikan prediktif dalam memantau tingkat / tren profil risiko dalam proses tersebut. KRI memiliki fungsi sebagai pemantauan tingkat/ tren risiko, sinyal peringatan dini (*early warning signal*) terhadap perubahan/ tren tingkat risiko dari waktu ke waktu dan sebagai sinyal analisis awal.
3. *Operational Risk Event* (ORE) database
   Kertas kerja yang digunakan IRM yang berisi seluruh kejadian risiko operasional sebagai alat bantu untuk memonitoring pengelolaan kejadian risiko operasional termasuk penyelesaian atas *action plan* dan tindakan mitigasi .

*exposures, and determining collective actions will add value to the RCSA process itself.*

2. *Key Risk Indicator (KRI)*
   *KRI is a quantitative operational risk management tool that uses methods to set parameters with certain thresholds in business processes/activities that are assumed to be predictive in monitoring the level/trend of risk profiles in those processes. KRI functions as a means of monitoring risk levels/trends, providing early warning signals regarding changes/trends in risk levels over time, and as an initial analysis signal.*

3. *Operational Risk Event (ORE) database*
   *A working paper used by IRM that contains all operational risk events as a tool to monitor the management of operational risk events, including the completion of action plans and mitigation measures.*

Kerangka manajemen risiko operasional selanjutnya adalah budaya dan kesadaran risiko. Budaya dan kesadaran risiko memegang peranan penting dalam mendukung penerapan kerangka kerja risiko operasional yang sehat dan berkelanjutan. Perusahaan yang memiliki budaya dan kesadaran risiko yang tinggi mampu secara proaktif menemukan serta mengidentifikasi berbagai potensi ancaman yang dapat mengganggu kelangsungan bisnis dan aktivitas operasional, baik pada tingkat karyawan maupun manajemen, serta didukung oleh jalur eskalasi yang jelas dan efektif.

*The next framework for operational risk management is risk culture and awareness. Risk culture and awareness play an important role in supporting the implementation of a sound and sustainable operational risk framework. Companies with a strong risk culture and awareness are able to proactively discover and identify various potential threats that could disrupt business continuity and operational activities, both at the employee and management levels, and are supported by clear and effective escalation channels.*

Bank Maspion memitigasi dan mengelola risiko yang muncul akibat *fraud* berdasarkan kerangka kerja strategi *anti-fraud* sesuai yang tertuang dalam "Kebijakan dan Kerangka Kerja Pengelolaan *Anti-Fraud*" yang telah diimplementasikan secara nasional serta ke Perusahaan Anak. Kebijakan dan strategi ini sejalan dengan POJK No. 12/2024 tentang Penerapan Strategi *Anti Fraud* Bagi Lembaga Jasa Keuangan (LJK), dimana Bank Maspion telah melakukan pelaporan ke OJK tiap semester.

*Bank Maspion mitigates and manages risks arising from fraud based on an anti-fraud strategy framework as outlined in the "Anti-Fraud Management Policy and Framework" which has been implemented nationally and in its subsidiaries. This policy and strategy are in line with POJK No. 12/2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions (LJK), whereby Bank Maspion has submitted reports to the OJK every semester.*

Pengungkapan kuantitatif risiko operasional Bank ditampilkan dalam Tabel 42 - 44.

*The quantitative disclosure of the Bank's operational risks is presented in Table 42 - 44.*

## RISIKO HUKUM

Risiko hukum merupakan risiko yang dihadapi Bank sebagai akibat dari adanya gugatan dan atau tuntutan hukum, baik yang dilakukan oleh pihak internal maupun eksternal dan/atau ditemukannya kelemahan dari aspek yuridis seperti ketiadaan peraturan perundang-undangan yang mendukung, kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak, atau pengikatan agunan yang tidak sempurna. Fungsi pengelolaan risiko hukum sebagai berikut:

1. Melakukan evaluasi sesuai dengan pengalaman kerugian di masa lalu dan atau pengalaman *industry* yang disebabkan karena adanya risiko hukum;
2. Melakukan analisa atas laporan eksposur risiko hukum;
3. Memastikan bahwa pengelolaan risiko hukum telah dilakukan sesuai dengan kebijakan dan prosedur pengelolaan risiko yang berlaku;

## *LEGAL RISK*

*Legal risk is the risk faced by the Bank as a result of lawsuits and/or legal claims, whether brought by internal or external parties and/or the discovery of weaknesses in legal aspects such as the absence of supporting laws and regulations, weaknesses in agreements such as non-fulfillment of contract validity requirements, or imperfect collateral agreements. The legal risk management function is as follows:*

1. *Conduct evaluations based on past loss experiences and/or industry experiences caused by legal risks;*
2. *Analyzing legal risk exposure reports;*
3. *Ensuring that legal risk management has been carried out in accordance with applicable risk management policies and procedures;*

4. Memberikan saran perbaikan dalam hal pengelolaan risiko hukum;
5. Melakukan evaluasi atas efektivitas pengelolaan risiko hukum yang telah dilaksanakan

Dalam rangka pengendalian risiko hukum, Bank didukung oleh Divisi *Legal Corporate* dan Unit *Special Asset Management* (SAM). Divisi *Legal Corporate* berperan sebagai legal advisor yang memberikan opini dan pertimbangan hukum kepada unit kerja terkait. Pengelolaan risiko hukum dilakukan melalui kajian atas dokumen hukum, perjanjian, dan kontrak antara Bank dan pihak ketiga; kajian hukum terhadap produk dan aktivitas baru serta penambahan atau perubahan fitur produk dan layanan; pemantauan penyelesaian perkara litigasi; penyebarluasan informasi dan peningkatan pemahaman hukum kepada unit kerja terkait; serta penyusunan dan penetapan kebijakan dan prosedur yang berkaitan dengan manajemen risiko hukum. Sementara itu, *Unit Special Asset Management* (SAM) bertanggung jawab dalam penanganan dan penyelesaian kredit bermasalah guna memitigasi potensi kerugian dan risiko hukum bagi Bank.

## RISIKO REPUTASI

Risiko reputasi merupakan risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholders*) yang disebabkan oleh persepsi negatif terhadap Bank. Risiko ini dapat bersumber dari berbagai aktivitas bisnis Bank, antara lain pemberitaan negatif di media massa, pelanggaran etika bisnis, pengaduan nasabah, serta faktor lainnya seperti kelemahan dalam tata kelola perusahaan, budaya perusahaan, dan komunikasi Bank yang kurang efektif. Bank mengelola risiko reputasi melalui pemantauan pemberitaan di media massa, penanganan dan penyelesaian pengaduan nasabah, pengawasan terhadap kepatuhan atas etika bisnis, serta pemantauan aktivitas lain yang berpotensi menimbulkan risiko reputasi.

Sejalan dengan status Bank sebagai perusahaan terbuka, *Corporate Secretary* memiliki peran strategis dalam mendukung pengelolaan risiko reputasi melalui pelaksanaan keterbukaan dan transparansi informasi, pengelolaan komunikasi dengan media massa dalam rangka menjaga reputasi Bank, serta penyampaian informasi material kepada seluruh pemangku kepentingan. Pengendalian risiko reputasi tercermin dalam penyampaian informasi keuangan, informasi mengenai transaksi material, dan keterbukaan informasi lainnya secara jelas, akurat, dan tepat waktu melalui media massa serta situs web resmi Bank.

Selain itu, Bank memastikan setiap produk dan layanan yang ditawarkan kepada nasabah dilengkapi dengan informasi yang jelas dan lengkap agar dapat dipahami secara menyeluruh. Bank juga menerapkan prinsip transparansi dan akuntabilitas dalam komunikasi publik, serta secara berkelanjutan meningkatkan standar layanan nasabah melalui program *service excellence*, penerapan etika pemasaran produk dan layanan, serta penyediaan saluran komunikasi bagi nasabah untuk menyampaikan masukan dan pengaduan.

4. *Providing recommendations for improvement in legal risk management;*
5. *Evaluating the effectiveness of legal risk management that has been implemented.*

*In order to control legal risks, the Bank is supported by the Corporate Legal Division and the Special Asset Management (SAM) Unit. The Corporate Legal Division acts as a legal advisor that provides legal opinions and considerations to relevant work units. Legal risk management is carried out through the review of legal documents, agreements, and contracts between the Bank and third parties; legal reviews of new products and activities as well as additions or changes to product and service features; monitoring the settlement of litigation cases; disseminating information and increasing legal understanding to relevant work units; and formulating and establishing policies and procedures related to legal risk management. Meanwhile, the Special Asset Management (SAM) Unit is responsible for handling and resolving non-performing loans in order to mitigate potential losses and legal risks for the Bank.*

## *REPUTATION RISK*

*Reputation risk is the risk of a decline in stakeholder confidence caused by negative perceptions of the Bank. This risk can arise from various Bank business activities, including negative media coverage, business ethics violations, customer complaints, and other factors such as weaknesses in corporate governance, corporate culture, and ineffective Bank communications. The Bank manages reputation risk by monitoring mass media coverage, handling and resolving customer complaints, supervising compliance with business ethics, and monitoring other activities that have the potential to cause reputation risk.*

*In line with the Bank's status as a public company, the Corporate Secretary has a strategic role in supporting reputation risk management through the implementation of information disclosure and transparency , managing communication with the mass media in order to maintain the Bank's reputation, and conveying material information to all stakeholders. Reputational risk control is reflected in the delivery of financial information, information on material transactions, and other information disclosure in a clear, accurate, and timely manner through the mass media and the Bank's official website.*

*In addition, the Bank ensures that every product and service offered to customers is accompanied by clear and complete information so that it can be fully understood. The Bank also applies the principles of transparency and accountability in public communications, and continuously improves customer service standards through service excellence programs, the application of product and service marketing ethics, and the provision of communication channels for customers to submit feedback and complaints.*

Bank memiliki ketentuan internal terkait penanganan pengaduan nasabah yang didukung oleh unit kerja khusus. Unit tersebut bertugas menerima pengaduan melalui berbagai saluran, antara lain kantor cabang, telepon, surat elektronik, maupun media tertulis lainnya. Selanjutnya, pengaduan ditangani dan diselesaikan sesuai dengan batas waktu yang telah ditetapkan, serta dilakukan pemantauan atas jumlah dan tingkat penyelesaian pengaduan nasabah. Penerapan mekanisme ini bertujuan untuk mencegah dan memitigasi risiko reputasi Bank secara efektif.

*The Bank has internal regulations regarding the handling of customer complaints, which are supported by a special work unit. This unit is tasked with receiving complaints through various channels, including branch offices, telephone, electronic mail, and other written media. Furthermore, complaints are handled and resolved within a predetermined time frame, and the number and level of resolution of customer complaints are monitored. The implementation of this mechanism aims to effectively prevent and mitigate the Bank's reputational risk.*

## RISIKO STRATEJIK

Risiko Stratejik adalah risiko yang timbul akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan keputusan stratejik serta kegagalan Bank dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini dapat disebabkan oleh kurang optimalnya respons Bank terhadap perubahan kondisi eksternal, termasuk perkembangan teknologi, dinamika persaingan, kondisi ekonomi makro, serta perubahan ketentuan peraturan perundang-undangan.

Dalam rangka penerapan manajemen Risiko Stratejik, Bank menyusun Rencana Bisnis Bank (RBB) sebagai acuan pelaksanaan kegiatan usaha untuk jangka pendek 1 (satu) tahun dan jangka menengah 3 (tiga) tahun. RBB disusun dengan memperhatikan visi, misi, dan strategi Bank, serta mencakup rencana peningkatan kinerja usaha, pengembangan produk dan aktivitas baru, pengembangan jaringan kantor, dan strategi pencapaian target usaha. Penyusunan dan pelaksanaan RBB dilakukan dengan tetap memperhatikan prinsip kehati-hatian serta kecukupan penerapan manajemen risiko. Apabila terdapat perubahan signifikan pada kondisi internal maupun eksternal yang berpotensi memengaruhi pencapaian rencana stratejik Bank, maka dilakukan penyesuaian RBB dan disampaikan kepada Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Direksi bertanggung jawab atas penyusunan, implementasi, dan pemantauan RBB serta strategi Bank secara keseluruhan, termasuk memastikan penerapan manajemen Risiko Stratejik yang memadai. Direksi secara berkala melakukan evaluasi terhadap pencapaian rencana bisnis, kinerja keuangan, serta efektivitas strategi Bank, dan mengambil langkah perbaikan yang diperlukan untuk mengelola Risiko Stratejik.

Dewan Komisaris melakukan pengawasan terhadap pelaksanaan strategi dan RBB yang dijalankan oleh Direksi, termasuk memberikan arahan, nasihat, serta persetujuan atas kebijakan stratejik Bank. Dewan Komisaris juga memastikan bahwa pengelolaan Risiko Stratejik telah dilaksanakan sesuai dengan ketentuan regulator dan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*).

Pengukuran Risiko Stratejik dilakukan melalui evaluasi terhadap kesesuaian strategi Bank dengan perkembangan lingkungan bisnis, posisi dan daya saing Bank dalam industri perbankan, serta tingkat pencapaian realisasi Rencana Bisnis Bank. Bank secara berkelanjutan melakukan pemantauan dan pelaporan atas kinerja dan realisasi RBB kepada Direksi dan Dewan Komisaris.

## *STRATEGIC RISK*

*Strategic risk is the risk that arises from inaccuracies in strategic decision-making and/or implementation, as well as the Bank's failure to anticipate changes in the business environment. This risk can be caused by the Bank's suboptimal response to changes in external conditions, including technological developments, competitive dynamics, macroeconomic conditions, and changes in laws and regulations.*

*In order to implement Strategic Risk Management, the Bank prepares a Bank Business Plan (BBP) as a reference for conducting business activities in the short term (1 (one) year) and medium term (3 (three) years). The BBP is prepared by taking into account the Bank's vision, mission, and strategy, and includes plans to improve business performance, develop new products and activities, expand the office network, and strategies for achieving business targets. The preparation and implementation of the BBP are carried out with due regard to the principles of prudence and adequate risk management. If there are significant changes in internal or external conditions that could potentially affect the achievement of the Bank's strategic plans, adjustments will be made to the BBP and submitted to the Financial Services Authority in accordance with applicable regulations.*

*The Board of Directors is responsible for the preparation, implementation, and monitoring of the RBB and the Bank's overall strategy, including ensuring the implementation of adequate Strategic Risk management. The Board of Directors periodically evaluates the achievement of business plans, financial performance, and the effectiveness of the Bank's strategy, and takes the necessary corrective measures to manage Strategic Risk.*

*The Board of Commissioners supervises the implementation of the strategy and RBB carried out by the Board of Directors, including providing direction, advice, and approval of the Bank's strategic policies. The Board of Commissioners also ensures that Strategic Risk management has been implemented in accordance with the Bank's Strategic Risk Management Framework with regulatory requirements and good corporate governance principles.*

*Strategic Risk Measurement is conducted through an evaluation of the Bank's strategy alignment with developments in the business environment, the Bank's position and competitiveness in the banking industry, and the level of achievement of the Bank's Business Plan. The Bank continuously monitors and reports on the performance and realization of the RBB to the Board of Directors and Board of Commissioners.*

Pengendalian Risiko Stratejik dilaksanakan melalui pengawasan secara berkala terhadap kinerja Bank, khususnya yang berdampak terhadap pendapatan dan keberlanjutan usaha, serta penerapan budaya manajemen Risiko Stratejik yang melibatkan seluruh jenjang organisasi. Bank menetapkan indikator kinerja utama yang terukur sebagai tolok ukur keberhasilan strategi, serta melakukan evaluasi secara berkala terhadap kinerja dan efektivitas strategi Bank secara keseluruhan.

*Strategic Risk Management is implemented through regular monitoring of the Bank's performance, particularly in relation to revenue and business continuity, as well as the implementation of a Strategic Risk Management culture that involves all levels of the organization. The Bank establishes measurable key performance indicators as benchmarks for strategic success and conducts regular evaluations of the Bank's overall performance and strategic effectiveness.*

## RISIKO KEPATUHAN

Risiko Kepatuhan merupakan risiko yang timbul akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan, ketentuan regulator, serta ketentuan internal yang berlaku. Risiko kepatuhan pada umumnya melekat pada pelanggaran terhadap prinsip kehati-hatian, antara lain terkait dengan pemenuhan Batas Maksimum Pemberian Kredit (BMPK), Posisi Devisa Neto (PDN), pembentukan Cadangan Kerugian Penurunan Nilai (CKPN), Giro Wajib Minimum (GWM), Kewajiban Penyediaan Modal Minimum (KPMM), pemenuhan komitmen hasil pengawasan regulator, serta kewajiban penyampaian laporan wajib (*mandatory reporting*).

Bank menerapkan manajemen Risiko Kepatuhan untuk meminimalkan potensi dampak negatif yang dapat timbul akibat ketidakpatuhan terhadap ketentuan yang ditetapkan oleh otoritas berwenang. Strategi pengelolaan Risiko Kepatuhan dilaksanakan secara terintegrasi dan sejalan dengan *risk appetite* dan *risk tolerance* yang telah ditetapkan oleh Bank. Pelaksanaan fungsi kepatuhan dilakukan melalui pendekatan pencegahan (*ex-ante*) maupun tindakan perbaikan (*ex-post*). Dalam rangka memastikan pengendalian Risiko Kepatuhan berjalan secara efektif, Bank menerapkan langkah-langkah antara lain:

- Melakukan sosialisasi ketentuan guna memperkaya kesadaran kepatuhan dan meningkatkan pemahaman terhadap ketentuan.
- Melakukan *review*, konsolidasi dan proses pelaporan Bank ke regulator sehingga memastikan kepatuhan.
- Melakukan pengembangan sistem pelaporan Bank agar sesuai dengan perkembangan kompleksitas teknologi informasi sejalan dengan perkembangan usaha Bank ke depan.
- *Self-assessment* Risiko Kepatuhan sebagai bagian dari penyusunan profil risiko Bank yang dilakukan setiap triwulan dalam rangka mengelola Risiko Kepatuhan Bank.
- Melakukan *control testing* atas aktivitas Bank yang memiliki risiko tinggi untuk mencegah terjadinya ketidakpatuhan.
- Memastikan seluruh komitmen temuan dari pihak regulator telah dipenuhi.
- Melakukan pengembangan sistem informasi teknologi untuk mencegah dan mendeteksi transaksi keuangan mencurigakan.
- Melakukan sosialisasi dan pelatihan berkala kepada seluruh staf terkait dengan risiko kepatuhan.
- Melakukan penyempurnaan dan penyusunan Kebijakan dan Prosedur Bank yang sejalan dengan visi dan misi Bank.

## *COMPLIANCE RISK*

*Compliance risk is the risk that arises when the Bank does not comply with and/or implement applicable laws and regulations, regulatory requirements, and internal provisions. Compliance risk is generally inherent in violations of the principle of prudence, including those related to compliance with the Maximum Credit Limit (BMPK), Net Foreign Exchange Position (PDN), the establishment of a Loss Allowance for Decreased Value (CKPN), Minimum Reserve Requirement (GWM), the Minimum Capital Requirement (MCR), compliance with regulatory oversight commitments, and mandatory reporting obligations.*

*The Bank implements Compliance Risk management to minimize the potential negative impact that may arise from non-compliance with the provisions set by the competent authorities. The Compliance Risk management strategy is implemented in an integrated manner and in line with the risk appetite and risk tolerance set by the Bank. Compliance functions are carried out through a preventive (ex-ante) and corrective (ex-post) approach. In order to ensure effective Compliance Risk control, the Bank implements measures including:*

- *Conducting dissemination of regulations to enrich compliance awareness and improve understanding of the regulations.*
- *Conducting reviews, consolidation, and reporting processes to regulators to ensure compliance.*
- *Developing the Bank's reporting system to keep pace with the increasing complexity of information technology in line with the Bank's future business development.*
- *Conducting a self-assessment of Compliance Risk as part of the preparation of the Bank's risk profile, which is carried out every quarter in order to manage the Bank's Compliance Risk.*
- *Conducting control testing on the Bank's high-risk activities to prevent non-compliance.*
- *Ensuring that all commitments made to regulators have been fulfilled.*
- *Developing information technology systems to prevent and detect suspicious financial transactions.*
- *Conducting regular socialization and training for all staff related to compliance risk.*
- *Refining and developing Bank Policies and Procedures in line with the Bank's vision and mission.*

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# Laporan Publikasi Eksposur Risiko dan Permodalan

## *Risk Exposure and Capitalisation Publication Report*

**Tabel 1**
Ukuran Utama

**Periode 31 Desember 2025**

***Table 1***
*Key Metrics*

*Period Desember 31, 2025*

| No. | Deskripsi | T | T-1 | T-2 | T-3 | T-4 | *Description* |
|---|---|---|---|---|---|---|---|
| | Modal yang Tersedia (nilai)<br>*Available Capital (value)* | | | | | | |
| 1 | Modal Inti Utama (CET1) | 6.182.308,00 | 6.229.609,00 | 6.216.482,00 | 6.202.744,00 | 6.240.084,00 | *Primary Tier 1 Capital (CET1)* |
| 2 | Modal Inti (*Tier1*) | 6.182.308,00 | 6.229.609,00 | 6.216.482,00 | 6.202.744,00 | 6.240.084,00 | *Tier 1 Capital* |
| 3 | Total Modal | 6.345.902,00 | 6.368.514,00 | 6.355.243,00 | 6.346.617,00 | 6.390.486,00 | *Total Capital* |
| | **Aset Tertimbang Menurut Risiko (Nilai) \|** *Risk Weighted Assets (Value)* | | | | | | |
| 4 | Total Aset Tertimbang Menurut Risiko (ATMR) | 13.869.013,65 | 13.713.299,32 | 13.835.218,88 | 14.402.861,61 | 14.682.900,02 | *Total Risk Weighted Assets (RWA)* |
| | **Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR \|** *Risk-based capital ratio as a percentage of RWA* | | | | | | |
| 5 | Rasio CET1 (%) | 44,58% | 45,43% | 44,93% | 43,07% | 42,50% | *CET1 Ratio (%)* |
| 6 | Rasio *Tier1* (%) | 44,58% | 45,43% | 44,93% | 43,07% | 42,50% | *Tier1 Ratio (%)* |
| 7 | Rasio Total Modal (%) | 45,76% | 46,44% | 45,93% | 44,07% | 43,52% | *Total Capital Ratio (%)* |
| | **Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR \|** *Additional CET1 that serves as a buffer in the form of a percentage of RWA* | | | | | | |
| 8 | *Capital conservation buffer* (2.5% dari ATMR) (%) | 2,50% | 2,50% | 2,50% | 2,50% | 2,50% | *Capital conservation buffer (2.5% of RWA) (%)* |
| 9 | *Countercyclical Buffer* (0 - 2.5% dari ATMR) (%) | - | - | - | - | - | *Countercyclical Buffer (0 - 2.5% of RWA) (%)* |
| 10 | *Capital Surcharge* untuk Bank Sistemik (1%-2.5%) (%) | - | - | - | - | - | *Capital Surcharge for Systemic Banks (1%-2.5%) (%)* |
| 11 | Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10 ) | 2,50% | 2,50% | 2,50% | 2,50% | 2,50% | *Total CET1 as buffer (Line 8 + Line 9 + Line 10)* |
| 12 | Komponen CET1 untuk *buffer* | 36,76% | 37,44% | 36,93% | 35,07% | 34,52% | *CET1 component for buffer* |
| | **Rasio pengungkit sesuai Basel III \|** *Basel III compliant leverage ratio* | | | | | | |
| 13 | Total Eksposur | 28.401.439,00 | 25.672.138,00 | 26.637.733,00 | 27.244.968,00 | 24.607.943,00 | *Total Exposure* |
| 14 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) | 21,77% | 24,27% | 23,34% | 22,77% | 25,36% | *Leverage Ratio, including the impact of any adjustments to the temporary exemption of demand deposits with Bank Indonesia in order to fulfill the minimum reserve requirement (if any) (%)* |
| 14b | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) | 21,77% | 24,27% | 23,34% | 22,77% | 25,36% | *Leverage Ratio, excluding the impact of any adjustments to the temporary exemption on current account placements with Bank Indonesia in order to fulfill the minimum reserve requirement (if any) (%)* |

| No. | Deskripsi | T | T-1 | T-2 | T-3 | T-4 | *Description* |
|---|---|---|---|---|---|---|---|
| 14c | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transactions* (SFT) secara *gross* (%) | 21,77% | 24,27% | 23,34% | 22,77% | 25,36% | *Leverage Ratio, including the impact of any adjustments to the temporary exemption of demand deposits with Bank Indonesia in order to fulfill the minimum reserve requirement (if any), which has included the average value of the carrying value of the following Securities Financing Transactions (SFT) assets gross (%)* |
| 14d | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* (%) | 21,26% | 24,27% | 23,31% | 22,44% | 24,57% | *Leverage Ratio, excluding the impact of adjustments to the temporary exemption of demand deposits with Bank Indonesia in order to fulfill the minimum reserve requirement (if any), which has included the average value of the values of gross carrying amount of SFT assets (%)* |
| | **Rasio Kecukupan Likuiditas (LCR) \|** *Liquidity Coverage Ratio (LCR)* | | | | | | |
| 15 | Total Aset Likuid Berkualitas Tinggi (HQLA) | 5.238.675,51 | 6.508.416,81 | 6.513.146,54 | 6.290.334,53 | 4.990.326,00 | *Total High Quality Liquid Assets (HQLA)* |
| 16 | Total Arus Kas Keluar Bersih (*net cash outflow*) | 3.054.282,92 | 3.436.328,36 | 3.368.069,16 | 3.296.627,29 | 2.829.948,00 | *Total net cash outflow* |
| 17 | LCR (%) | 171,52% | 189,40% | 193,38% | 190,81% | 176,34% | *LCR (%)* |
| | **Rasio Pendanaan Stabil Bersih (NSFR) \|** *Net Stable Funding Ratio (NSFR)* | | | | | | |
| 18 | Total Pendanaan Stabil yang Tersedia (ASF) | 16.013.791,94 | 15.764.962,50 | 17.542.119,00 | 17.782.332,76 | 16.890.367,00 | *Total Available Stable Funding (ASF)* |
| 19 | Total Pendanaan Stabil yang Diperlukan (RSF) | 11.073.929,82 | 10.632.104,19 | 10.510.898,00 | 10.510.964,45 | 11.424.275,00 | *Total Required Stabilized Funding (RSF)* |
| 20 | NSFR (%) | 144,61% | 148,28% | 166,89% | 169,18% | 147,85% | *NSFR (%)* |

**Analisis Kualitatif |** *Qualitative Analysis*

Rasio total modal terhadap ATMR Bank mengalami peningkatan dari 43,52% pada periode lalu menjadi 45,76% pada periode saat ini. Sedangkan, Rasio Pengungkit Bank mengalami penurunan dari 25,36% pada periode lalu menjadi 21,77% pada periode saat ini disebabkan karena meningkatnya total eksposure bank sedangkan total modal inti bank mengalami penurunan. Meskipun demikian, *Leverage ratio* masih di atas ketentuan regulator yaitu sebesar 3%. Adapun untuk Rasio rata-rata *Liquidity Coverage Ratio* (LCR) pada periode ini adalah 171,52% di atas batas minimum yang ditentukan OJK yaitu 100%. Hal ini mengindikasikan bahwa kondisi kecukupan likuiditas Bank memadai dan mampu memenuhi kebutuhan likuiditas selama periode 30 (tiga puluh) hari ke depan dalam skenario stres. Untuk Rasio *Net Stable Funding Ratio* (NSFR) pada periode ini adalah 144,61% juga berada di atas ketentuan minimum NSFR yang ditetapkan oleh regulator sebesar 100%.

*The ratio of total capital to ATMR increased from 43.52% in the previous period to 45.76% in the current period. Meanwhile, the Bank's Leverage Ratio decreased from 25.36% in the previous period to 21.77% in the current period due to an increase in the bank's total exposure and a decrease in the bank's total core capital. Nevertheless, the leverage ratio is still above the regulatory requirement of 3%. The average Liquidity Coverage Ratio (LCR) for this period is 171.52%, above the minimum limit set by the OJK of 100%. This indicates that the Bank's liquidity adequacy is sufficient and capable of meeting liquidity needs for the next 30 (thirty) days in a stress scenario. The Net Stable Funding Ratio (NSFR) for this period is 144.61%, which is also above the minimum NSFR requirement set by the regulator of 100%.*

*T adalah periode triwulanan, T-1 adalah periode 1 triwulan sebelumnya
**T is quarterly period, T-1 is period 1 quarter before*

**Tabel 2 :**
**Umum - Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)**

***Table 2:***
***General - Differences between Consolidation Coverage and Mapping in Financial Statements in accordance with Financial Accounting Standards and Risk Categories in accordance with the Provisions of the Financial Services Authority Risk Category (LI1)***

dalam jutaan rupiah | *in million rupiah*

| Deskripsi *Description* | Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan *Carrying value as stated in the published financial statements* | Nilai tercatat masing-masing risiko *Carrying value of each risk* | | | | | *Description* |
|---|---|---|---|---|---|---|---|
| | | Sesuai kerangka risiko kredit *As per credit risk framework* | Sesuai kerangka counterparty credit risk *As per counterparty credit risk framework* | Sesuai kerangka sekuritisasi *As per the securitization framework* | Sesuai kerangka risiko pasar *As per market risk framework* | Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal *Not subject to capital requirements or based on capital reduction* | |
| **Aset** \| *Assets* | | | | | | | |
| Kas | 136.557,00 | 136.557,00 | - | - | 292,00 | - | *Cash* |
| Penempatan pada Bank Indonesia | 1.038.830,00 | 1.038.830,00 | - | - | 118.393,00 | - | *Placement with Bank Indonesia* |
| Penempatan pada bank lain | 371.698,00 | 371.698,00 | - | - | 271.494,00 | - | *Placements with other banks* |
| Tagihan spot dan derivatif / *forward* | 5.007,00 | 5.007,00 | - | - | - | - | *Spot and derivative / forward receivables* |
| Surat berharga yang dimiliki | 1.811.955,00 | 1.811.955,00 | - | - | - | - | *Securities held* |
| Surat berharga yang dijual dengan janji dibeli kembali (repo) | 681.120,00 | 681.120,00 | - | - | - | - | *Securities sold under agreements to repurchase (repo)* |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) | - | - | - | - | - | - | *Receivables from securities purchased with agreements to resell (reverse repo)* |
| Tagihan akseptasi | 5.656,00 | 5.656,00 | - | - | 2.149,00 | - | *Acceptances receivable* |
| Kredit yang diberikan | 17.343.332,00 | 17.343.332,00 | - | - | 2.841.634,00 | - | *Loans granted* |
| Pembiayaan syariah | - | - | - | - | - | - | *Islamic financing* |
| Penyertaan modal | - | - | - | - | - | - | *Capital investment* |
| Aset keuangan Lainnya | 87.347,00 | 87.347,00 | - | - | 10.373,53 | - | *Other financial assets* |
| Cadangan kerugian penurunan nilai aset keuangan -/- | (323.098,00) | (155.281,00) | - | - | (11.681,00) | (167.817,00) | *Provision for impairment losses on financial assets -/-* |
| Aset tidak berwujud | 15.101,00 | 15.101,00 | - | - | - | - | *Intangible assets* |
| Akumulasi amortisasi aset tidak berwujud -/- | (12.085,00) | (12.085,00) | - | - | - | - | *Accumulated amortization of intangible assets -/-* |
| Aset tetap dan inventaris | 528.911,00 | 528.911,00 | - | - | - | - | *Fixed assets and inventory* |
| Akumulasi penyusutan aset tetap dan inventaris -/- | (98.803,00) | (98.803,00) | - | - | - | - | *Accumulated depreciation of property, plant and equipment and inventory -/-* |

dalam jutaan rupiah | *in million rupiah*

| Deskripsi *Description* | Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan *Carrying value as stated in the published financial statements* | Nilai tercatat masing-masing risiko *Carrying value of each risk* | | | | | *Description* |
|---|---|---|---|---|---|---|---|
| | | Sesuai kerangka risiko kredit *As per credit risk framework* | Sesuai kerangka counterparty credit risk *As per counterparty credit risk framework* | Sesuai kerangka sekuritisasi *As per the securitization framework* | Sesuai kerangka risiko pasar *As per market risk framework* | Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal *Not subject to capital requirements or based on capital reduction* | |
| Aset non produktif | 587.349,00 | 556.948,00 | - | - | - | 30.401,00 | *Non-earning assets* |
| Aset Lainnya | 237.355,00 | 198.118,00 | - | - | - | 39.237,00 | *Other Assets* |
| Total aset | 22.416.232,00 | 22.514.411,00 | - | - | 3.232.654,53 | (98.179,00) | *Total assets* |
| **Kewajiban \|** *Liability* | | | | | | | |
| Giro | 2.057.570,00 | - | - | - | 1.216.192,00 | 2.057.570,00 | *Current Account* |
| Tabungan | 1.160.623,00 | - | - | - | - | 1.160.623,00 | *Savings* |
| Deposito | 8.631.797,00 | - | - | - | 1.755.890,00 | 8.631.797,00 | *Deposit* |
| Uang Elektronik | - | - | - | - | - | - | *Electronic Money* |
| Liabilitas kepada Bank Indonesia | - | - | - | - | - | - | *Liabilities to Bank Indonesia* |
| Liabilitas kepada bank lain | 1.819.057,00 | - | - | - | 250.125,00 | 1.819.057,00 | *Liabilities to other banks* |
| Liabilitas spot dan derivatif / *forward* | 6.770,00 | - | - | - | - | 6.770,00 | *Spot and derivative/forward liabilities* |
| Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (*repo*) | 680.953,00 | - | - | - | - | 680.953,00 | *Liabilities for securities sold under repurchase agreements (repo)* |
| Liabilitas akseptasi | 5.656,00 | - | - | - | 2.149,00 | 5.656,00 | *Acceptance liabilities* |
| Surat berharga yang diterbitkan | - | - | - | - | - | - | *Securities issued* |
| Pinjaman / pembiayaan yang diterima | 1.334.000,00 | - | - | - | - | 1.334.000,00 | *Loans/financing received* |
| Setoran jaminan | 667,00 | - | - | - | - | 667,00 | *Security deposit* |
| Liabilitas antarkantor | - | - | - | - | - | - | *Inter-office liabilities* |
| Liabilitas lainnya | 217.179,00 | - | - | - | 18.537,00 | 217.179,00 | *Other liabilities* |
| Kepentingan minoritas (*minority interest*) | - | - | - | - | - | - | *Minority interest* |
| Total liabilitas | 15.914.272,00 | - | - | - | 3.242.893,00 | 15.914.272,00 | *Total liabilities* |
| **Analisis Kualitatif \|** *Qualitative Analysis* | | | | | | | |

Bank tidak memiliki anak usaha berupa perusahaan asuransi sehingga nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan sesuai dengan nilai tercatat berdasarkan prinsip kehati-hatian. Bank tidak memiliki eksposur sesuai kerangka sekuritisasi

*The Bank does not have a subsidiary in the form of an insurance company so that the carrying value as stated in the publication of financial statements is in accordance with the carrying value based on prudential principles. The Bank has no exposure under the securitization framework.*

**Tabel 3. LI2:**
**Sumber perbedaan utama antara eksposur sesuai ketentuan kehati-hatian dengan *carrying values* sesuai standar akuntansi keuangan**

***Table 3. LI2:***
***Main sources of differences between prudential exposures and financial accounting standards' carrying values***

dalam jutaan rupiah | *in million rupiah*

| Deskripsi *Description* | a | b | c | d | e |
|---|---|---|---|---|---|
| | Jumlah *Total* | Item sesuai\| *Corresponding item :* | | | |
| Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) *Asset carrying value amount under scope of regulatory consolidation (as per template LI1)* | 22.416.232,00 | 22.514.411,00 | - | - | 3.232.654,53 |
| Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) *Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)* | 15.914.272,00 | - | - | - | 3.242.893,00 |
| Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian *Total net amount under regulatory scope of consolidation* | | | | | |
| Nilai rekening administratif *Off-balance sheet amounts* | 2.490.400,00 | 861.646,40 | | | |
| Perbedaan valuasi *Differences in valuations* | | | | | |
| Perbedaan antara *netting rules*, selain dari yang termasuk pada baris 2. *Differences due to different netting rules, other than those already included in row 2* | | | | | |
| Perbedaan provisi *Differences due to consideration of provisions* | | | | | |
| Perbedaan *prudential filters* *Differences due to prudential filters* | | | | | |
| Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian *Exposure amounts considered for regulatory purposes* | | | | | |

**Analisis Kualitatif |** *Qualitative Analysis*

Total nilai bersih pada kolom total merujuk pada ketentuan Standar Akuntansi Keuangan sedangkan Nilai Eksposur kerangka risiko kredit, *Counterparty credit risk*, dan risiko pasar merujuk pada pedoman perhitungan ATMR untuk risiko kredit dengan menggunakan pendekatan standar dimana nilai tagihan bersih telah dikurangi dengan provisi/pencadangan. Selain itu Bank juga merujuk pada pedoman penggunaan metode standar dalam perhitungan ATMR Bank Umum dengan memperhitungkan risiko pasar.

*Total net worth in the total column refers to the provisions of the Financial Accounting Standards while the Exposure Value of the credit risk framework, counterparty credit risk, and market risk refer to the RWA calculation guidelines for credit risk using the standardized approach where the net charge-off value has been reduced by provisions/provisions. In addition, the Bank also refers to the guidelines for the use of standard methods in the calculation of RWA of Commercial Banks by taking into account market risk.*

**4. Umum - Penjelasan Mengenai Perbedaan Antara Nilai Eksposur Sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK**

Bank tidak memiliki anak usaha berupa perusahaan asuransi sehingga nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan sesuai dengan nilai tercatat berdasarkan prinsip kehati-hatian. Bank tidak memiliki eksposur sesuai kerangka sekuritisasi.

Total nilai bersih pada kolom total merujuk pada ketentuan Standar Akuntansi Keuangan sedangkan Nilai Eksposur kerangka risiko kredit. *Counterparty credit risk*, dan risiko pasar merujuk pada pedoman perhitungan ATMR untuk risiko kredit dengan menggunakan pendekatan standar dimana nilai tagihan bersih telah dikurangi dengan provisi/pencadangan. Selain itu Bank juga merujuk pada pedoman pendekatan metode standar yang disederhanakan dalam perhitungan ATMR Bank Umum dengan memperhitungkan risiko pasar.

***4. General - Explanation of Differences Between Exposure Values in Accordance with Financial Accounting Standards and OJK Requirements***

*The Bank does not have any subsidiaries in the form of insurance companies, so the recorded value as stated in the published financial statements is in accordance with the recorded value based on the principle of prudence. The Bank has no exposure under the securitization framework.*

*The total net value in the total column refers to the provisions of Financial Accounting Standards, while the Exposure Value refers to the credit risk framework. Counterparty credit risk and market risk refer to the ATMR calculation guidelines for credit risk using a standard approach where the net receivables have been reduced by provisions/ reserves. In addition, the Bank also refers to the simplified standard method guidelines in calculating the ATMR for Commercial Banks by taking market risk into account.*

**Tabel 5**
**Permodalan - Komposisi Permodalan (CC1)**

***Table 5***
***Capital - Capital Composition (CC1)***

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| | CET 1: Instrumen dan Tambahan Modal Disetor<br>*Common Equity Tier 1 Capital: instruments and reserves* | | |
| 1 | Saham biasa (termasuk *stock surplus*)<br>*Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus* | 5.951.109,00 | a |
| 2 | Laba ditahan<br>*Retained earnings* | 409.480,00 | b |
| 3 | Akumulasi penghasilan komprehensif lain (dan cadangan lain)<br>*Accumulated other comprehensive income (and other reserves)* | 168.308,00 | c |
| 4 | Modal yang termasuk *phase out* dari CET1<br>*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)* | N/A | |
| 5 | Kepentingan Non Pengendali yang dapat diperhitungkan<br>*Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)* | - | |
| 6 | CET1 sebelum *regulatory adjustment*<br>*Common Equity Tier 1 capital before regulatory adjustments* | 6.528.897,00 | |
| | CET 1: Faktor Pengurang (*Regulatory Adjustment*)<br>*Common Equity Tier 1 Capital: regulatory adjustments* | | |
| 7 | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book*<br>*Prudential valuation adjustments* | - | |
| 8 | *Goodwill*<br>*Goodwill (net of related tax liability)* | - | |
| 9 | Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*)<br>*Other intangibles other than mortgage-servicing rights (net of related tax liability)* | (3.016,00) | d |
| 10 | Aset pajak tangguhan yang berasal dari *future profitability*<br>*Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)* | N/A | |
| 11 | *Cash-flow hedge reserve*<br>*Cash-flow hedge reserve* | N/A | |
| 12 | *Shortfall on provisions to expected losses*<br>*Shortfall of provisions to expected losses* | N/A | |
| 13 | Keuntungan penjualan aset dalam transaksi sekuritisasi<br>*Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)* | - | |
| 14 | Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA)<br>*Gains and losses due to changes in own credit risk on fair valued liabilities* | - | |
| 15 | Aset pensiun manfaat pasti<br>*Defined-benefit pension fund net assets* | N/A | |
| 16 | Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan)<br>*Investments in own shares (if not already netted off paid-in capital on reported balance sheet)* | N/A | |
| 17 | Kepemilikan silang pada instrumen CET 1 pada entitas lain<br>*Reciprocal cross-holdings in common equity* | - | |
| 18 | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)<br>*Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)* | N/A | |

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| 19 | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan (jumlah di atas batasan 10%)<br>*Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)* | N/A | |
| 20 | *Mortgage servicing rights*<br>*Mortgage servicing rights (amount above 10% threshold)* | - | |
| 21 | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)<br>*Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)* | N/A | |
| 22 | Jumlah melebihi batasan 15% dari:<br>*Amount exceeding the 15% threshold* | N/A | |
| 23 | investasi signifikan pada saham biasa *financials*<br>*of which: significant investments in the common stock of financials* | N/A | |
| 24 | *Mortgage servicing rights*<br>*of which: mortgage servicing rights* | N/A | |
| 25 | pajak tangguhan dari perbedaan temporer<br>*of which: deferred tax assets arising from temporary differences* | N/A | |
| 26 | Penyesuaian berdasarkan ketentuan spesifik nasional<br>*National specific regulatory adjustments* | | |
| 26a. | Selisih PPKA dan CKPN<br>*Difference asset quality assesment (PPKA) and impairment (CKPN)* | (35.769,00) | |
| 26b. | PPKA atas aset non produktif<br>*PPKA on non-productive assets* | (234.978,00) | |
| 26c. | Aset Pajak Tangguhan<br>*Deferred tax assets* | (72.654,00) | e |
| 26d. | Penyertaan<br>*Participation* | - | |
| 26e. | Kekurangan modal pada perusahaan anak asuransi<br>*Lack of capital in insurance subsidiary companies* | - | |
| 26f. | Eksposur sekuritisasi<br>*Securitization exposure* | - | |
| 26g. | Lainnya<br>*Others* | - | |
| 27 | Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya<br>*Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions* | - | |
| 28 | Jumlah pengurang (*regulatory adjustment*) terhadap CET 1<br>*Total regulatory adjustments to Common equity Tier 1* | (346.417,00) | |
| 29 | Jumlah CET 1 setelah faktor pengurang<br>*Common Equity Tier 1 capital (CET1)* | 6.182.480,00 | |
| | Modal Inti Tambahan (AT 1): Instrumen<br>*Additional Tier 1 capital: instruments* | | |
| 30 | Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*)<br>*Directly issued qualifying Additional Tier 1 instruments plus related stock surplus* | - | |
| 31 | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi<br>*of which: classified as equity under applicable accounting standards* | - | |
| 32 | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi<br>*of which: classified as liabilities under applicable accounting standards* | - | |
| 33 | Modal yang termasuk *phase out* dari AT 1<br>*Directly issued capital instruments subject to phase out from Additional Tier 1* | N/A | |

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| 34 | Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi<br>*Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)* | - | |
| 35 | Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out*<br>*of which: instruments issued by subsidiaries subject to phase out* | N/A | |
| 36 | Jumlah AT 1 sebelum *regulatory adjustment*<br>*Additional Tier 1 capital before regulatory adjustments* | - | |
| | Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)<br>*Additional Tier 1 capital: regulatory adjustments* | | |
| 37 | Investasi pada instrumen AT 1 sendiri<br>*Investments in own Additional Tier 1 instruments* | N/A | |
| 38 | Kepemilikan silang pada instrumen AT 1 pada entitas lain<br>*Reciprocal cross-holdings in Additional Tier 1 instruments* | - | |
| 39 | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)<br>*Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)* | N/A | |
| 40 | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan)<br>*Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)* | N/A | |
| 41 | Penyesuaian berdasarkan ketentuan spesifik nasional<br>*National specific regulatory adjustments* | | |
| 41a. | Penempatan dana pada instrumen AT 1 pada Bank lain | - | |
| 42 | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya<br>*Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions* | - | |
| 43 | Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1<br>*Total regulatory adjustments to Additional Tier 1 capital* | - | |
| 44 | Jumlah AT 1 setelah faktor pengurang<br>*Additional Tier 1 capital (AT1)* | - | |
| 45 | Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1)<br>*Tier 1 capital (T1 = CET 1 + AT 1)* | 6.182.480,00 | |
| | Modal Pelengkap (*Tier* 2): Instrumen dan cadangan<br>*Tier 2 capital: instruments and provisions* | | |
| 46 | Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*)<br>*Directly issued qualifying Tier 2 instruments plus related stock surplus* | - | |
| 47 | Modal yang yang termasuk *phase out* dari *Tier* 2<br>*Directly issued capital instruments subject to phase out from Tier 2* | N/A | |
| 48 | Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi<br>*Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)* | - | |
| 49 | Modal yang diterbitkan Entitas Anak yang termasuk *phase out*<br>*of which: instruments issued by subsidiaries subject to phase out* | N/A | |
| 50 | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit<br>*PPKA general reserves for productive assets which must be calculated at a maximum of 1.25% of RWA for credit risk* | 163.594,00 | |
| 51 | Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang<br>*Tier 2 capital before regulatory adjustments* | 163.594,00 | |

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| | Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*)<br>*Tier 2 capital: regulatory adjustments* | | |
| 52 | Investasi pada instrumen *Tier* 2 sendiri<br>*Investments in own Tier 2 instruments* | N/A | |
| 53 | Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain<br>*Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities* | - | |
| 54 | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik)<br>*Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)* | N/A | |
| 55 | Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan)<br>*Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)* | N/A | |
| 56 | Penyesuaian berdasarkan ketentuan spesifik nasional<br>*National specific regulatory adjustments* | | |
| 56a. | *Sinking fund* | - | |
| 56b. | Penempatan dana pada instrumen *Tier* 2 pada Bank lain<br>*Placement of funds in Tier 2 instruments at other banks* | - | |
| 57 | Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap<br>*Total regulatory adjustments to Tier 2 capital* | - | |
| 58 | Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment*<br>*Tier 2 capital (T2)* | 163.594,00 | |
| 59 | Total Modal (Modal Inti + Modal Pelengkap)<br>*Total capital (TC = T1 + T2)* | 6.346.074,00 | |
| 60 | Total Aset Tertimbang Menurut Risiko (ATMR)<br>*Total risk weighted assets* | 13.869.013,65 | |
| | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*)<br>*Capital ratios and buffers* | | |
| 61 | Rasio Modal Inti Utama (CET 1) - persentase terhadap ATMR<br>*Common Equity Tier 1 (as a percentage of risk weighted assets)* | 44,58% | |
| 62 | Rasio Modal Inti (*Tier* 1) - persentase terhadap ATMR<br>*Tier 1 (as a percentage of risk weighted assets)* | 44,58% | |
| 63 | Rasio Total Modal - persentase terhadap ATMR<br>*Total capital (as a percentage of risk weighted assets)* | 45,76% | |
| 64 | Tambahan modal (*buffer*) - persentase terhadap ATMR<br>*Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)* | 34,26% | |
| 65 | *Capital Conservation Buffer*<br>*of which: capital conservation buffer requirement* | 2,5% | |
| 66 | *Countercyclical Buffer*<br>*of which: Bank specific countercyclical buffer requirement* | 0% | |
| 67 | *Capital Surcharge* untuk Bank Sistemik<br>*Of which: G-SIB buffer requirement* | 0% | |

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| 68 | "Untuk bank umum konvensional: Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (*Buffer*) - persentase terhadap ATMR.<br>Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi *Buffer*."<br>*Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)* | 36,76% | |
| | National minima (jika berbeda dari *Basel* 3)<br>*National minima (if different from Basel 3)* | | |
| 69 | Rasio terendah CET 1 nasional (jika berbeda dengan *Basel* 3)<br>*National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)* | N/A | |
| 70 | Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3)<br>*National Tier 1 minimum ratio (if different from Basel 3 minimum)* | N/A | |
| 71 | Rasio terendah total modal nasional (jika berbeda dengan *Basel* 3)<br>*National total capital minimum ratio (if different from Basel 3 minimum)* | N/A | |
| | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)<br>*Amounts below the thresholds for deduction (before risk weighting)* | | |
| 72 | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain<br>*Non-significant investments in the capital and other TLAC liabilities of other financial entities* | N/A | |
| 73 | Investasi signifikan pada saham biasa entitas keuangan<br>*Significant investments in the common stock of financial entities* | N/A | |
| 74 | *Mortgage servicing rights* (net dari kewajiban pajak)<br>*Mortgage servicing rights (net of related tax liability)* | N/A | |
| 75 | Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)<br>*Deferred tax assets arising from temporary differences (net of related tax liability)* | N/A | |
| | Cap yang dikenakan untuk provisi pada *Tier* 2<br>*Applicable caps on the inclusion of provisions in Tier 2* | | |
| 76 | Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan *cap*)<br>*Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)* | N/A | |
| 77 | *Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar<br>*Cap on inclusion of provisions in Tier 2 under standardised approach* | N/A | |
| 78 | Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)<br>*Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)* | N/A | |
| 79 | *Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB<br>*Cap for inclusion of provisions in Tier 2 under internal ratings-based approach* | N/A | |

| | Komponen<br>*Component* | Jumlah (Dalam Jutaan Rupiah)<br>*Total (In Millions Rupiah)* | No. Ref. yang berasal dari Neraca Konsolidasi [1]<br>*Ref. No. derived from the Consolidated Balance Sheet[1]* |
|---|---|---|---|
| | Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)<br>*Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)* | | |
| 80 | *Cap* pada CET 1 yang temasuk *phase out*<br>*Current cap on CET1 instruments subject to phase out arrangements* | | N/A |
| 81 | Jumlah yang dikecualikan dari CET 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)<br>*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)* | | N/A |
| 82 | *Cap* pada AT 1 yang temasuk *phase out*<br>*Current cap on AT1 instruments subject to phase out arrangements* | | N/A |
| 83 | Jumlah yang dikecualikan dari AT 1 karena adanya *cap* (kelebihan di atas cap setelah *redemptions* dan *maturities*)<br>*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)* | | N/A |
| 84 | *Cap* pada *Tier* 2 yang temasuk *phase out*<br>*Current cap on T2 instruments subject to phase out arrangements* | | N/A |
| 85 | Jumlah yang dikecualikan dari *Tier* 2 karena adanya cap (kelebihan di atas *cap* setelah *redemptions* dan *maturities*)<br>*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)* | | N/A |
| | **Analisis Kualitatif | *Qualitative Analysis*** | | |
| | Nilai Nominal yang tertera pada tabel komposisi permodalan sama dengan jumlah yang dilaporkan pada laporan KPMM publikasi pada periode yang sama<br>*The nominal value stated in the capital composition table is the same as the amount reported in the published CAR report for the same period.* | | |

**Tabel 6 :**
**Rekonsiliasi Permodalan (CC2)**

***Table 6 :***
***Capital Reconciliation (CC2)***

| No | Pos-pos | Laporan Posisi Keuangan Publikasi *Published Statement of Financial Position* | Laporan Posisi Keuangan Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian *Consolidated Statement of Financial Position with coverage of consolidation under prudential provisions* | No. Ref. yang berasal dari Neraca Konsolidasi [1] *Ref. No. derived from the Consolidated Balance Sheet[1]* | *Posts* |
|---|---|---|---|---|---|
| | | 31 Desember 2025 *December 31, 2025* | 31 Desember 2025 *December 31, 2025* | | |
| **ASET \| *ASSETS*** | | | | | |
| 1 | Kas | 136.557,00 | 136.557,00 | | *Cash* |
| 2 | Penempatan pada Bank Indonesia | 1.038.830,00 | 1.038.830,00 | | *Placement with Bank Indonesia* |
| 3 | Penempatan pada bank lain | 371.698,00 | 371.698,00 | | *Placements with other banks* |
| 4 | Tagihan *spot* dan derivatif / *forward* | 5.007,00 | 5.007,00 | | *Spot and derivative / forward receivables* |
| 5 | Surat berharga yang dimiliki | 1.811.955,00 | 1.811.955,00 | | *Securities held* |
| 6 | Surat berharga yang dijual dengan janji dibeli kembali (*repo*) | 681.120,00 | 681.120,00 | | *Securities sold under agreements to repurchase (repo)* |
| 7 | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) | - | - | | *Receivables from securities purchased with agreements to resell (reverse repo)* |
| 8 | Tagihan akseptasi | 5.656,00 | 5.656,00 | | *Acceptances receivable* |
| 9 | Kredit yang diberikan | 17.343.332,00 | 17.343.332,00 | | *Loans granted* |
| 10 | Pembiayaan syariah | - | - | | *Islamic financing* |
| 11 | Penyertaan modal | - | - | | *Capital investment* |
| 12 | Aset keuangan Lainnya | 87.347,00 | 87.347,00 | | *Other financial assets* |
| 13 | Cadangan kerugian penurunan nilai aset keuangan -/- | | | | *Provision for impairment losses on financial assets -/-* |
| | a. Surat berharga yang dimiliki | - | - | | *a. Securities held* |
| | b. Kredit yang diberikan dan pembiayaan syariah | (322.830,00) | (322.830,00) | | *b. Loans and Islamic financing* |
| | c. Lainnya | (268,00) | (268,00) | | *c. Others* |
| 14 | Aset tidak berwujud | 15.101,00 | 15.101,00 | d | *Intangible assets* |

| No | Pos-pos | Laporan Posisi Keuangan Publikasi *Published Statement of Financial Position* | Laporan Posisi Keuangan Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian *Consolidated Statement of Financial Position with coverage of consolidation under prudential provisions* | No. Ref. yang berasal dari Neraca Konsolidasi [1] *Ref. No. derived from the Consolidated Balance Sheet[1]* | *Posts* |
|---|---|---|---|---|---|
| | | 31 Desember 2025 *December 31, 2025* | 31 Desember 2025 *December 31, 2025* | | |
| | Akumulasi amortisasi aset tidak berwujud -/- | (12.085,00) | (12.085,00) | d | *Accumulated amortization of intangible assets -/-* |
| 15 | Aset tetap dan inventaris | 528.911,00 | 528.911,00 | | *Fixed assets and inventory* |
| | Akumulasi penyusutan aset tetap dan inventaris -/- | (98.803,00) | (98.803,00) | | *Accumulated depreciation of property, plant and equipment and inventory -/-* |
| 16 | Aset non produktif | | | | *Non-earning assets* |
| | a. Properti terbengkalai | 30.401,00 | 30.401,00 | | *a. Abandoned property* |
| | b. Agunan yang diambil alih | 556.948,00 | 556.948,00 | | *b. Repossessed collateral* |
| | c. Rekening tunda | - | - | | *c. Pending account* |
| | d. Aset antarkantor | - | - | | *d. Inter-office assets* |
| 17 | Aset Lainnya | | | | *Other Assets* |
| | a. Aset Pajak Tangguhan | 72.654,00 | 72.654,00 | e | *a. Deferred Tax Assets* |
| | b. Lainnya | 164.701,00 | 164.701,00 | | *b. Others* |
| TOTAL ASET | | 22.416.232,00 | 22.416.232,00 | | *TOTAL ASSETS* |
| **LIABILITAS DAN EKUITAS \| *LIABILITIES AND EQUITY*** | | | | | |
| LIABILITAS \| *LIABILITIES* | | | | | |
| 1 | Giro | 2.057.570,00 | 2.057.570,00 | | *Current Account* |
| 2 | Tabungan | 1.160.623,00 | 1.160.623,00 | | *Savings* |
| 3 | Deposito | 8.631.797,00 | 8.631.797,00 | | *Deposit* |
| 4 | Uang Elektronik | - | - | | *Electronic Money* |
| 5 | Liabilitas kepada Bank Indonesia | - | - | | *Liabilities to Bank Indonesia* |
| 6 | Liabilitas kepada bank lain | 1.819.057,00 | 1.819.057,00 | | *Liabilities to other banks* |
| 7 | Liabilitas spot dan derivatif / *forward* | 6.770,00 | 6.770,00 | | *Spot and derivative/forward liabilities* |

| No | Pos-pos | Laporan Posisi Keuangan Publikasi *Published Statement of Financial Position* | Laporan Posisi Keuangan Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian *Consolidated Statement of Financial Position with coverage of consolidation under prudential provisions* | No. Ref. yang berasal dari Neraca Konsolidasi [1] *Ref. No. derived from the Consolidated Balance Sheet[1]* | *Posts* |
|---|---|---|---|---|---|
| | | 31 Desember 2025 *December 31, 2025* | 31 Desember 2025 *December 31, 2025* | | |
| 8 | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (*repo*) | 680.953,00 | 680.953,00 | | *Liabilities for securities sold under repurchase agreements (repo)* |
| 9 | Liabilitas akseptasi | 5.656,00 | 5.656,00 | | *Acceptance liabilities* |
| 10 | Surat berharga yang diterbitkan | - | - | | *Securities issued* |
| 11 | Pinjaman / pembiayaan yang diterima | 1.334.000,00 | 1.334.000,00 | | *Loans/financing received* |
| 12 | Setoran jaminan | 667,00 | 667,00 | | *Security deposit* |
| 13 | Liabilitas antarkantor | - | - | | *Inter-office liabilities* |
| 14 | Liabilitas lainnya | 217.179,00 | 217.179,00 | | *Other liabilities* |
| 15 | Kepentingan minoritas (minority interest) | - | - | | *Minority interest* |
| | **TOTAL LIABILITAS \| *TOTAL LIABILITIES*** | 15.914.272,00 | 15.914.272,00 | | |
| | **EKUITAS \| *EQUITY*** | | | | |
| 16 | Modal disetor | | | | *Paid-up capital* |
| | a. Modal dasar | 7.200.000,00 | 7.200.000,00 | a | *a. Authorized capital* |
| | b. Modal yang belum disetor -/- | (5.389.734,00) | (5.389.734,00) | a | *b. Unpaid-in capital -/-* |
| | c. Saham yang dibeli kembali (treasury stock) -/- | - | - | | *c. Shares repurchased (treasury stock) -/-* |
| 17 | Tambahan modal disetor | | | | *Additional paid-in capital* |
| | a. *Agio* | 4.140.843,00 | 4.140.843,00 | a | *a. Agio* |
| | b. *Disagio* -/- | - | - | | *b. Disagio -/-* |
| | c. Dana setoran modal | - | - | | *c. Capital deposit fund* |
| | d. Lainnya | - | - | | *d. More* |

| No | Pos-pos | Laporan Posisi Keuangan Publikasi *Published Statement of Financial Position* | Laporan Posisi Keuangan Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian *Consolidated Statement of Financial Position with coverage of consolidation under prudential provisions* | No. Ref. yang berasal dari Neraca Konsolidasi [1] *Ref. No. derived from the Consolidated Balance Sheet[1]* | *Posts* |
|---|---|---|---|---|---|
| | | 31 Desember 2025 *December 31, 2025* | 31 Desember 2025 *December 31, 2025* | | |
| 18 | Penghasilan komprehensif lain | | | | *Other comprehensive income* |
| | a. Keuntungan | 140.307,00 | 140.307,00 | c | *a. Advantages* |
| | b. Kerugian | (26.936,00) | (26.936,00) | | *b. Disadvantages* |
| | - OCI L/R Pensiun manfaat pasti aktuaria | (26.764,00) | (26.764,00) | | *- OCI L/R Actuarial defined benefit pension* |
| | - OCI L/R Aset Keuangan | (172,00) | (172,00) | c | *- OCI L/R Financial Assets* |
| 19 | Cadangan | | | | *Reserve* |
| | a. Cadangan umum | 28.000,00 | 28.000,00 | c | *a. General reserves* |
| | b. Cadangan tujuan | - | - | | *b. Purpose reserve* |
| 20 | Laba/rugi | | | | *Profit/loss* |
| | a. Tahun-tahun lalu | 377.661,00 | 377.661,00 | b | *a. Past years* |
| | b. Tahun berjalan | 31.819,00 | 31.819,00 | b | *b. Current year* |
| | c. Dividen yang dibayarkan -/- | - | - | | *c. Dividends paid -/-* |
| | TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK | - | - | | *TOTAL EQUITY ATTRIBUTABLE TO OWNERS* |
| | TOTAL EKUITAS | 6.501.960,00 | 6.501.960,00 | | *TOTAL EQUITY* |
| | TOTAL LIABILITAS DAN EKUITAS | 22.416.232,00 | 22.416.232,00 | | *TOTAL LIABILITIES AND EQUITY* |

**Analisa Kualitatif | *Qualitative Analysis***

Nilai Nominal yang tertera pada tabel rekonsiliasi permodalan sama dengan jumlah yang dilaporkan pada laporan publikasi posisi keuangan
*Nominal value stated in the capital reconciliation table is the same as the amount reported in the published statement of financial position.*

**Tabel 7 :**
**Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC-*Eligible* (CCA)**

***Table 7 :***
***Capital - Key Features of Capital Instruments and TLAC-Eligible Instruments (CCA)***

| | | | |
|---|---|---|---|
| 1 | Penerbit | PT. Bank Maspion Indonesia. Tbk | *Publisher* |
| 2 | Nomor identifikasi | Kode Emiten di Bursa : BMAS<br>*Issuer Code on the Exchange: BMAS* | *Identification number* |
| 3 | Hukum yang digunakan | Hukum Indonesia<br>*Indonesian Law* | *Laws used* |
| 3a | Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrument TLAC sah lainnya yang diatur oleh hukum asing) | NA | *Means by which the performance obligations in Section 13 of the TLAC Term Sheet are achieved (for other valid TLAC instruments governed by foreign law)* |
| | Perlakuan Instrumen berdasarkan ketentuan KPMM<br>*Instrument treatment based on CAR provisions* | | |
| 4 | Pada saat masa transisi | NA | *During the transition period* |
| 5 | Setelah masa transisi | CET 1 | *after the transition period* |
| 6 | Apakah instrumen *eligible* untuk Individu / Konsolidasi atau Konsolidasi dan Individu | Individu<br>*Individuals* | *Whether the instrument is eligible for Individual / Consolidated or Consolidated and Individual* |
| 7 | Jenis Instrumen | Saham Biasa<br>*Ordinary Shares* | *Instrument Type* |
| 8 | Jumlah yang diakui dalam perhitungan KPMM | 5.951.109,00 | *Amount recognized in CAR calculation* |
| 9 | Nilai par dari instrumen | 100 | *Par value of the instrument* |
| 10 | Klasifikasi sesuai standar akuntansi keuangan | ekuitas<br>*equity* | *Classification according to financial accounting standards* |
| 11 | Tanggal penerbitan | 11 Juli 2013 (IPO), 14 Oktober 2016 ,10 Nopember 2022 (HMTED), 25 Oktober 2023 (HMETD)<br>*July 11, 2013 (IPO), October 14, 2016, November 10, 2022 (Pre-emptive Rights), October 25, 2023 (Pre-emptive Rights)* | *Date of issue* |
| 12 | Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo | tidak ada jatuh tempo<br>*no maturity* | *No maturity (perpetual) or with maturity* |
| 13 | Tanggal jatuh tempo | tidak ada jatuh tempo<br>*no maturity* | *Due date* |
| 14 | Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan | tidak<br>*no* | *Execution of call option upon approval of the Financial Services Authority* |
| 15 | Tanggal *call option*, jumlah penarikan dan persyaratan *call option* lainnya (bila ada) | NA | *Date of call option, withdrawal amount and other terms of call option terms (if any)* |
| 16 | *Subsequent call option* | NA | *Subsequent call option* |
| | **Kupon / dividen \| *Coupon/dividend*** | | |
| 17 | Dividen/ kupon dengan bunga tetap atau *floating* | Floating<br>*Floating* | *Dividend/ coupon with fixed or floating interest* |
| 18 | Tingkat dari *coupon rate* atau *index* lain yang menjadi acuan | NA | *The level of the coupon rate or other index to which it refers* |
| 19 | Ada atau tidaknya *dividend stopper* | NA | *Whether or not there is a dividend stopper* |
| 20 | *Fully discretionary; partial* atau *mandatory* | NA | *Fully discretionary; partial or mandatory* |
| 21 | Apakah terdapat fitur *step up* atau insentif lain | NA | *Is there a step up feature or other incentives* |
| 22 | Non-kumulatif atau kumulatif | Non cumulative<br>*Non cumulative* | *Non-cumulative or cumulative* |
| 23 | Dapat dikonversi atau tidak dapat dikonversi | Non converable<br>*Non-convertible* | *Convertible or non-convertible* |
| 24 | Jika dapat dikonversi, sebutkan *trigger point*-nya | NA | *If convertible, please specify the trigger point* |
| 25 | Jika dapat dikonversi apakah seluruh atau sebagian | NA | *If convertible whether in whole or in part* |
| 26 | Jika dapat dikonversi, bagaimana rate konversinya | NA | *If convertible, what is the conversion rate* |

| | | | |
|---|---|---|---|
| 27 | Jika dapat dikonversi; apakah *mandatory* atau optional | NA | *If convertible; whether mandatory or optional* |
| 28 | Jika dapat dikonversi, sebutkan jenis instrumen konversinya | NA | *If convertible, please specify the type of conversion instrument* |
| 29 | Jika dapat dikonversi, sebutkan *issuer of instrument it converts into* | NA | *If convertible, state the issuer of the instrument it converts into* |
| 30 | Fitur *write-down* | Tidak \| *No* | *Write-down feature* |
| 31 | Jika terjadi *write-down*, sebutkan *trigger*-nya | NA | *If a write-down occurs, please state the trigger* |
| 32 | Jika terjadi *write-down*, apakah penuh atau sebagian | NA | *If a write-down occurs, whether full or partial* |
| 33 | Jika terjadi *write down*; permanen atau temporer | NA | *If a write down occurs; permanent or temporary* |
| 34 | Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* | NA | *If there is a temporary write down, explain the write-up mechanism* |
| 34a | Tipe subordinasi | NA | *Subordination type* |
| 35 | Hierarki instrumen pada saat likuidasi | * | *Hierarchy of instruments upon liquidation* |
| 36 | Apakah terdapat fitur yang *non-compliant* | Tidak \| *No* | *Are there any non-compliant features* |
| 37 | Jika Ya, jelaskan fitur yang *non-compliant* | NA | *If Yes, describe the non-compliant features* |
| **Analisa Kualitatif \| *Qualitative Analysis*** | | | |

* Pada saat likuidiasi, pengembalian investasi untuk pemegang saham hanya dapat terjadi jika seluruh kreditur Perseroan telah menerima pembayaran
** At the time of liquidation, return of investment for shareholders can only occur if all creditors of the company have received payment.*

**8. Permodalan - Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan**

Penjelasan Pengungkapan Kualitatif mengenai struktur permodalan dan kecukupan permodalan dijelaskan pada bagian Bab Manajemen Risiko

***8. Capital - Qualitative Disclosures about Capital Structure and Capital Adequacy***

*Explanation of Qualitative Disclosures regarding capital structure and capital adequacy is explained in the Risk Management Chapter.*

**9. Manajemen Risiko - Pengungkapan Pendekatan Manajemen Risiko Bank (OVA)**

Penjelasan Pengungkapan Pendekatan Manajemen Risiko Bank (OVA) pada bagian Bab Manajemen Risiko

***9. Risk Management - Disclosure of the Bank's Risk Management Approach (OVA)***

*Explanation of Disclosure of Bank's Risk Management Approach (OVA) in the Risk Management Chapter section*

**Tabel 10 :**
**LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT**

***Table 10 :***
***TOTAL EXPOSURE REPORT IN LEVERAGE RATIO***

| No | Kode Baris *Line Code* | Keterangan | Jumlah *Total* | *Description* |
|---|---|---|---|---|
| 1 | 0101000000 | Total aset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai *gross* sebelum dikurangi CKPN). | 22.739.330 | *Total assets in the statement of financial position in the published financial statements. (gross value before deduction of CKPN).* |
| 2 | 0102000000 | Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. | 0,00 | *Adjustment for investments in banks, financial institutions, insurance companies, and/or other entities that under financial accounting standards should be consolidated but are outside the scope of consolidation under the provisions of the Financial Services Authority.* |
| 3 | 0103000000 | Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). | 0,00 | *Adjustment for the value of the pool of underlying financial assets that have been transferred in asset securitization that meet the requirements of a sell-off as stipulated in the Financial Services Authority Regulation regarding prudential principles in asset securitization activities for commercial banks. In the event that the underlying financial assets have been deducted from total assets in the statement of financial position, the number in this line is 0 (zero).* |
| 4 | 0104000000 | Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). | 0,00 | *Adjustment to temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any).* |
| 5 | 0105000000 | Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. | 0,00 | *Adjustments for fiduciary assets recognized as a component of the statement of financial position under financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.* |
| 6 | 0106000000 | Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan. | 0,00 | *Adjustments to the value of regularly purchased or sold financial assets using the trade date method of accounting.* |
| 7 | 0107000000 | Penyesuaian untuk nilai transaksi *cash pooling* yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. | 0,00 | *Adjustment for cash pooling transaction value that meets the requirements as stipulated in this Financial Services Authority Regulation.* |
| 8 | 0108000000 | Penyesuaian untuk nilai eksposur transaksi derivatif. | 0,00 | *Adjustment for exposure value of derivative transactions.* |
| 9 | 0109000000 | Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi *reverse repo.* | 681.120,00 | *Adjustment for SFT exposure value as an example of reverse repo transaction.* |
| 10 | 0110000000 | Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. | 5.391.138,00 | *Adjustment for TRA exposure value multiplied by FKK.* |
| 11 | 0111000000 | Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. | (410.149,00) | *Prudential assessment adjustments in the form of capital deduction factors and CKPN.* |
| 12 | 0112000000 | Penyesuaian lainnya. | - | *Other adjustments.* |
| 13 | 0199000000 | Total Eksposur dalam perhitungan Rasio Pengungkit. | 28.401.439,00 | *Total Exposure in the Leverage Ratio calculation.* |
| | | **Analisis Kualitatif**<br>*Qualitative Analysis* | Pada Periode Desember 2025. Total Aset Bank pada laporan keuangan Publikasi (sebelum dikurangi CKPN) sebesar Rp22.739.330 juta. Setelah penyesuaian dari nilai eksposure TRA yang dikalikan dengan FKK dan penyesuaian pridensial berupa faktor pengurang modal dan CKPN maka eksposure rasio pengungkit adalah Rp28.401.439 juta<br>*For the December 2025 period. The bank's total assets in the published financial statements (before deducting CKPN) amounted to Rp. 22,739,330 million. After adjusting the TRA exposure value multiplied by FKK and making prudential adjustments in the form of capital reduction factors and CKPN, the leverage ratio exposure was Rp 28,401,439 million.* | |

| No | Kode Baris *Line Code* | Keterangan | Periode \| *Period* | | *Description* |
|---|---|---|---|---|---|
| | | | T | T-1 | |
| | 0201000000 | **Eksposur Aset dalam Laporan Posisi Keuangan**<br>*Asset Exposure in the Statement of Financial Position* | | | |
| 1 | 0201010000 | Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT<br>(Nilai *gross* sebelum dikurangi CKPN) | 22.666.677,00 | 22.251.070,00 | *Asset exposures in the statement of financial position include collateral assets, but exclude derivative transaction exposures and SFT exposures.*<br>*(Gross value before deduction of CKPN)* |
| 2 | 0201020000 | Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan | 0,00 | 0,00 | *Re-additions to derivative collateral assigned to counterparties that result in a decrease in total asset exposure in the balance sheet due to the adoption of a financial accounting standard* |
| 3 | 0201030000 | (Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) | 0,00 | 0,00 | *(Reduction of receivables related to CVM provided in derivative transactions)* |
| 4 | 0201040000 | (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) | 0,00 | 0,00 | *(Adjustment for carrying value of securities received under SFT exposures recognized as assets)* |
| 5 | 0201050000 | (CKPN atas aset tersebut sesuai standar akuntansi keuangan) | (323.098,00) | (410.327,00) | *(CKPN on such assets in accordance with financial accounting standards)* |
| 6 | 0201060000 | (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) | (3.016,00) | (3.412,00) | *(Assets that have been calculated as a deduction factor for Tier 1 Capital as referred to in the Financial Services Authority Regulation regarding the minimum capital requirement for commercial banks)* |
| 7 | 0201990000 | Total Eksposur aset dalam laporan posisi keuangan | 22.340.563,00 | 21.837.331,00 | *Total Asset exposure in the statement of financial position* |
| | 0202000000 | **Eksposur Transaksi Derivatif**<br>*Derivative Transaction Exposure* | | | |
| 8 | 0202010000 | Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat *variation* margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu | 0,00 | 0,00 | *RC value for all derivative transactions whether there is a qualifying variation margin or a qualifying offsetting agreement.* |
| 9 | 0202020000 | Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif | 0,00 | 0,00 | *The incremental value that constitutes the PFE for all derivative transactions* |
| 10 | 0202030000 | (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central counterparty* (CCP)) | 0,00 | 0,00 | *(Exclusion of derivative transaction exposures settled through central counterparty (CCP))* |
| 11 | 0202040000 | Penyesuaian untuk nilai nosional efektif dari derivatif kredit | 0,00 | 0,00 | *Adjustment for effective notional value of credit derivatives* |
| 12 | 0202050000 | (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan *add-on* untuk transaksi penjualan derivatif kredit) | 0,00 | 0,00 | *(Adjustment for effective notional value offset and reduction of add-on for sale of credit derivatives)* |
| 13 | 0202990000 | Total Eksposur Transaksi Derivatif | 0,00 | 0,00 | *Total Derivative Transaction Exposure* |
| | 0203000000 | **Eksposur Securities Financing Transaction (SFT)**<br>*Securities Financing Transaction (SFT) Exposure* | | | |
| 14 | 0203010000 | Nilai tercatat aset SFT secara *gross* | 681.120,00 | - | *Gross carrying amount of SFT assets* |
| 15 | 0203020000 | (Nilai bersih antara liabilitas kas dan tagihan kas) | 0,00 | 0,00 | *(Net value of cash liabilities and cash receivables)* |

| No | Kode Baris *Line Code* | Keterangan | Periode \| *Period* | | *Description* |
|---|---|---|---|---|---|
| | | | T | T-1 | |
| 16 | 0203030000 | Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan *current exposure* sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini | 0,00 | 0,00 | *Credit Risk due to counterparty failure related to SFT assets which refers to the calculation of current exposure as stipulated in the Appendix of this Financial Services Authority Regulation* |
| 17 | 0203040000 | Eksposur sebagai agen SFT | 0,00 | 0,00 | *Exposure as an SFT agent* |
| 18 | 0203990000 | Total Eksposur SFT | 681.120,00 | - | *Total SFT Exposure* |
| | 0204000000 | **Eksposur Transaksi Rekening Administratif (TRA)**<br>*Administrative Account Transaction (TRA) Exposure* | | | |
| 19 | 0204010000 | Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai gross sebelum dikurangi CKPN. | 6.606.344,00 | 4.439.071,00 | *Value of all commitment or contingent liabilities. Gross value before deduction of CKPN.* |
| 20 | 0204020000 | (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) | (1.215.206,00) | (593.734,00) | *(Adjustment to the result of the multiplication between the value of commitment liabilities or contingent liabilities and FKK then deducted by CKPN)* |
| 21 | 0204030000 | (CKPN atas TRA sesuai standar akuntansi keuangan) | (11.382,00) | (10.530,00) | *(provision for TRA in accordance with financial accounting standards)* |
| 22 | 0204990000 | Total Eksposur TRA | 5.379.756,00 | 3.834.807,00 | *Total TRA Exposure* |
| | 0205000000 | **Modal dan Total Eksposur**<br>*Capital and Total Exposure* | | | |
| 23 | 0205010000 | Modal Inti | 6.182.308,00 | 6.229.609,00 | *Tier 1 Capital* |
| 24 | 0205990000 | Total Eksposur | 28.401.439,00 | 25.672.138,00 | *Total Exposure* |
| | 0206000000 | **Rasio Pengungkit (*Leverage*)**<br>*Leverage Ratio* | | | |
| 25 | 0206010000 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) | 21,77% | 24,27% | *Leverage Ratio, including the impact of any adjustments to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any)* |
| 25a | 0206020000 | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) | 21,77% | 24,27% | *Leverage Ratio, excluding the impact of temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any).* |
| 26 | 0206030000 | Nilai Minimum Rasio Pengungkit | 3,00 | 3,00 | *Minimum Leverage Ratio* |
| 27 | 0206040000 | Bantalan terhadap nilai Rasio Pengungkit | 0,00 | 0,00 | *Bearing to Leverage Ratio value* |
| | 0207000000 | **Pengungkapan Nilai Rata-Rata**<br>*Disclosure Average Value* | | | |
| 28 | 0207010000 | Nilai rata-rata dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT | 227.040,00 | 24.475,00 | *The average of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions calculated on a net basis with cash liabilities in SFTs and cash receivables in SFTs.* |
| 29 | 0207020000 | Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT | 681.120,00 | - | *Reporting quarter-end value of gross carrying amount of SFT assets, after adjustment for sale accounting transactions calculated on a net basis with cash liabilities in SFTs and cash receivables in SFTs.* |

| No | Kode Baris *Line Code* | Keterangan | Periode \| *Period* | | *Description* |
|---|---|---|---|---|---|
| | | | T | T-1 | |
| 30 | 0207030000 | Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 | 28.401.439,00 | 25.672.138,00 | *Total Exposure, including the impact of any adjustments to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), which has included the average value of the gross carrying amount of SFT assets as referred to in line 28.* |
| 30a | 0207040000 | Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 | 29.082.559,00 | 25.672.138,00 | *Total Exposure, excluding the impact of any adjustments to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.* |
| 31 | 0207050000 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 | 21,77% | 24,27% | *Leverage Ratio, including the impact of any adjustment to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.* |
| 31a | 0207060000 | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 | 21,26% | 24,27% | *Leverage Ratio, excluding the impact of any adjustment to the temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.* |
| | | **Analisis Kualitatif**<br>*Qualitative Analysis* | Rasio *leverage* Bank posisi Desember 2025 adalah sebesar 21,26% mengalami penurunan jika dibandingkan dengan periode September 2025 yaitu sebesar 24,27% dikarenakan Modal inti bank menurun dari Rp6.229.609 juta pada Sep 25 menjadi Rp6.182.308 juta pada Des 25. Sedangkan Total Eksposure Bank mengalami peningkatan dari Rp25.672.138 juta pada Sep 25 menjadi Rp28.401.439 juta pada Des 25. Rasio *Leverage* bank pada Des 25 masih di atas ketentuan regulator yaitu sebesar 3%<br>*The Bank's leverage ratio as of December 2025 was 21.26%, a decrease compared to the September 2025 period of 24.27% due to a decline in the Bank's core capital from Rp6,229,609 million in Sep 25 to Rp6,182,308 million in Dec 25. Meanwhile, the bank's total exposure increased from Rp25,672,138 million in Sep 25 to Rp28,401,439 million in Dec 25. The bank's leverage ratio in Dec 25 was still above the regulatory requirement of 3%.* | | | |

**11. Pengungkapan Informasi Kualitatif terkait Risiko Kredit secara Umum (CRA)**

Penjelasan Informasi Kualitatif terkait Risiko Kredit secara Umum (CRA) dijelaskan pada bagian Bab Manajemen Risiko

***11. Disclosure of Qualitative Information related to Credit Risk in General (CRA)***

*Explanation of Qualitative Information related to Credit Risk in General (CRA) is explained in the Risk Management Chapter.*

**Tabel 12 :**
**Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank secara Individu**

***Table 12 :***
***Disclosure of Credit Quality of Assets (CR1) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | | Nilai Tercatat Bruto *Gross Carrying Value* | | CKPN *CKPN* | CKPN *CKPN* | | CKPN (Pendekatan IRB) *CKPN (IRB Approach)* | Nilai Bersih *Net Value* |
|---|---|---|---|---|---|---|---|---|
| | | Tagihan yang telah Jatuh tempo *Receivables that have Matured* | Tagihan yang belum Jatuh tempo *Receivables that are not yet Matured* | | Stage 2 & Stage 3 | Stage 1 | | |
| 1 | Kredit *Credit* | 392.050,00 | 16.951.282,00 | 322.831,00 | 210.673,00 | 112.158,00 | | 17.020.501,00 |
| 2 | Surat Berharga *Securities* | - | 1.811.955,00 | - | - | - | | 1.811.955,00 |
| 3 | Transaksi Rekening Administratif *Administrative Account Transactions* | 12.507,00 | 4.329.736,00 | 11.382,00 | - | 11.382,00 | | 4.330.861,00 |
| | Jumlah \| *Total* | **404.557,00** | **23.092.973,00** | **334.213,00** | **210.673,00** | **123.540,00** | | **23.163.317,00** |

**Tabel 13 :**
**Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank secara Individu**

***Table 13 :***
***Disclosure of Mutation of Past Due Loans and Securities (CR2) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| | | |
|---|---|---|
| 1 | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir<br>*Loans and Securities that have matured in the last reporting period* | 544.853,03 |
| 2 | Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir<br>*Loans and Securities that have matured since the last reporting period* | 116.333,87 |
| 3 | Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo<br>*Loans and securities returned to unmatured receivables* | - |
| 4 | Nilai hapus buku<br>*Write-off value* | 269.137,16 |
| 5 | Perubahan lain<br>*Other changes* | - |
| 6 | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)<br>*Matured Loans and Securities at the end of reporting period (1+2-3-4+5)* | 392.049,74 |

**Tabel 14 :**
**Risiko Kredit - Pengungkapan Tambahan terkait Kualitas Kredit atas Aset (CRB) - Bank secara Individu**
*Credit Risk - Additional Disclosures related to Credit Quality of Assets (CRB) - Individual Banks*

**Tabel 14.1 :**
Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Wilayah (CRB -1) - Bank secara Individu
*Credit Risk - Disclosure of Net Receivables by Region (CRB -1) - Individual Banks*

**Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual |** *Disclosure of Net Receivables by Region - Bank on an Individual Basis*

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio | 31 Desember 2025 \| *December 31, 2025* | | | | | | | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Tagihan Bersih Berdasarkan Wilayah \| *Net Receivables by Region* | | | | | | | | |
| | | Jakarta | Jawa Barat | Jawa Tengah | Jawa Timur | Bali | Sulawesi | Sumatera | Total | |
| 1 | Tagihan Kepada Pemerintah | 2.457.206,00 | - | - | 3.568.402,00 | - | - | - | 6.025.608,00 | *Receivables on Sovereigns* |
| 2 | Tagihan Kepada Entitas Sektor Publik | 1.964.950,00 | - | - | - | - | - | - | 1.964.950,00 | *Receivables on Public Sector Entities* |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | *Receivables to Multilateral Development Banks and International Institutions* |
| 4 | Tagihan Kepada Bank | 538.305,00 | 1.850,00 | 20.560,00 | 635.720,00 | 22.758,00 | - | 200,00 | 1.219.393,00 | *Receivables on Banks* |
| 5 | Tagihan berupa *Covered Bond* | - | - | - | - | - | - | - | - | *Receivables by Covered Bond* |
| 6 | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya | 1.973.852,00 | - | - | - | - | - | - | 1.973.852,00 | *Receivables to Securities Companies and Other Financial Services Institutions* |
| 7 | Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya | - | - | - | - | - | - | - | - | *Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments* |
| 8 | Kredit Beragun Properti Rumah Tinggal | 51.628,00 | 34.675,00 | 22.088,00 | 171.913,00 | 2.682,00 | 5.179,00 | 21.509,00 | 309.674,00 | *Residential Property Backed Loan* |
| 9 | Kredit Beragun Properti Komersial | 880.020,00 | 25.464,00 | 98.919,00 | 876.757,00 | 79.264,00 | 9.618,00 | 273.367,00 | 2.243.409,00 | *Commercial Property Backed Loans* |
| 10 | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi | - | - | - | - | - | - | - | - | *Loans for Land Acquisition, Land Processing, and Construction* |
| 11 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | - | - | *Employee/Pensioner Loans* |
| 12 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 60.314,00 | - | 7.996,00 | 133.684,00 | 5.281,00 | 1.275,00 | 21.553,00 | 230.103,00 | *Receivables to Micro Business, Small Business and Retail Portfolio* |
| 13 | Tagihan kepada Korporasi | 5.894.912,00 | 13.296,00 | 175.014,00 | 1.553.169,00 | 30.655,00 | 12.317,00 | 155.846,00 | 7.835.209,00 | *Receivables to Corporations* |
| 14 | Tagihan yang Telah Jatuh Tempo | 127.309,00 | - | 55.509,00 | 55.961,00 | - | 8.614,00 | 1.887,00 | 249.280,00 | *Past Due Receivables* |
| 15 | Aset Lainnya | 430.949,00 | 14.981,00 | 75.012,00 | 712.194,00 | 49.821,00 | 15.598,00 | 23.176,00 | 1.321.731,00 | *Other Assets* |
| | **TOTAL** | **14.379.445,00** | **90.266,00** | **455.098,00** | **7.707.800,00** | **190.461,00** | **52.601,00** | **497.538,00** | **23.373.209,00** | ***TOTAL*** |

| No. | Kategori Portofolio | 31 Desember 2024 \| *December 31, 2024* | | | | | | | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Tagihan Bersih Berdasarkan Wilayah \| *Net Receivables by Region* | | | | | | | | |
| | | Jakarta | Jawa Barat | Jawa Tengah | Jawa Timur | Bali | Sulawesi | Sumatera | Total | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | 4.843.881,00 | - | - | - | 4.843.881,00 | *Receivables to Government* |
| 2 | Tagihan Kepada Entitas Sektor Publik | 1.785.307,00 | - | - | - | - | - | - | 1.785.307,00 | *Receivables on Public Sector Entities* |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | *Receivables to Multilateral Development Banks and International Institutions* |
| 4 | Tagihan Kepada Bank | 3.324.915,00 | - | 16.373,00 | 217.900,00 | 21.724,00 | - | 11.941,00 | 3.592.853,00 | *Receivables on Banks* |
| 5 | Kredit Beragun Rumah Tinggal | 77.406,00 | 70.842,00 | 24.210,00 | 372.793,00 | 7.783,00 | 7.933,00 | 31.870,00 | 592.837,00 | *Residential Mortgage* |
| 6 | Kredit Beragun Properti Komersial | 1.246.547,00 | 28.457,00 | 225.802,00 | 1.104.679,00 | 74.066,00 | 11.069,00 | 326.983,00 | 3.017.603,00 | *Commercial Property Backed Loans* |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | - | - | *Employee/Pensioner Loans* |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 63.343,00 | - | 17.085,00 | 121.183,00 | 3.554,00 | 1.239,00 | 32.627,00 | 239.031,00 | *Receivables to Micro Business, Small Business and Retail Portfolio* |
| 9 | Tagihan kepada Korporasi | 4.083.196,00 | 13.398,00 | 125.270,00 | 2.724.993,00 | 73.449,00 | 27.110,00 | 180.782,00 | 7.228.198,00 | *Receivables to Corporations* |
| 10 | Tagihan yang Telah Jatuh Tempo | 184.185,00 | - | 79.878,00 | 54.434,00 | - | 8.831,00 | 10.114,00 | 337.442,00 | *Past Due Receivables* |
| 11 | Aset Lainnya | 254.985,00 | 20.279,00 | 81.338,00 | 712.452,00 | 37.135,00 | 18.960,00 | 29.570,00 | 1.154.719,00 | *Other Assets* |
| | **TOTAL** | **11.019.884,00** | **132.976,00** | **569.956,00** | **10.152.315,00** | **217.711,00** | **75.142,00** | **623.887,00** | **22.791.871,00** | ***TOTAL*** |

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**Tabel 14.2 :**
**Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi (CRB-2) - Bank secara Individu**
*Credit Risk - Disclosure of Net Receivables by Economic Sector (CRB-2) - Individual Banks*

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual**
*Disclosure of Net Receivables by Economic Sector - Bank on an Individual Basis*

| No. | Sektor Ekonomi<br>*Economic Sector* | Tagihan Kepada Pemerintah<br>*Receivables to Government* | Tagihan Kepada Entitas Sektor Publik<br>*Receivables on Public Sector Entities* | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>*Receivables to Multilateral Development Banks and International Institutions* | Tagihan Kepada Bank<br>*Receivables on Banks* | Tagihan berupa Covered Bond<br>*Receivables in the form of Covered Bond* |
|---|---|---|---|---|---|---|
| | **31 Desember 2025 \| *December 31, 2025*** | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan<br>*Agriculture, Forestry and Fisheries* | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian<br>*Mining and Quarrying* | - | - | - | - | - |
| 3 | Industri pengolahan<br>*Processing industry* | - | - | - | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin<br>*Procurement of Electricity, Gas, Steam/Hot Water and Cold Air* | - | 200.370,00 | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi<br>*Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities* | - | - | - | - | - |
| 6 | Konstruksi<br>*Construction* | - | 133.003,00 | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor<br>*Wholesale and retail trade; Repair and maintenance of cars and motorcycles* | - | 102.877,00 | - | - | - |
| 8 | Pengangkutan dan Pergudangan<br>*Transportation and Warehousing* | - | 752.036,00 | - | - | - |
| 9 | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>*Accommodation and Drinking Food Provision* | - | - | - | - | - |
| 10 | Informasi dan Komunikasi<br>*Information and Communication* | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi<br>*Financial and Insurance Activities* | 6.025.608,00 | 776.664,00 | - | 1.219.393,00 | - |
| 12 | Real Estat<br>*Real Estate* | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis<br>*Professional, Scientific and Technical Activities* | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya<br>*Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses* | - | - | - | - | - |

dalam jutaan rupiah | *in million rupiah*

| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables to Securities Companies and Other Financial Services Institutions Other Financial Services* | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya *Receivables in the form of Securities Securities / Debt Subordinated Securities, Equity, and Capital Instruments Other* | Kredit Beragun Rumah Tinggal *Residential Mortgage* | Kredit Beragun Properti Komersial *Commercial Property Backed Loans* | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi *Credit for Land Acquisition, Land Processing, and Construction* | Kredit Pegawai/ Pensiunan *Credit Employee/ Retirees* | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Business, Small Business and Retail Portfolio* | Tagihan kepada Korporasi *Receivables to Corporations* | Tagihan yang Telah Jatuh Tempo *Past Due Receivables* | Aset Lainnya *Other Assets* |
|---|---|---|---|---|---|---|---|---|---|---|
| | - | - | 382,00 | 1.500,00 | - | - | 10.917,00 | 250.656,00 | 1.873,00 | - |
| | - | - | - | 4.620,00 | - | - | 2.502,00 | 247.742,00 | - | - |
| | - | - | 93.410,00 | 772.788,00 | - | - | 119.896,00 | 4.759.250,00 | 33.608,00 | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | 13.875,00 | 4.958,00 | - | - | 2.762,00 | 38.750,00 | 590,00 | - |
| | - | - | 90.421,00 | 1.040.573,00 | - | - | 55.952,00 | 1.678.236,00 | 104.943,00 | - |
| | - | - | 5.853,00 | 39.640,00 | - | - | 1.685,00 | 42.980,00 | - | - |
| | - | - | 14.398,00 | 36.240,00 | - | - | 801,00 | 213.673,00 | 41.747,00 | - |
| | - | - | - | 8.131,00 | - | - | - | 77.717,00 | - | - |
| | 1.852.435,00 | - | 819,00 | - | - | - | 50,00 | 100.056,00 | - | - |
| | - | - | 10.488,00 | 151.799,00 | - | - | - | 66.615,00 | - | - |
| | - | - | 21.415,00 | 49.521,00 | - | - | - | 3.417,00 | 345,00 | - |
| | 121.417,00 | - | 19.108,00 | 52.597,00 | - | - | - | 314.847,00 | - | - |

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual**
*Disclosure of Net Receivables by Economic Sector - Bank on an Individual Basis*

| No. | Sektor Ekonomi *Economic Sector* | Tagihan Kepada Pemerintah *Receivables to Government* | Tagihan Kepada Entitas Sektor Publik *Receivables on Public Sector Entities* | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables to Multilateral Development Banks and International Institutions* | Tagihan Kepada Bank *Receivables on Banks* | Tagihan berupa Covered Bond *Receivables in the form of Covered Bond* | |
|---|---|---|---|---|---|---|---|
| 15 | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>*Government Administration, Defense, and Compulsory Social Security* | - | - | - | - | - | |
| 16 | Pendidikan<br>*Education* | - | - | - | - | - | |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial<br>*Human Health and Social Activities* | - | - | - | - | - | |
| 18 | Kesenian, Hiburan, dan Rekreasi<br>*Arts, Entertainment and Recreation* | - | - | - | - | - | |
| 19 | Aktivitas Jasa Lainnya<br>*Other Service Activities* | - | - | - | - | - | |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri<br>*Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs* | - | - | - | - | - | |
| 21 | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya<br>*Activities of International and Other Extra-International Bodies* | - | - | - | - | - | |
| 22 | Rumah Tangga<br>*Household* | - | - | - | - | - | |
| 23 | Bukan Lapangan Usaha Lainnya<br>*Other Non-Business Fields* | - | - | - | - | - | |
| 24 | Lainnya<br>*Others* | - | - | - | - | - | |
| | TOTAL | 6.025.608,00 | 1.964.950,00 | - | 1.219.393,00 | - | |

dalam jutaan rupiah | *in million rupiah*

| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables to Securities Companies and Other Financial Services Institutions Other Financial Services* | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya *Receivables in the form of Securities Securities / Debt Subordinated Securities, Equity, and Capital Instruments Other* | Kredit Beragun Rumah Tinggal *Residential Mortgage* | Kredit Beragun Properti Komersial *Commercial Property Backed Loans* | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi *Credit for Land Acquisition, Land Processing, and Construction* | Kredit Pegawai/ Pensiunan *Credit Employee/ Retirees* | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Business, Small Business and Retail Portfolio* | Tagihan kepada Korporasi *Receivables to Corporations* | Tagihan yang Telah Jatuh Tempo *Past Due Receivables* | Aset Lainnya *Other Assets* |
|---|---|---|---|---|---|---|---|---|---|---|
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | 1.824,00 | - | - | - | - | 7.093,00 | - |
| | - | - | 3.298,00 | 23.951,00 | - | - | 837,00 | 12.466,00 | 54.674,00 | - |
| | - | - | - | 32.164,00 | - | - | - | - | - | - |
| | - | - | - | 9.017,00 | - | - | 569,00 | 28.804,00 | 1.223,00 | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | 36.207,00 | 14.086,00 | - | - | 34.132,00 | - | 3.184,00 | - |
| | - | - | - | - | - | - | - | - | - | 1.321.731,00 |
| | 1.973.852,00 | - | 309.674,00 | 2.243.409,00 | - | - | 230.103,00 | 7.835.209,00 | 249.280,00 | 1.321.731,00 |

| No. | Sektor Ekonomi<br>*Economic Sector* | Tagihan Kepada Pemerintah<br>*Receivables to Government* | Tagihan Kepada Entitas Sektor Publik<br>*Receivables on Public Sector Entities* | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>*Receivables to Multilateral Development Banks and International Institutions* | Tagihan Kepada Bank<br>*Receivables on Banks* | Tagihan berupa Covered Bond<br>*Receivables in the form of Covered Bond* | |
|---|---|---|---|---|---|---|---|
| | 31 Desember 2024 \| *December 31, 2024* | | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan<br>*Agriculture, Forestry and Fisheries* | - | - | - | - | - | |
| 2 | Pertambangan dan Penggalian<br>*Mining and Quarrying* | - | - | - | - | - | |
| 3 | Industri pengolahan<br>*Processing industry* | - | - | - | - | - | |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin<br>*Procurement of Electricity, Gas, Steam/Hot Water and Cold Air* | - | 322.184,00 | - | - | - | |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi<br>*Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities* | - | - | - | - | - | |
| 6 | Konstruksi<br>*Construction* | - | 75.472,00 | - | - | - | |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor<br>*Wholesale and retail trade; Repair and maintenance of cars and motorcycles* | - | - | - | 3.004,00 | - | |
| 8 | Pengangkutan dan Pergudangan<br>*Transportation and Warehousing* | - | 753.213,00 | - | - | - | |
| 9 | Penyediaan Akomodasi dan Penyediaan Makan Minum<br>*Accommodation and Drinking Food Provision* | - | - | - | - | - | |
| 10 | Informasi dan Komunikasi<br>*Information and Communication* | - | 167.867,00 | - | - | - | |
| 11 | Aktivitas Keuangan dan Asuransi<br>*Financial and Insurance Activities* | 4.843.881,00 | 466.571,00 | - | 3.589.849,00 | - | |
| 12 | Real Estat<br>*Real Estate* | - | - | - | - | - | |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis<br>*Professional, Scientific and Technical Activities* | - | - | - | - | - | |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya<br>*Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses* | - | - | - | - | - | |
| 15 | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib<br>*Government Administration, Defense, and Compulsory Social Security* | - | - | - | - | - | |
| 16 | Pendidikan<br>*Education* | - | - | - | - | - | |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial<br>*Human Health and Social Activities* | - | - | - | - | - | |

| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables to Securities Companies and Other Financial Services Institutions Other Financial Services* | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya *Receivables in the form of Securities Securities / Debt Subordinated Securities, Equity, and Capital Instruments Other* | Kredit Beragun Rumah Tinggal *Residential Mortgage* | Kredit Beragun Properti Komersial *Commercial Property Backed Loans* | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi *Credit for Land Acquisition, Land Processing, and Construction* | Kredit Pegawai/ Pensiunan *Credit Employee/ Retirees* | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Business, Small Business and Retail Portfolio* | Tagihan kepada Korporasi *Receivables to Corporations* | Tagihan yang Telah Jatuh Tempo *Past Due Receivables* | Aset Lainnya *Other Assets* |
|---|---|---|---|---|---|---|---|---|---|---|
| | - | - | 601,00 | 11.218,00 | - | - | 10.530,00 | 241.226,00 | 1.873,00 | - |
| | - | - | - | 6.947,00 | - | - | - | 242.424,00 | - | - |
| | - | - | 267.978,00 | 1.144.947,00 | - | - | 111.184,00 | 3.752.106,00 | 167.833,00 | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | 21.246,00 | 12.358,00 | - | - | 1.593,00 | 48.029,00 | - | - |
| | - | - | 179.956,00 | 1.101.380,00 | - | - | 73.040,00 | 2.038.085,00 | 165.739,00 | - |
| | - | - | 6.953,00 | 50.162,00 | - | - | 2.169,00 | 49.629,00 | - | - |
| | - | - | 17.793,00 | 91.188,00 | - | - | 794,00 | 251.655,00 | - | - |
| | - | - | - | 10.116,00 | - | - | - | 65.421,00 | - | - |
| | - | - | 1.111,00 | - | - | - | 455,00 | 15.011,00 | - | - |
| | - | - | 10.726,00 | 173.463,00 | - | - | - | 70.237,00 | - | - |
| | - | - | 24.400,00 | 53.959,00 | - | - | - | 4.011,00 | 465,00 | - |
| | - | - | 7.807,00 | 35.543,00 | - | - | - | 400.441,00 | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | 28.537,00 | - | - | 915,00 | - | - | - |
| | - | - | 3.838,00 | 201.780,00 | - | - | 903,00 | 18.155,00 | - | - |

| No. | Sektor Ekonomi<br>*Economic Sector* | Tagihan Kepada Pemerintah<br>*Receivables to Government* | Tagihan Kepada Entitas Sektor Publik<br>*Receivables on Public Sector Entities* | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>*Receivables to Multilateral Development Banks and International Institutions* | Tagihan Kepada Bank<br>*Receivables on Banks* | Tagihan berupa Covered Bond<br>*Receivables in the form of Covered Bond* | |
|---|---|---|---|---|---|---|---|
| 18 | Kesenian, Hiburan, dan Rekreasi<br>*Arts, Entertainment and Recreation* | - | - | - | - | - | |
| 19 | Aktivitas Jasa Lainnya<br>*Other Service Activities* | - | - | - | - | - | |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja<br>*Household Activities as an Employer* | - | - | - | - | - | |
| 21 | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya<br>*Activities of International and Other Extra-International Bodies* | - | - | - | - | - | |
| 22 | Bukan Lapangan Usaha<br>*Not a Business Field* | - | - | - | - | - | |
| 23 | Lainnya<br>*Others* | - | - | - | - | - | |
| | TOTAL | 4.843.881,00 | 1.785.307,00 | - | 3.592.853,00 | - | |

| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya *Receivables to Securities Companies and Other Financial Services Institutions Other Financial Services* | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya *Receivables in the form of Securities Securities / Debt Subordinated Securities, Equity, and Capital Instruments Other* | Kredit Beragun Rumah Tinggal *Residential Mortgage* | Kredit Beragun Properti Komersial *Commercial Property Backed Loans* | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi *Credit for Land Acquisition, Land Processing, and Construction* | Kredit Pegawai/ Pensiunan *Credit Employee/ Retirees* | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel *Receivables on Micro Business, Small Business and Retail Portfolio* | Tagihan kepada Korporasi *Receivables to Corporations* | Tagihan yang Telah Jatuh Tempo *Past Due Receivables* | Aset Lainnya *Other Assets* |
|---|---|---|---|---|---|---|---|---|---|---|
| | - | - | - | 56.589,00 | - | - | - | - | - | - |
| | - | - | 743,00 | 10.558,00 | - | - | 2.001,00 | 31.085,00 | 1.233,00 | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - |
| | - | - | 49.685,00 | 28.858,00 | - | - | 35.447,00 | 683,00 | 299,00 | - |
| | - | - | - | - | - | - | - | - | - | 1.154.719,00 |
| | - | - | 592.837,00 | 3.017.603,00 | - | - | 239.031,00 | 7.228.198,00 | 337.442,00 | 1.154.719,00 |

**Tabel 14.3:**
**Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak (CRB-3) - Bank secara Individu**

*Table 14.3:*
*Credit Risk - Disclosure of Net Receivables by Remaining Contractual Term (CRB-3) - Individual Banks*

**Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual**
*Disclosure of Net Receivables by Remaining Contractual Term - Banks on an Individual Basis*

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio | 31 Desember 2025 \| *December 31, 2025* | | | | | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|
| | | Tagihan Berdasarkan Sisa Jangka Waktu Kontrak *Receivables Based on Remaining Contract Term* | | | | | | |
| | | ≤ 1 tahun *≤ 1 year* | > 1 thn s.d. 3 thn *> 1 yr to 3 yrs* | > 3 thn s.d. 5 thn *> 3 yrs to 5 yrs* | > 5 thn *> 5 yrs* | Non-Kontraktual *Non-Contractual* | Jumlah *Total* | |
| 1 | Tagihan Kepada Pemerintah | 4.229.296,00 | - | - | 1.796.312,00 | - | 6.025.608,00 | *Receivables to Government* |
| 2 | Tagihan Kepada Entitas Sektor Publik | 1.462.519,00 | 502.431,00 | - | - | - | 1.964.950,00 | *Receivables on Public Sector Entities* |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | *Receivables to Multilateral Development Banks and International Institutions* |
| 4 | Tagihan Kepada Bank | 1.179.734,00 | 5.504,00 | - | 34.155,00 | - | 1.219.393,00 | *Receivables on Banks* |
| 5 | Tagihan berupa *Covered Bond* | - | - | - | - | - | - | *Covered Bond Receivables* |
| 6 | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya | 1.213.496,00 | 419.198,00 | 241.284,00 | 99.874,00 | - | 1.973.852,00 | *Receivables from Securities Companies and Other Financial Services Institutions* |
| 7 | Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya | - | - | - | - | - | - | *Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments* |
| 8 | Kredit Beragun Properti Rumah Tinggal | 218.101,00 | 20.867,00 | 32.186,00 | 38.520,00 | - | 309.674,00 | *Residential Property Backed Loan* |
| 9 | Kredit Beragun Properti Komersial | 1.470.915,00 | 60.526,00 | 335.419,00 | 376.549,00 | - | 2.243.409,00 | *Commercial Property Backed Loans* |
| 10 | Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi | - | - | - | - | - | - | *Loans for Land Acquisition, Land Processing, and Construction* |
| 11 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | *Employee/Pensioner Loans* |
| 12 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 195.295,00 | 23.363,00 | 7.986,00 | 3.459,00 | - | 230.103,00 | *Receivables on Micro Business, Small Business and Retail Portfolio* |
| 13 | Tagihan kepada Korporasi | 5.315.329,00 | 911.656,00 | 1.429.500,00 | 165.924,00 | 12.800,00 | 7.835.209,00 | *Receivables to Corporations* |
| 14 | Tagihan yang Telah Jatuh Tempo | 138.511,00 | 57.356,00 | 10.786,00 | 42.627,00 | - | 249.280,00 | *Past Due Receivables* |
| 15 | Aset Lainnya | 3.337,00 | 4.416,00 | 9.026,00 | 2.514,00 | 1.302.438,00 | 1.321.731,00 | *Other Assets* |
| | TOTAL | **15.426.533,00** | **2.005.317,00** | **2.066.187,00** | **2.559.934,00** | **1.315.238,00** | **23.373.209,00** | ***TOTAL*** |

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio | 31 Desember 2024 \| *December 31, 2024* | | | | | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|
| | | Tagihan Berdasarkan Sisa Jangka Waktu Kontrak *Receivables Based on Remaining Contract Term* | | | | | | |
| | | ≤ 1 tahun *≤ 1 year* | > 1 thn s.d. 3 thn *> 1 yr to 3 yrs* | > 3 thn s.d. 5 thn *> 3 yrs to 5 yrs* | > 5 thn *> 5 yrs* | Non-Kontraktual *Non-Contractual* | Jumlah *Total* | |
| 1 | Tagihan Kepada Pemerintah | 2.429.286,00 | - | - | 2.414.595,00 | - | 4.843.881,00 | *Receivables to Government* |
| 2 | Tagihan Kepada Entitas Sektor Publik | 1.271.984,00 | 418.173,00 | 95.150,00 | - | - | 1.785.307,00 | *Receivables on Public Sector Entities* |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | *Receivables to Multilateral Development Banks and International Institutions* |
| 4 | Tagihan Kepada Bank | 2.327.078,00 | 996.799,00 | 268.976,00 | - | - | 3.592.853,00 | *Receivables on Banks* |
| 5 | Kredit Beragun Rumah Tinggal | 446.546,00 | 23.138,00 | 58.526,00 | 64.627,00 | - | 592.837,00 | *Residential Mortgage* |
| 6 | Kredit Beragun Properti Komersial | 1.886.636,00 | 99.397,00 | 332.091,00 | 699.479,00 | - | 3.017.603,00 | *Commercial Property Backed Loans* |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | *Employee/Pensioner Loans* |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 181.589,00 | 35.860,00 | 10.491,00 | 11.091,00 | - | 239.031,00 | *Receivables on Micro Business, Small Business and Retail Portfolio* |
| 9 | Tagihan kepada Korporasi | 4.927.713,00 | 595.143,00 | 970.924,00 | 734.418,00 | - | 7.228.198,00 | *Receivables to Corporations* |
| 10 | Tagihan yang Telah Jatuh Tempo | 274.618,00 | 465,00 | 3.605,00 | 58.754,00 | - | 337.442,00 | *Past Due Receivables* |
| 11 | Aset Lainnya | 6.091,00 | 59,00 | 1.347,00 | 30.785,00 | 1.116.437,00 | 1.154.719,00 | *Other Assets* |
| | **TOTAL** | **13.751.541,00** | **2.169.034,00** | **1.741.110,00** | **4.013.749,00** | **1.116.437,00** | **22.791.871,00** | ***TOTAL*** |

**Tabel 14.4 :**
**Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah (CRB-4) - Bank secara Individu**

***Table 14.4 :***
***Credit Risk - Disclosure of Receivables and Provisions by Region (CRB-4) - Individual Banks***

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual**
***Disclosure of Receivables and Provisions by Region - Bank Individually***

dalam jutaan rupiah | *in million rupiah*

| No. | Keterangan | 31 Desember 2025 \| *December 31, 2025* | | | | | | | | *Description* |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Wilayah \| *Region* | | | | | | | | |
| | | Jakarta | Jawa Barat | Jawa Tengah | Jawa Timur | Bali | Sulawesi | Sumatera | Total | |
| 1 | Tagihan | 14.438.840,00 | 90.267,00 | 505.700,00 | 7.745.610,00 | 190.460,00 | 59.351,00 | 498.261,00 | 23.528.489,00 | *Receivables* |
| 2 | Tagihan yang Mengalami Penurunan Nilai | | | | | | | | | *Impaired Receivables* |
| | a. Belum jatuh tempo | 323.002,00 | - | 7,00 | 10.638,00 | - | - | - | 333.647,00 | *a. Not yet due* |
| | b. Telah jatuh tempo | 181.689,00 | - | 106.110,00 | 86.279,00 | - | 15.364,00 | 2.611,00 | 392.053,00 | *b. Has matured* |
| 3 | CKPN - *Stage* 1 | 88.730,00 | 601,00 | 3.401,00 | 25.552,00 | 974,00 | 240,00 | 4.302,00 | 123.800,00 | *CKPN - Stage 1* |
| 4 | CKPN - *Stage* 2 | 54.654,00 | - | 3,00 | 742,00 | - | - | - | 55.399,00 | *CKPN - Stage 2* |
| 5 | CKPN - *Stage* 3 | 54.380,00 | - | 50.601,00 | 42.825,00 | - | 6.750,00 | 724,00 | 155.280,00 | *CKPN - Stage 3* |
| 6 | Tagihan yang dihapus buku | 132.098,00 | - | - | 136.088,00 | - | - | - | 268.186,00 | *Receivables written off* |

dalam jutaan rupiah | *in million rupiah*

| No. | Keterangan | 31 Desember 2024 \| *December 31, 2024* | | | | | | | | *Description* |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Wilayah \| *Region* | | | | | | | | |
| | | Jakarta | Jawa Barat | Jawa Tengah | Jawa Timur | Bali | Sulawesi | Sumatera | Total | |
| 1 | Tagihan | 11.164.761,00 | 132.976,00 | 586.530,00 | 10.176.743,00 | 217.711,00 | 81.803,00 | 627.005,00 | 22.987.529,00 | *Receivables* |
| 2 | Tagihan yang Mengalami Penurunan Nilai | | | | | | | | | *Impaired Receivables* |
| | a. Belum jatuh tempo | 193.007,00 | 88.060,00 | 5.819,00 | 130.894,00 | - | - | 3.939,00 | 421.719,00 | *a. Not yet due* |
| | b. Telah jatuh tempo | 328.954,00 | - | 96.450,00 | 78.579,00 | - | 15.492,00 | 13.232,00 | 532.707,00 | *b. Has matured* |
| 3 | CKPN - *Stage* 1 | 161.805,00 | 311,00 | 4.153,00 | 49.656,00 | 2.081,00 | 532,00 | 6.213,00 | 224.751,00 | *CKPN - Stage 1* |
| 4 | CKPN - *Stage* 2 | 37.232,00 | 10.768,00 | 13,00 | 6.807,00 | - | - | 99,00 | 54.919,00 | *CKPN - Stage 2* |
| 5 | CKPN - *Stage* 3 | 144.878,00 | - | 16.573,00 | 24.429,00 | - | 6.660,00 | 3.118,00 | 195.658,00 | *CKPN - Stage 3* |
| 6 | Tagihan yang dihapus buku | 6.661,00 | 1.434,00 | 10.522,00 | 27.276,00 | 2.774,00 | 2.500,00 | - | 51.167,00 | *Receivables written off* |

**Tabel 14.5 :**
**Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi (CRB-5) - Bank secara Individu**

***Table 14.5 :***
***Credit Risk - Disclosure of Receivables and Provisions by Economic Sector (CRB-5) - Individual Banks***

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**
***Disclosure of Receivables and Provisions by Economic Sector - Bank on an Individual Basis***

dalam jutaan rupiah | *in million rupiah*

| No. | Sektor Ekonomi | Tagihan *Receivables* | Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables* | | Cadangan kerugian penurunan nilai (CKPN) -Stage1 *Allowance for impairment losses (CKPN)- Stage1* | Cadangan kerugian penurunan nilai (CKPN) - Stage2 *impairment loss allowance (CKPN) - Stage2* | Cadangan kerugian penurunan nilai (CKPN) - Stage3 *impairment loss allowance (CKPN) - Stage3* | Tagihan yang dihapus buku *Receivables written off* | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|
| | | | Belum Jatuh Tempo *Not yet due* | Telah Jatuh Tempo *Matured* | | | | | |
| | **31 Desember 2025 \| *December 31, 2025*** | | | | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan | 266.052,00 | - | 2.596,00 | 2.443,00 | - | 724,00 | - | *Agriculture, Forestry and Fisheries* |
| 2 | Pertambangan dan Penggalian | 254.864,00 | - | - | 2.405,00 | - | - | - | *Mining and Quarrying* |
| 3 | Industri pengolahan | 5.797.157,00 | 130.733,00 | 51.806,00 | 48.030,00 | 42.726,00 | 18.205,00 | 132.147,00 | *Processing industry* |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin | 200.370,00 | - | - | 291,00 | - | - | - | *Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air* |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi | - | - | - | - | - | - | - | *Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities* |
| 6 | Konstruksi | 194.276,00 | - | 928,00 | 2.838,00 | - | 338,00 | - | *Construction* |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | 3.161.467,00 | 17.369,00 | 180.909,00 | 27.106,00 | 552,00 | 88.465,00 | 136.039,00 | *Wholesale and retail trade; Repair and maintenance of cars and motorcycles* |
| 8 | Pengangkutan dan Pergudangan | 842.194,00 | - | - | 10.771,00 | - | - | - | *Transportation and Warehousing* |
| 9 | Penyediaan Akomodasi dan Penyediaan Makan Minum | 311.842,00 | 174.896,00 | 46.730,00 | 596,00 | 11.374,00 | 4.983,00 | - | *Accommodation and Drinking Food Provision* |
| 10 | Informasi dan Komunikasi | 85.848,00 | - | - | 856,00 | - | - | - | *Information and Communication* |
| 11 | Aktivitas Keuangan dan Asuransi | 9.975.029,00 | - | 4,00 | 20.104,00 | - | 4,00 | - | *Financial and Insurance Activities* |
| 12 | Real Estat | 228.902,00 | 10.360,00 | - | 1.932,00 | 628,00 | - | - | *Real Estate* |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis | 74.836,00 | - | 483,00 | 638,00 | - | 138,00 | - | *Professional, Scientific and Technical Activities* |

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual**
*Disclosure of Receivables and Provisions by Economic Sector - Bank on an Individual Basis*

dalam jutaan rupiah | *in million rupiah*

| No. | Sektor Ekonomi | Tagihan *Receivables* | Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables* | | Cadangan kerugian penurunan nilai (CKPN) -Stage1 *Allowance for impairment losses (CKPN)- Stage1* | Cadangan kerugian penurunan nilai (CKPN) - Stage2 *impairment loss allowance (CKPN) - Stage2* | Cadangan kerugian penurunan nilai (CKPN) - Stage3 *impairment loss allowance (CKPN) - Stage3* | Tagihan yang dihapus buku *Receivables written off* | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|
| | | | Belum Jatuh Tempo *Not yet due* | Telah Jatuh Tempo *Matured* | | | | | |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | 507.969,00 | - | - | 4.641,00 | - | - | - | *Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses* |
| 15 | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | - | - | - | - | - | - | - | *Government Administration, Defense, and Compulsory Social Security* |
| 16 | Pendidikan | 13.466,00 | - | 11.642,00 | 13,00 | - | 4.549,00 | - | *Education* |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial | 129.961,00 | - | 89.409,00 | 263,00 | - | 34.735,00 | - | *Human Health and Social Activities* |
| 18 | Kesenian, Hiburan, dan Rekreasi | 32.164,00 | - | - | 234,00 | - | - | - | *Arts, Entertainment and Recreation* |
| 19 | Aktivitas Jasa Lainnya | 40.226,00 | - | 1.836,00 | 341,00 | - | 613,00 | - | *Other Service Activities* |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri | - | - | - | - | - | - | - | *Activities of Households as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs* |
| 21 | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | - | - | - | - | - | - | - | *Activities of International and Other Extra-International Bodies* |
| 22 | Rumah Tangga | - | - | - | - | - | - | - | *Household* |
| 23 | Bukan Lapangan Usaha Lainnya | 90.135,00 | 289,00 | 5.710,00 | 298,00 | 119,00 | 2.526,00 | - | *Other Non-Business Fields* |
| 24 | Lainnya | 1.321.731,00 | - | - | - | - | - | - | *Others* |
| | **TOTAL** | **23.528.489,00** | **333.647,00** | **392.053,00** | **123.800,00** | **55.399,00** | **155.280,00** | **268.186,00** | ***TOTAL*** |

dalam jutaan rupiah | *in million rupiah*

| No. | Sektor Ekonomi | Tagihan *Receivables* | Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables* | | Cadangan kerugian penurunan nilai (CKPN) -Stage1 *Allowance for impairment losses (CKPN)- Stage1* | Cadangan kerugian penurunan nilai (CKPN) - Stage2 *impairment loss allowance (CKPN) - Stage2* | Cadangan kerugian penurunan nilai (CKPN) - Stage3 *impairment loss allowance (CKPN) - Stage3* | Tagihan yang dihapus buku *Receivables written off* | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|
| | | | Belum Jatuh Tempo *Not yet due* | Telah Jatuh Tempo *Matured* | | | | | |
| | **31 Desember 2024 | *December 31, 2024*** | | | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan | 266.171,00 | - | 2.596,00 | 4.019,00 | - | 724,00 | - | *Agriculture, Forestry and Fisheries* |
| 2 | Pertambangan dan Penggalian | 249.371,00 | - | - | 3.917,00 | - | - | - | *Mining and Quarrying* |
| 3 | Industri pengolahan | 5.587.515,00 | 200.784,00 | 311.301,00 | 71.778,00 | 44.654,00 | 143.468,00 | 7.473,00 | *Processing industry* |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin | 322.184,00 | - | - | 5.169,00 | - | - | - | *Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air* |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah | - | - | - | - | - | - | - | *Water Management, Wastewater Management, Waste Management and Recycling* |
| 6 | Konstruksi | 158.983,00 | 928,00 | - | 1.693,00 | - | 283,00 | 2.060,00 | *Construction* |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | 3.611.624,00 | 142.387,00 | 216.050,00 | 39.602,00 | 7.389,00 | 50.420,00 | 29.052,00 | *Wholesale and retail trade; Repair and maintenance of cars and motorcycles* |
| 8 | Pengangkutan dan Pergudangan | 862.126,00 | - | - | 14.100,00 | - | - | 1.799,00 | *Transportation and Warehousing* |
| 9 | Penyediaan Akomodasi dan Penyediaan Makan Minum | 361.431,00 | 68.611,00 | - | 4.495,00 | 2.859,00 | - | - | *Accommodation and Drinking Food Provision* |
| 10 | Informasi dan Komunikasi | 243.404,00 | - | - | 3.508,00 | - | - | - | *Information and Communication* |
| 11 | Aktivitas Keuangan dan Asuransi | 8.916.881,00 | - | 3,00 | 60.989,00 | - | 3,00 | - | *Financial and Insurance Activities* |
| 12 | Real Estat | 254.426,00 | - | - | 3.553,00 | - | - | - | *Real Estate* |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis | 82.972,00 | - | 603,00 | 935,00 | - | 138,00 | - | *Professional, Scientific and Technical Activities* |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | 443.791,00 | - | - | 6.161,00 | - | - | - | *Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Supporting Businesses* |
| 15 | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib | - | - | - | - | - | - | - | *Government Administration, Defense, and Compulsory Social Security* |
| 16 | Pendidikan | 29.451,00 | - | - | 419,00 | - | - | - | *Education* |

dalam jutaan rupiah | *in million rupiah*

| No. | Sektor Ekonomi | Tagihan *Receivables* | Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables* | | Cadangan kerugian penurunan nilai (CKPN) -Stage1 *Allowance for impairment losses (CKPN)- Stage1* | Cadangan kerugian penurunan nilai (CKPN) - Stage2 *impairment loss allowance (CKPN) - Stage2* | Cadangan kerugian penurunan nilai (CKPN) - Stage3 *impairment loss allowance (CKPN) - Stage3* | Tagihan yang dihapus buku *Receivables written off* | *Economic Sector* |
|---|---|---|---|---|---|---|---|---|---|
| | | | Belum Jatuh Tempo *Not yet due* | Telah Jatuh Tempo *Matured* | | | | | |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial | 224.676,00 | - | - | 2.838,00 | - | - | - | *Human Health and Social Activities* |
| 18 | Kesenian, Hiburan, dan Rekreasi | 56.589,00 | - | - | 715,00 | - | - | - | *Arts, Entertainment and Recreation* |
| 19 | Aktivitas Jasa Lainnya | 46.234,00 | - | 1.846,00 | 481,00 | - | 613,00 | 2.039,00 | *Other Service Activities* |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja | - | - | - | - | - | - | - | *Household Activities as an Employer* |
| 21 | Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya | - | - | - | - | - | - | - | *Activities of International and Other Extra-International Bodies* |
| 22 | Bukan Lapangan Usaha | 114.981,00 | 9.009,00 | 308,00 | 379,00 | 17,00 | 9,00 | 8.744,00 | *Not a Business Field* |
| 23 | Lainnya | 1.154.719,00 | - | - | - | - | - | - | *Others* |
| | **TOTAL** | **22.987.529,00** | **421.719,00** | **532.707,00** | **224.751,00** | **54.919,00** | **195.658,00** | **51.167,00** | ***TOTAL*** |

**Tabel 14.6 : Risiko Kredit - Pengungkapan Tagihan Berdasarkan Hari Tunggakan (CRB-6) - Bank secara Individu**

***Table 14.6 : Credit Risk - Disclosure of Receivables by Days Overdue (CRB-6) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | Jenis Eksposur *Exposure Type* | 31 Desember 2025 \| *December 31, 2025* | | | | 31 Desember 2024 \| *December 31, 2024* | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Tagihan Berdasarkan Hari Tunggakan *Receivables by Days in arrears* | | | | Tagihan Berdasarkan Hari Tunggakan *Receivables by Days in arrears* | | | |
| | | >90 hari s/d 120 hari *>90 days to 120 days* | >120 hari s/d 180 hari *>120 days to 180 days* | >180 hari *>180 days* | Jumlah *Total* | >90 hari s/d 120 hari *>90 days to 120 days* | >120 hari s/d 180 hari *>120 days to 180 days* | >180 hari *>180 days* | Jumlah *Total* |
| 1 | Kredit yang termasuk dalam Tagihan yang telah Jatuh Tempo *Loans included in Past Due Receivables* | 104.198,00 | 51.582,00 | 224.111,00 | 379.891,00 | - | 10.723,00 | 521.981,00 | 532.704,00 |
| 2 | Surat Berharga yang termasuk dalam Tagihan yang telah Jatuh Tempo *Securities included in Past Due Receivables* | - | - | - | - | - | - | - | - |
| | **TOTAL** | **104.198,00** | **51.582,00** | **224.111,00** | **379.891,00** | **-** | **10.723,00** | **521.981,00** | **532.704,00** |

**Tabel 15 : Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A)**

Definisi dan kriteria atas aset *performing* (aset dengan kualitas lancar dan dalam perhatian khusus) dan aset *non-performing* (aset dengan kualitas kurang lancar, diragukan, dan macet) mengacu pada POJK No. 40/ POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum.

Definisi dan kriteria atas Tagihan yang Telah Jatuh Tempo mengacu pada SEOJK No.24/SEOJK.03/2021 tentang Perhitungan ATMR untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum.

***Table 15 : Additional Disclosures related to Treatment of Troubled Assets (CRB-A)***

*The definition and criteria for performing assets (assets with good quality and under special attention) and non-performing assets (assets with poor quality, doubtful, and non-performing) refer to POJK No. 40/POJK.03/2019 concerning the Assessment of Commercial Bank Asset Quality.*

*The definition and criteria for Past Due Receivables refer to SEOJK No. 24/SEOJK.03/2021 concerning ATMR Calculation for Credit Risk using the Standard Approach for Commercial Banks.*

**Tabel 15.1. Risiko Kredit - Pengungkapan Aset *Performing* dan *Non Performing* (CRB-A1) - Bank secara Individu**

***Table 15.1. Credit Risk - Disclosure of Performing and Non Performing Assets (CRB-A1) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | | Performing (Kualitas L & DPK) *Performing (L & DPK Quality)* | | Non Performing (Kualitas KL, D, M) *Non Performing (KL, D, M Quality)* | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Tagihan yang Mengalami Penurunan Nilai *Impaired Receivables* | | Tagihan yang Tidak Mengalami Penurunan Nilai *Receivables that are not impaired* | | | |
| | | | | | | Memiliki Tunggakan > 90 hari *Has arrears > 90 days* | | Memiliki Tunggakan ≤ 90 hari *Have arrears≤ 90 days* | |
| | | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* |
| 1 | Surat Berharga *Securities* | 1.811.955,00 | - | - | - | - | - | - | - |
| 2 | Kredit *Credit* | | | | | | | | |
| | a. Korporasi *a. Corporation* | 12.505.235,00 | 128.776,00 | 101.051,00 | 39.284,00 | - | - | - | - |
| | b. Ritel *b. Retail* | 4.446.048,00 | 95.002,00 | 290.999,00 | 115.993,00 | - | - | - | - |
| 3 | Transaksi Rekening Administratif *Administrative Account Transactions* | 4.329.736,00 | 11.382,00 | 12.507,00 | - | - | - | - | - |

**Tabel 15.2 Risiko Kredit - Pengungkapan Aset Restrukturisasi *Performing* dan *Non-Performing* (CRB-A2) - Bank secara Individu**

***Table 15.2 Credit Risk - Disclosure of Performing and Non-Performing Restructured Assets (CRB-A2) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | | Performing (Kualitas L & DPK) *Performing (L & DPK Quality)* | | Non Performing (Kualitas KL, D, M) *Non Performing (KL, D, M Quality)* | | Stage 1 | | Stage 2 | | Stage 3 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* | Nilai Tercatat Bruto *Gross Carrying Value* | CKPN *CKPN* |
| 1 | Surat Berharga *Securities* | - | - | - | - | - | - | - | - | - | - |
| 2 | Kredit *Credit* | | | | | | | | | | |
| | a. Korporasi *a. Corporation* | 359.177,19 | 54.611,62 | 89.409,32 | 34.734,86 | 53.547,69 | 512,88 | 305.629,50 | 54.098,74 | 89.409,32 | 34.734,86 |
| | b. Ritel *b. Retail* | 52.238,09 | 415,60 | 80.643,77 | 24.474,61 | 52.238,09 | 415,60 | - | - | 80.643,77 | 24.474,61 |
| 3 | Transaksi Rekening Administratif *Administrative Account Transactions* | 164.404,95 | 1.691,85 | 18.390,55 | 6.516,08 | 158.037,85 | 1.303,24 | 6.367,10 | 388,60 | 18.390,55 | 6.516,08 |

**16. Pengungkapan Kualitatif terkait Teknik MRK (CRC)**

Penjelasan Informasi Kualitatif terkait Teknik MRK (CRC) dijelaskan pada bagian Bab Manajemen Risiko dengan sub bab Mitigasi Risiko Kredit

***16. Qualitative Disclosure related to MRK Techniques (CRC)***

*Explanation Qualitative information related to MRK (CRC) techniques is explained in the Risk Management chapter, under the subchapter Credit Risk Mitigation.*

**Tabel 17 : Pengungkapan Kuantitatif terkait Teknik MRK (CR3)**

***Table 17: Quantitative Disclosures related to MRK Techniques (CR3)***

dalam jutaan rupiah | *in million rupiah*

| No. | | Tagihan yang Tidak Dijamin dengan Teknik MRK *Receivables that are not secured by MRK techniques* | Tagihan yang Dijamin dengan Teknik MRK *Receivables Secured by MRK Techniques* | Tagihan yang Dijamin dengan Agunan *Receivables Secured by Collateral* | Tagihan yang Dijamin dengan Garansi, Penjaminan dan/ atau Asuransi Kredit *Receivables Secured by Guarantee, Guarantee and/or Credit Insurance* | Tagihan yang Dijamin dengan Derivatif Kredit *Receivables Secured by Credit Derivatives* |
|---|---|---|---|---|---|---|
| 1 | Kredit<br>*Credit* | 17.020.501,00 | - | 286.847,00 | - | |
| 2 | Surat Berharga<br>*Securities* | 1.811.955,00 | - | - | - | |
| 3 | Jumlah<br>*Total* | 18.832.456,00 | - | 286.847,00 | - | |
| 4 | Kredit dan Surat Berharga yang Telah Jatuh Tempo<br>*Past due loans and securities* | 236.773,00 | - | - | - | |

**18. Pengungkapan Penggunaan Peringkat Kredit Eksternal (CRD)**

Dalam melakukan perhitungan ATMR untuk Risiko Kredit, Lembaga pemeringkat yang digunakan adalah Lembaga pemeringkat yang diakui oleh Otoritas Jasa Keuangan yaitu Moody's Investor Service, Standard and Poor's, Fitch Ratings dan PT. Pemeringkat Efek Indonesia (Pefindo). Apabila terdapat Surat Berharga yang memiliki lebih dari 1 (satu) peringkat, maka yang digunakan adalah peringkat yang paling buruk. Kategori portofolio yang menggunakan peringkat adalah Tagihan kepada Pemerintah, Tagihan kepada Entitas Sektor Publik, Tagihan kepada Bank, Tagihan kepada Perusahaan Efek dan Jasa Keuangan, dan Tagihan kepada Korporasi. Sedangkan tagihan yang lain menggunakan *unrated* (tanpa peringkat) karena tidak tersedianya data peringkat.

***18. Disclosure of Use of External Credit Ratings (CRD)***

*In calculating ATMR for Credit Risk, the rating agencies used are those recognized by the Financial Services Authority, namely Moody's Investor Service, Standard and Poor's, Fitch Ratings, and PT. Pemeringkat Efek Indonesia (Pefindo). If there are securities with more than one rating, the worst rating is used. The portfolio categories that use ratings are Receivables from the Government, Receivables from Public Sector Entities, Receivables from Banks, Receivables from Securities and Financial Services Companies, and Receivables from Corporations. Other receivables use unrated (without rating) because rating data is not available.*

**Tabel 19. Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank secara Individu**

***Table 19. Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio | Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK *Net Receivables Before Application of FKK and MRK Techniques* | | Tagihan Bersih Setelah penerapan FKK dan Teknik MRK *Net Receivables After application of FKK and MRK Techniques* | | ATMR dan Rata-Rata Bobot Risiko *RWA and Average Risk Weight* | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|
| | | Laporan Posisi Keuangan *Statement of Financial Position* | TRA *TRA* | Laporan Posisi Keuangan *Statement of Financial Position* | TRA *TRA* | ATMR *RWA* | Rata-Rata Bobot Risiko *Average Risk Weight* | |
| 1 | Tagihan kepada Pemerintah | 6.025.441,00 | 883.900,00 | - | - | - | - | *Receivables on Government* |
| 2 | Tagihan kepada Entitas Sektor Publik | 1.912.251,00 | 460.359,00 | 723.126,00 | 26.350,00 | 297.072,00 | 39,64% | *Receivables on Public Sector Entities* |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | *Multilateral Development Banks and International Institutions* |
| 4 | Tagihan kepada Bank | 958.635,00 | 1.340.283,00 | 193.033,00 | 51.350,00 | 52.586,00 | 21,52% | *Receivables on Banks* |
| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain1) | 1.881.781,00 | 920.704,00 | 806.667,00 | 35.207,00 | 86.240,00 | 10,24% | *Receivables from Securities Companies and Other Financial Services Institutions1)* |
| 5 | Tagihan berupa *Covered Bond* | - | - | - | - | - | - | *Covered Bond Receivables* |
| 6 | Tagihan kepada Korporasi - Eksposur Korporasi Umum 2) | 7.486.613,00 | 2.204.043,00 | 7.253.237,00 | 336.716,00 | 7.458.030,00 | 98,26% | *Receivables to Corporates - General Corporate Exposure 2)* |
| | Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain3) | - | - | - | - | - | - | *Receivables from securities companies and other financial service institutions3)* |
| | Eksposur Pembiayaan Khusus4) | - | - | - | - | - | - | *Special Financing Exposure4)* |
| 7 | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya | - | - | - | - | - | - | *Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments* |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel | 208.478,00 | 50.648,00 | 126.338,00 | 16.097,00 | 19.861,00 | 13,94% | *Receivables on Micro Business, Small Business and Retail Portfolio* |
| 9 | Kredit Beragun Properti | - | - | - | - | - | - | *Property-Backed Credit* |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti | 302.814,00 | 68.600,00 | 90.776,00 | 2.058,00 | 27.850,00 | 30,00% | *Residential property-backed loans whose repayment is not materially dependent on property cash flows* |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti | - | - | - | - | - | - | *Residential Property Backed Loans whose Payments Depend Materially on Property Cash Flows* |
| | Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti | 2.176.879,00 | 665.300,00 | 1.679.183,00 | 52.039,00 | 986.501,00 | 56,98% | *Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows* |

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio | Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK *Net Receivables Before Application of FKK and MRK Techniques* | | Tagihan Bersih Setelah penerapan FKK dan Teknik MRK *Net Receivables After application of FKK and MRK Techniques* | | ATMR dan Rata-Rata Bobot Risiko *RWA and Average Risk Weight* | | *Portfolio Category* |
|---|---|---|---|---|---|---|---|---|
| | | Laporan Posisi Keuangan *Statement of Financial Position* | TRA *TRA* | Laporan Posisi Keuangan *Statement of Financial Position* | TRA *TRA* | ATMR *RWA* | Rata-Rata Bobot Risiko *Average Risk Weight* | |
| | Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti | - | - | - | - | - | - | *Commercial Property-Backed Loans whose Payments Depend Materially on Property Cash Flows* |
| | Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi | - | - | - | - | - | - | *Land Acquisition, Land Processing, and Construction Loans* |
| 10 | Tagihan yang Telah Jatuh Tempo | 236.773,00 | 12.507,00 | 231.739,00 | 11,00 | 226.721,00 | 97,83% | *Past Due Receivables* |
| 11 | Aset Lainnya | - | - | - | - | - | - | *Other Assets* |
| | **Total** | **21.189.665,00** | **6.606.344,00** | **11.104.099,00** | **519.828,00** | **9.154.861,00** | **3,68** | ***Total*** |

**Tabel 20. Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - Bank secara Individu**

***Table 20. Exposure Disclosure by Asset Class and Risk Weight (CR5) - Individual Banks***

dalam jutaan rupiah | *in million rupiah*

| No. | Kategori Portofolio *Portfolio Category* | 0% | 20% | 50% | 100% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|---|
| 1 | Tagihan kepada Pemerintah *Receivables on Government* | - | - | - | - | - | - | - |

| No. | Kategori Portofolio *Portfolio Category* | 20% | 50% | 100% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|
| 2 | Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities* | 155.333,00 | 594.143,00 | - | - | - | 749.476,00 |

| No. | Kategori Portofolio<br>*Portfolio Category* | 0% | 20% | 30% | 50% | |
|---|---|---|---|---|---|---|
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>*Receivables to Multilateral Development Banks and International Institutions* | - | - | - | - | |

| No. | Kategori Portofolio<br>*Portfolio Category* | 20% | 30% | 40% | 50% | |
|---|---|---|---|---|---|---|
| 4 | Tagihan kepada Bank<br>*Receivables on Banks* | 225.836,00 | - | 18.546,00 | - | |
| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1])<br>*Receivables to Securities Companies and Other Financial Services Institutions[1])* | 107.146,00 | 24.218,00 | 215.601,00 | 237.766,00 | |

| No. | Kategori Portofolio<br>*Portfolio Category* | 10% | 15% | 20% | 25% | |
|---|---|---|---|---|---|---|
| 5 | Tagihan berupa *Covered Bond*<br>*Covered Bond Receivables* | - | - | - | - | |

| No. | Kategori Portofolio<br>*Portfolio Category* | 20% | 50% | 65%[5]) | 75% | |
|---|---|---|---|---|---|---|
| 6 | Tagihan kepada Korporasi - Eksposur Korporasi Umum [2])<br>*Receivables to Corporates - General Corporate Exposure [2])* | - | - | - | - | |
| | Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain[3])<br>*Receivables on securities companies and other financial service institutions[3])* | | | | | |
| | Eksposur Pembiayaan Khusus[4])<br>*Special Financing Exposure[4])* | - | - | | - | |

| No. | Kategori Portofolio<br>*Portfolio Category* | 100% | 150% | 250% | 400%[5]) | Lainnya<br>*Others* | Tagihan Bersih Setelah FKK dan Teknik MRK<br>*Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|
| 7 | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya<br>*Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments* | - | - | - | - | - | - |

| No. | Kategori Portofolio<br>*Portfolio Category* | 45% | 75% | 85% | 100% | Lainnya<br>*Others* | Tagihan Bersih Setelah FKK dan Teknik MRK<br>*Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>*Receivables on Micro Business, Small Business and Retail Portfolio* | - | 26.481,00 | 12.247,00 | 103.707,00 | - | 142.435,00 |

| | 100% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|
| | - | - | - | - |

| | 75% | 100% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|
| | - | - | - | - | 244.383,00 |
| | 257.142,00 | - | - | - | 841.874,00 |

| | 35% | 50% | 100% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|
| | - | - | - | - | - |

| | 80% | 85% | 100% | 130% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|
| | - | 131.923,00 | 7.458.030,00 | - | - | - | 7.589.953,00 |
| | - | [illegible] | - | - | - | - | - |

| No. | Kategori Portofolio<br>*Portfolio Category* | 0%[5)] | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 60% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 9 | Kredit Beragun Properti<br>*Property-Backed Credit* | | | | | | | | | | |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti<br>*Residential property-backed loans whose repayment is not materially dependent on property cash flows* | - | - | - | 92.834,00 | | - | | - | | |
| | tanpa pendekatan pembagian kredit[5])<br>*without credit sharing approach[5])* | - | - | - | - | | - | | - | | |
| | dengan menggunakan pendekatan pembagian kredit (dijamin)[5])<br>*using the credit sharing approach (guaranteed)[5])* | | - | | | | | | | | |
| | dengan menggunakan pendekatan pembagian kredit (dijamin)[5])<br>*using the credit sharing approach (guaranteed)[5])* | - | - | | - | | - | - | - | | |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti<br>*Residential Property Backed Loans whose Payments Depend Materially on Property Cash Flows* | | | | - | - | | - | | - | |
| | Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti<br>*Commercial Property Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows* | - | - | | - | | | | | | |
| | tanpa pendekatan pembagian kredit[5])<br>*without credit sharing approach[5])* | - | - | | - | | - | | - | - | |
| | dengan menggunakan pendekatan pembagian kredit (dijamin)[5])<br>*using the credit sharing approach (guaranteed)[5])* | | | | | | | | | - | |
| | dengan menggunakan pendekatan pembagian kredit (dijamin)[5])<br>*using the credit sharing approach (guaranteed)[5])* | - | - | | - | | - | | - | | |
| | Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti<br>*Commercial Property-Backed Loans whose Payments are Materially Dependent on Property Cash Flows* | | | | | | | | | | |
| | Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi[5])<br>*Land Acquisition, Land Processing, and Construction Loans[5])* | | | | | | | | | | |

| | 65%5) | 70% | 75% | 85% | 90% | 100% | 105% | 110% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | - | - | - | | - | | - | - | - | 92.834,00 |
| | | - | - | - | | - | | - | - | - | - |
| | | | | | | | | | | - | - |
| | | - | | - | - | - | | - | - | - | - |
| | | | - | - | | | - | - | - | - | - |
| | | | 1.315.335,00 | 415.888,00 | | - | | - | - | - | 1.731.222,00 |
| | | | | | | | | | | - | - |
| | | | | | | | | | | - | - |
| | | - | | - | - | - | | - | - | - | - |
| | | | - | | - | | - | - | - | - | - |
| | | | | | | - | | - | - | - | - |

| No. | Kategori Portofolio *Portfolio Category* | 50% | 100% | 150% | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|
| 10 | Tagihan yang Telah Jatuh Tempo *Past Due Receivables* | 5.034,00 | 226.705,00 | 11,00 | - | 231.750,00 |

| No. | Kategori Portofolio *Portfolio Category* | 0% | 20% | 100% | 150% | 1250%5) | Lainnya *Others* | Tagihan Bersih Setelah FKK dan Teknik MRK *Net Receivables After FKK and MRK Techniques* |
|---|---|---|---|---|---|---|---|---|
| 11 | Aset Lainnya *Other Assets* | - | - | - | - | - | - | - |

| No. | Bobot Risiko *Risk Weight* | Tagihan Bersih Laporan Posisi Keuangan *Net Receivables Statement Financial Position* | Tagihan Bersih TRA (sebelum pengenaan FKK) *TRA Net Receivables (before FKK imposition)* | Rata-Rata FKK *FKK Average* | Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK *Net Receivables (After FKK and MRK Techniques)* |
|---|---|---|---|---|---|
| 1 | < 40% | 8.168.245,00 | 2.329.587,00 | 13% | 839.515,00 |
| 2 | 40%-70% | 528.231,00 | 460.359,00 | 30% | 836.943,00 |
| 3 | 75% | 1.800.431,00 | 697.548,00 | 23% | 1.598.958,00 |
| 4 | 85% | 518.121,00 | 27.840,00 | - | 560.058,00 |
| 5 | 90%-100% | 7.950.220,00 | 1.974.063,00 | 27% | 7.788.442,00 |
| 6 | 105%-130% | - | - | - | - |
| 7 | 150% | - | - | 0% | 11,00 |
| 8 | 250% | - | - | - | - |
| 9 | 400% | - | - | - | - |
| 10 | 1250% | - | - | - | - |
| | Total Tagihan Bersih *Total Net Receivables* | 18.965.248,00 | 5.489.397,00 | | 11.623.927,00 |

**21. Risiko Kredit - Pengungkapan Kualitatif *Counterparty Credit Risk* (CCRA) - Bank secara Individual**

Pegungkapan Kualitatif *Counterparty Credit Risk* (CCRA) dijelaskan pada bagian Bab Manajemen Risiko (Sub Bab Risiko Kredit - *Counterparty Credit Risk*)

***21. Credit Risk - Qualitative Disclosure of Counterparty Credit Risk (CCRA) - Bank Individually***

*Qualitative disclosure of Counterparty Credit Risk (CCRA) is explained in the Risk Management section (Credit Risk Sub-section - Counterparty Credit Risk).*

**22. Risiko Kredit - Analisis Eksposur *Counterparty Credit Risk* (CCR1) - Bank secara Individual**

Bank tidak memiliki eksposur transaksi *Counterparty Credit Risk* pada posisi akhir Desember 2025 dan 2024.

***22. Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - Bank on an Individual Basis***

*The bank has no exposure to counterparty credit risk on its positions at the end of December 2025 and 2024.*

**Tabel 23 : Risiko Kredit - Eksposur CCR Berdasarkan Kategori Portofolio dan Bobot Risiko (CC3)**

***Table 23 : Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CC3)***

| Kategori portofolio *Portfolio category* / Bobot Risiko *Risk Weight* | a | b | c | d | e | f | g | h | i |
|---|---|---|---|---|---|---|---|---|---|
| | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya *Others* | Total Tagihan Bersih *Total Net Receivables* |
| Indonesia | | | | | | | | | |
| Tagihan kepada pemerintah dan Bank Sentral *Receivables on government and CentralBank* | 681.120,00 | | | | | | | | 681.120,00 |
| Tagihan kepada Entitas Sektor Publik *Receivables on Public Sector Entities* | | | | | | | | | |
| Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional *Receivables to Development Banks Multilateral and International Institutions* | | | | | | | | | |
| Tagihan kepada Bank Lain *Receivables on Other Banks* | | | | | | | | | |
| Tagihan kepada perusahaan sekuritas *Receivables on securities companies* | | | | | | | | | |
| Tagihan kepada Korporasi *Receivables to Corporations* | | | | | | | | | |
| Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel *Receivables on Micro Business, Small Business, and Retail Portfolio* | | | | | | | | | |
| Aset lainnya *Other assets* | | | | | | | | | |
| **Jumlah \| *Total*** | | | | | | | | | 681.120,00 |

**24. Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6) - Bank secara Individual**

Bank tidak memiliki eksposur transaksi derivatif kredit pada posisi akhir Desember 2025 dan 2024.

***24. Credit Risk - Net Receivables from Credit Derivatives (CCR6) - Bank on an Individual Basis***

*The Bank has no exposure to credit derivative transactions at the end of December 2025 and 2024.*

**25. Risiko Kredit - Pengungkapan Kualitatif Mengenai Eksposur Sekuritisasi (SECA) - Bank secara Individual**

Bank tidak memiliki eksposur sekuritisasi pada akhir Desember 2025 dan 2024

***25. Credit Risk - Qualitative Disclosures about Securitization Exposures (SECA) - Bank on an Individual Basis***

*The Bank had no securitization exposure at the end of December 2025 and 2024.*

**26. Risiko Kredit - Eksposur Sekuritisasi Pada *Banking Book*(SEC1) - Bank secara Individual**

Bank tidak memiliki eksposur sekuritisasi pada akhir Desember 2025 dan 2024

***26. Credit Risk - Securitization Exposure in Banking Book (SEC1) - Bank Individually***

*The Bank had no securitization exposure at the end of December 2025 and 2024.*

**27. Risiko Kredit - Eksposur Sekuritisasi Pada *Trading Book*(SEC2) - Bank secara Individual**

Bank tidak memiliki eksposur sekuritisasi pada akhir Desember 2025 dan 2024

***27. Credit Risk - Securitization Exposure in Trading Book (SEC2) - Bank Individually***

*The Bank had no securitization exposure at the end of December 2025 and 2024.*

**28. Risiko Kredit - Eksposur Sekuritisasi Pada *Banking Book* dan Terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai *Originator* atau Sponsor (SEC3) - Bank secara Individual**

Bank tidak bertindak sebagai *Originator* atau Sponsor

***28. Credit Risk - Banking Book Securitization Exposure and Related Capital Requirements - Banks Acting as Originator or Sponsor (SEC3) - Individual Banks***

*The Bank does not act as Originator or Sponsor*

**29. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya - Bank Yang Bertindak Sebagai Investor (SEC4) - Bank secara Individual**

Bank tidak bertindak sebagai investor Eksposur Sekuritisasi.

***29. Credit Risk - Banking Book Securitization Exposures and Capital Requirements - Banks Acting as Investors (SEC4) - Individual Banks***

*The Bank does not act as an investor in securitization exposures.*

**Tabel 30 : Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank secara Individual**

***Table 30 : Market Risk - Market Risk Disclosure Using Standardized Methods - Bank on an Individual Basis***

| No. | Jenis Risiko *Risk Type* | Posisi Tanggal Laporan *Report Date Position* | | | | Posisi Tanggal Laporan Tahun Sebelumnya *Previous Year Report Date Position* | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Individual *Individual* | | Konsolidasian *Consolidated* | | Individual *Individual* | | Konsolidasian *Consolidated* | |
| | | Beban Modal *Capital Expenses* | ATMR *RWA* | Beban Modal *Capital Expenses* | ATMR *RWA* | Beban Modal *Capital Expenses* | ATMR *RWA* | Beban Modal *Capital Expenses* | ATMR *RWA* |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Risiko Suku Bunga *Interest Rate Risk* | | | | | | | | |
| | a. Risiko Spesifik *a. Specific Risk* | | | | | | | | |
| | b. Risiko Umum *b. General Risks* | 3.392 | 42.399 | | | | | | |
| 2 | Risiko Nilai Tukar *Exchange Rate Risk* | 825 | 10.313 | | | 3.283 | 41.034 | | |
| 3 | Risiko Ekuitas *) *Equity Risk *)* | | | | | | | | |
| 4 | Risiko Komoditas *) *Commodity Risk *)* | | | | | | | | |
| 5 | Risiko Option *Option Risk* | | | | | | | | |
| 6 | CVA | 22,60 | 282,50 | | | | | | |
| | **Jumlah \| *Total*** | 4.240 | 52.995 | | | 3.283 | 41.034 | | |

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud
*) For banks with subsidiaries that have such risk exposure*

**Tabel 31. Risiko Pasar - Pengungkapan ATMR untuk risiko pasar dengan menggunakan pendekatan standar yang disederhanakan (MR3)**

***Table 31. Market Risk - ATMR Disclosure for market risk using the simplified standard approach (MR3)***

| Jenis Risiko *Risk Type* | Posisi Tanggal Laporan *Position as of Reporting Date* | | | | Posisi Tanggal Laporan Tahun Sebelumnya *Previous Year's Report Date Position* | | | |
|---|---|---|---|---|---|---|---|---|
| | Instrumen Selain Hak Opsi *Instruments Other Than Options* | Instrumen Hak Opsi *Option Instruments* | | | Instrumen Selain Hak Opsi *Instruments Other Than Options* | Instrumen Hak Opsi *Option Instruments* | | |
| | | Pendekatan Sederhana *Simple Approach* | Pendekatan Delta Plus *Delta Plus Approach* | Pendekatan Skenario *Scenario Approach* | | Pendekatan Sederhana *Simple Approach* | Pendekatan Delta Plus *Delta Plus Approach* | Pendekatan Skenario *Scenario Approach* |
| Risiko Suku Bunga *Interest Rate Risk* | 3.392 | | | | | | | |
| Risiko Ekuitas *Equity Risk* | | | | | | | | |
| Risiko Nilai Tukar *Exchange Rate Risk* | 825 | | | | 3.283 | | | |
| Risiko Komoditas *Commodity Risk* | | | | | | | | |
| Sekuritisasi *Securitization* | | | | | | | | |
| **Total** | **4.217** | | | | **3.283** | | | |

**Pengungkapan Tambahan**
Perhitungan beban modal dengan pendekatan standar yang disederhanakan mengacu pada SEOJK NOMOR 23 /SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar bagi Bank Umum

***Additional Disclosure***
*The calculation of capital charges using the simplified standard approach refers to SEOJK NUMBER 23 /SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks*

**Tabel 32 : Pengungkapan Informasi Kualitatif terkait CVA (CVAA)**

Risiko CVA merupakan risiko kerugian yang timbul dari perubahan nilai CVA sebagai akibat dari perubahan *credit spread* pihak lawan dan faktor risiko pasar yang mempengaruhi harga transaksi. Bank menghitung eksposur CVA atas transaksi derivatif yang dilakukan dengan pihak lawan. Bank menggunakan pendekatan CVA dasar yang disederhanakan (BA-CVA) sesuai kerangka SEOJK Nomor 23/SEOJK.03/2022 tentang Perhitungan ATMR Untuk Risiko Pasar bagi Bank Umum.

***Table 32: Qualitative Information Disclosure related to CVA (CVAA)***

*CVA risk is the risk of loss arising from changes in CVA value as a result of changes in counterparty credit spreads and market risk factors affecting transaction prices. The Bank calculates CVA exposure on derivative transactions conducted with counterparties. The Bank uses a simplified basic CVA approach (BA-CVA) in accordance with the framework of SEOJK Number 23/SEOJK.03/2022 concerning the Calculation of ATMR for Market Risk for Commercial Banks.*

**Tabel 33 : Pengungkapan BA-CVA yang disederhanakan (CVA1)**

***Table 33: Disclosure of Simplified BA-CVA (CVA1)***

Bank secara individu | *Bank individually*

| No | Keterangan<br>*Description* | Komponen<br>*Component* | ATMR BA-CVA |
|---|---|---|---|
| | | a | b |
| 1 | Agregasi komponen sistematis risiko CVA<br>*Systematic CVA risk component aggregation* | 69,53 | |
| 2 | Agregasi komponen *idiosyncratic* risiko CVA<br>*Aggregation of idiosyncratic CVA risk components* | 0,05 | |
| 3 | Total | | 282,5 |

**Pengungkapan tambahan |** *Additional disclosure*

Bank menggunakan Pendekatan Dasar yang Disederhanakan dalam perhitungan ATMR CVA sesuai kerangka SEOJK Nomor 23/SEOJK.03/2022 tentang Perhitungan ATMR Untuk Risiko Pasar bagi Bank Umum, terhitung sejak periode pelaporan Januari 2025.
*The Bank uses the Simplified Basic Approach in calculating ATMR CVA in accordance with SEOJK Framework Number 23/SEOJK.03/2022. Regarding the ATMR Calculation for Market Risk for Commercial Banks, effective as of the January 2025 reporting period.*

**34. Risiko Pasar - Pengungkapan Kualitatif Umum - Bank Secara Individual**

Penjelasan Pengungkapan Kualitatif Umum Risiko Pasar dijelaskan pada bagian Bab Manajemen Risiko

***34. Market Risk - General Qualitative Disclosure - Individual Banks***

*Explanation of General Qualitative Disclosure of Market Risk is described in the Risk Management section*

**35. *Interest Rate Risk in Banking Book* - Laporan Penerapan Manajemen Risiko Untuk IRRBB - Bank Secara Individual**

***35. Interest Rate Risk in Banking Book - Risk Management Implementation Report for IRRBB - Bank Individually***

| Analisis Kualitatif<br>*Qualitative Analysis* |
|---|
| a Definisi IRRBB untuk pengukuran dan pengendalian risiko<br>*Definition of IRRBB for risk measurement and control* |
| Dalam rangka melaksanakan pengukuran dan pengendalian risiko, Bank mendefinisikan IRRBB sebagai suatu risiko yang berasal dari perbedaan sensitivitas aset dan kewajiban terhadap perubahan suku bunga. Sensitivitas semua komponen neraca terhadap pergerakan suku bunga harus dipertimbangkan dengan seksama ketika menilai risiko suku bunga.<br>*In order to implement risk measurement and control, the Bank defines IRRBB as a risk arising from differences in the sensitivity of assets and liabilities to interest rate changes. The sensitivity of all balance sheet components to interest rate movements must be carefully considered when assessing interest rate risk.* |
| b Strategi manajemen risiko dan mitigasi risiko untuk IRRBB<br>*Risk management and risk mitigation strategies for IRRBB* |
| Bank menyusun strategi manajemen risiko serta mitigasi risiko diantaranya dengan menetapkan pedoman pengukuran untuk pengukuran risiko suku bunga dalam *banking book*, serta menyesuaikan eksposur IRRBB dan memperbaiki kualitas proses Manajemen Risiko untuk IRRBB.<br>*The bank develops risk management and risk mitigation strategies, including establishing measurement guidelines for measuring interest rate risk in the banking book, adjusting IRRBB exposure, and improving the quality of the IRRBB risk management process.* |
| c Periodisasi perhitungan IRRBB Bank dan pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB<br>*The Bank's IRRBB calculation period and specific measurements used by the Bank to measure sensitivity to IRRBB* |
| i. Periode perhitungan yang dijalankan Bank adalah :<br>*The calculation period used by the Bank is:* |
| - Triwulanan untuk posisi akhir bulan Maret, akhir bulan Juni, akhir bulan September, dan akhir bulan Desember sebagai bagian dari laporan profil Risiko untuk Risiko Pasar. Namun untuk meningkatkan efektifitasnya, pemantauan atas IRRBB juga dilakukan secara bulanan dan dilaporkan kepada Komite Manajemen Risiko.<br>*Quarterly for the end of March, end of June, end of September, and end of December as part of the Risk Profile report for Market Risk. However, to improve its effectiveness, monitoring of IRRBB is also conducted monthly and reported to the Risk Management Committee.* |

- Semesteran untuk posisi akhir bulan Juni dan akhir bulan Desember sebagai bagian dari hasil penilaian sendiri (*self-assessment*) Tingkat Kesehatan Bank.
  *Semi-annually for positions at the end of June and the end of December as part of the Bank Health Level self-assessment results.*

ii. Bank mengkategorikan posisi *Banking Book* yang sensitif terhadap suku bunga dan menghitung perubahan nilai EVE (ΔEVE) berdasarkan 6 (enam) skenario suku bunga pada setiap eksposur dalam mata uang tertentu dengan nilai yang material, yaitu eksposur dalam mata uang tertentu dengan jumlah paling sedikit 5% (lima persen) dari total aset atau liabilitas dalam posisi Banking Book, dalam 19 (Sembilan belas) skala waktu.
*The Bank categorizes Banking Book positions that are sensitive to interest rates and calculates changes in EVE (ΔEVE) based on 6 (six) interest rate scenarios for each exposure in a particular currency with a material value, namely exposures in a particular currency with a minimum amount of 5% (five percent) of total assets or liabilities in the Banking Book position, in 19 (nineteen) time scales.*

d Skenario *shock* suku bunga dan skenario *stress* yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII
*Interest rate shock scenarios and stress scenarios used by the Bank in calculating IRRBB using the EVE and NII methods*

Berdasarkan ketentuan regulator, untuk ΔEVE, Bank menerapkan skenario:
*Based on regulatory provisions, for ΔEVE, the Bank applies the following scenario:*

- *Shock* suku bunga yang paralel ke atas (*parallel shock up*)
  *Parallel upward interest rate shock (parallel shock up)*
- *Shock* suku bunga yang paralel ke bawah (*parallel shock down*)
  *Parallel downward interest rate shock*
- *Shock* suku bunga yang melandai (*steepener shock*)
  *Steepener shock*
- *Shock* suku bunga yang mendatar (*flattener shock*)
  *Flattener shock*
- *Shock* suku bunga jangka pendek yang meningkat (*short rates shock up*)
  *Short rates shock up*
- *Shock* suku bunga jangka pendek yang menurun (*short rates shock down*)
  *Short-term interest rate shock down*

Untuk ΔNII, Bank menerapkan skenario:
*For ΔNII, the Bank applies the following scenario:*

- Shock suku bunga yang paralel ke atas (*parallel shock up*)
  *Parallel upward interest rate shock (parallel shock up)*
- Shock suku bunga yang paralel ke bawah (*parallel shock down*)
  *Parallel downward interest rate shock*

e Beberapa asumsi permodelan yang digunakan dalam pengukuran IRRBB adalah sebagai berikut:
*Several modeling assumptions used in IRRBB measurement are as follows:*

- Bank melakukan pengukuran NII menggunakan asumsi *constant balance sheet* dimana instrumen yang jatuh tempo akan diperpanjang dengan mempertahankan ukuran dan struktur neraca saat ini.
  *Banks measure NII using the constant balance sheet assumption, whereby maturing instruments are extended while maintaining the current size and structure of the balance sheet.*

- Bank belum memperhitungkan margin komersial dan *spread components* lainnya dalam arus kas dan dalam tingkat suku bunga diskonto yang digunakan dalam perhitungan dengan metode EVE.
  *The bank has not taken into account commercial margins and other spread components in cash flows and in the discount rate used in calculations using the EVE method.*

- Bank melakukan perhitungan IRRBB atas eksposur dalam 2 mata uang yang signifikan (IDR dan USD) menggunakan tingkat suku bunga diskonto dan skenario *shock* suku bunga tersendiri untuk setiap mata uang. Untuk eksposur dalam mata uang yang tidak signifikan diperhitungkan secara gabungan dengan eksposur dalam mata uang USD.
  *The bank calculates IRRBB for exposures in two significant currencies (IDR and USD) using separate discount rates and interest rate shock scenarios for each currency. Exposures in insignificant currencies are calculated jointly with exposures in USD.*

f Penjelasan komprehensif mengenai asumsi utama pemodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII
*Comprehensive explanation of the key modeling and parametric assumptions used in calculating ΔEVE and ΔNII*

Δ EVE

- Untuk posisi Des 2025 pada Risiko Suku Bunga pada *Banking Book* (IRRBB) pada indikator delta *Economic Value of Equity*(EVE) dimana risiko maksimum terjadi pada skenario *parallel up* (suku bunga naik) yaitu sebesar Rp524 milliar, selanjutnya apabila dibandingkan dengan Modal *Tier* 1 Bank sebesar Rp6,18 triliun maka delta EVE adalah sebesar 8,49%.
  *For the Dec 2025 position on Interest Rate Risk on the Banking Book (IRRBB) on the Economic Value of Equity (EVE) delta indicator, where the maximum risk occurs in the parallel up scenario (interest rates rise) amounting to Rp524 billion, when compared to the Bank's Tier 1 Capital of Rp6.18 trillion, the EVE delta is 8.49%.*

Δ NII

- Untuk posisi Des 2025, nilai delta net interest income (NII) dimana risiko maksimum terjadi pada skenario *parallel down* sebesar Rp9,3 milliar. Apabila dibandingkan dengan *projected income* akhir 2025 Bank sebesar Rp786 milliar, delta NII adalah sebesar 1.18%.

  *For the Dec 2025 position, the net interest income (NII) delta value where the maximum risk occurs in the Down parallel scenario is Rp9.3 billion. When compared to the Bank's projected income at the end of 2025 of Rp786 billion, the NII delta is 1.18%.*

| Analisis Kuantitatif<br>*Quantitative Analysis* |
|---|
| a Rata - rata *repricing maturity* yang diterapkan untuk NMD.<br>*Average repricing maturity applied to NMD.* |
| Rata - rata jangka waktu penyesuaian suku bunga (*repricing maturity*) yang diterapkan untuk NMD adalah 1 tahun dengan pendekatan *run-off rates*, yang mencerminkan persentase simpanan yang diperkirakan akan keluar (ditarik) atau mengubah suku bunga dalam periode tertentu. Semakin tinggi *decay rate*, semakin cepat simpanan tersebut dapat diubah dalam *repricing buckets* yang lebih pendek.<br>*The average repricing maturity applied to NMD is 1 year using the run-off rates approach, which reflects the percentage of deposits that are expected to exit (be withdrawn) or change interest rates within a certain period. The higher the decay rate, the faster the deposits can be changed in shorter repricing buckets.* |
| b *Repricing maturity* terpanjang yang diterapkan untuk NMD.<br>*The longest repricing maturity applied to NMD.* |
| Jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk core deposit NMD adalah di bucket 9M-1 tahun.<br>*The longest repricing maturity applied to NMD core deposits is in the 9M-1 year bucket.* |

**Tabel 36 : *Interest Rate Risk in Banking Book* - Laporan Perhitungan IRRBB - Bank Secara Individual**

***Table 33 : Interest Rate Risk in Banking Book - IRRBB Calculation Report - Bank Individually***

## LAPORAN PERHITUNGAN IRRBB
### *IRRBB CALCULATION REPORT*

**Nama Bank |** *Bank Name* **: PT. Bank Maspion (individu)**
**Posisi Laporan |** *Report Position* **: 31-Dec-2025**

dalam jutaan | *in millions*

| Dalam Juta Rupiah<br>*In Million Rupiah* | ΔEVE | | ΔNII | |
|---|---|---|---|---|
| Periode<br>*Period* | T | T-1 | T | T-1 |
| *Parallel up*<br>*Parallel up* | 524.889 | 487.011 | 7.601 | 57.054 |
| *Parallel down*<br>*Parallel down* | 77.708 | 8.524 | 9.307 | - |
| *Steepener*<br>*Steepener* | 188.542 | 153.347 | | |
| *Flattener*<br>*Flattener* | - | - | | |
| *Short rate up*<br>*Short rate up* | 224.216 | 204.692 | | |
| *Short rate down*<br>*Short rate down* | 85.961 | 10.278 | | |
| Nilai Maksimum Negatif (absolut)<br>*Negative Maximum Value (absolute)* | 524.889 | 487.011 | 9.307 | 57.054 |
| Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII)<br>*Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)* | 6.182.266 | 6.229.609 | 786.663 | 786.663 |
| Nilai Maksimum dibagi Modal *Tier* 1 (untuk ΔEVE) atau *Project Income* (untuk ΔNII)<br>*Maximum Value divided by Tier 1 Capital (for ΔEVE) or Project Income (for ΔNII)* | 8,49% | 7,82% | 1,18% | 7,25% |

**Tabel 37 : Risiko Likuiditas - Laporan Perhitungan Rasio Kecukupan Likuiditas (LCR) - Bank secara Individual**

***Table 37 : Liquidity Risk - Liquidity Coverage Ratio (LCR) Calculation Report - Individual Banks***

| No | Komponen *Component* | INDIVIDUAL *INDIVIDUAL* | | | |
|---|---|---|---|---|---|
| | | Triwulan IV 2025 *Fourth Quarter 2025* | | Triwulan III 2025 *Third Quarter 2025* | |
| | | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* |
| *HIGH QUALITY LIQUID ASSET* (HQLA) *HIGH QUALITY LIQUID ASSETS (HQLA)* | | | | | |
| 1 | Total *High Quality Liquid Asset* (HQLA *Total High Quality Liquid Asset (HQLA* | | 5.238.676 | | 6.508.417 |
| ARUS KAS KELUAR *CASH OUTFLOW* | | | | | |
| 2 | Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: *Individual customer deposits and funding from Micro and Small Business customers, consisting of:* | | | | |
| | a. Simpanan/Pendanaan stabil *a. Savings/Stable funding* | 109.760 | 5.488 | 126.729 | 6.336 |
| | b. Simpanan/Pendanaan kurang stabil *b. Deposits/Funding are less stable* | 4.451.966 | 445.197 | 4.854.373 | 485.437 |
| 3 | Pendanaan yang berasal dari nasabah korporasi, terdiri dari: *Funding from corporate customers consists of:* | | | | |
| | a. Simpanan operasional *a. Operational deposits* | 2.640.834 | 595.154 | 2.753.865 | 615.714 |
| | b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional *b. Non-operational deposits and/or other liabilities of a non-operational nature of a non-operational nature* | 3.052.348 | 1.833.888 | 2.764.215 | 1.639.289 |
| 4 | Pendanaan dengan agunan *secured funding* | | - | | - |

| No | Komponen *Component* | INDIVIDUAL *INDIVIDUAL* | | | |
|---|---|---|---|---|---|
| | | Triwulan IV 2025 *Fourth Quarter 2025* | | Triwulan III 2025 *Third Quarter 2025* | |
| | | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* |
| 5 | Arus kas keluar lainnya (*additional requirement*), terdiri dari: *Other cash outflows (additional requirements), consisting of:* | | | | |
| | a. arus kas keluar atas transaksi derivatif *a. cash outflows on derivative transactions* | - | - | - | - |
| | b. arus kas keluar atas peningkatan kebutuhan likuiditas *b. cash outflows for increased liquidity needs* | - | - | - | - |
| | c. arus kas keluar atas kehilangan pendanaan *c. cash outflow for loss of financing* | - | - | - | - |
| | d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas *d. cash outflows on drawdown of committed credit facilities and liquidity facilities liquidity facilities* | - | - | - | - |
| | e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana *e. cash outflows on other contractual obligations related to distribution of funds* | 721.075 | 721.075 | 950.000 | 950.000 |
| | f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya *f. cash outflows on other funding contingent liabilities* | 4.913.952 | 244 | 4.319.885 | 153 |
| | g. arus kas keluar kontraktual lainnya *g. other contractual cash outflows* | 62.918 | 62.918 | 65.014 | 65.014 |

| No | Komponen *Component* | INDIVIDUAL *INDIVIDUAL* | | | |
|---|---|---|---|---|---|
| | | Triwulan IV 2025 *Fourth Quarter 2025* | | Triwulan III 2025 *Third Quarter 2025* | |
| | | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* | Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual *Value of outstanding liabilities and commitments / value of contractual receivables* | Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*). *HQLA value after haircut, outstanding liabilities and commitments multiplied by the run-off rate or contractual billings multiplied by the inflow rate.* |
| | TOTAL ARUS KAS KELUAR *CASH OUTFLOW* | | 3.663.963 | | 3.761.943 |
| ARUS KAS MASUK *CASH INFLOW* | | | | | |
| 6 | Pinjaman dengan agunan *Secured lending* | - | - | - | - |
| 7 | Tagihan berasal dari pihak lawan (*counterparty*) *Receivables from counterparties* | 1.131.732 | 609.680 | 1.128.323 | 325.615 |
| 8 | Arus kas masuk lainnya *Other cash inflows* | - | | - | |
| | TOTAL ARUS KAS MASUK *CASH INFLOW* | | 609.680 | | 325.615 |
| | TOTAL ADJUSTED VALUE *TOTAL ADJUSTED VALUE* | | 609.680 | | 325.615 |
| | TOTAL HQLA *TOTAL HQLA* | | 5.238.676 | | 6.508.417 |
| | TOTAL ARUS KAS KELUAR BERSIH *NET CASH OUTFLOWS* | | 3.054.283 | | 3.436.328 |
| | LCR (%) | | 171,52% | | 189,40% |

## ANALISIS SECARA INDIVIDU | *INDIVIDUAL ANALYSIS*

Berdasarkan Hasil perhitungan, LCR rata-rata Bank pada posisi Triwulan IV-2025 adalah sebesar 171,52%, menurun sebesar 17,88% dibandingkan posisi pada Triwulan III-2025 yang sebesar 189,40%. Meskipun mengalami penurunan, kondisi kecukupan likuiditas Bank masih memadai dan mampu memenuhi kebutuhan likuiditas selama 30 (tiga puluh) hari ke depan dalam skenario stres. .

*Based on the calculation results, the Bank's average LCR in the fourth quarter of 2025 is 171.52%, a decrease of 17.88% compared to the position in the third quarter of 2025, which was 189.40%. Despite this decline, the Bank's liquidity adequacy remains sufficient and capable of meeting liquidity needs for the next 30 (thirty) days under a stress scenario.*

**Komponen Penilaian Rasio LCR Bank**

Nilai LCR Bank posisi Triwulan IV-2025 menurun dikarenakan :

1. Total HQLA rata-rata yang dimiliki Bank mengalami penurunan dari Rp6,51 triliun pada Triwulan III-2025 menjadi Rp5,24 triliun pada Triwulan IV-2025. Meskipun mengalami penurunan, komposisi HQLA Bank masih didominasi oleh HQLA *Level* 1 dengan komposisi terbesar berasal dari kepemilikan surat berharga yang diterbitkan Pemerintah dan Bank Indonesia, yang setelah dikenakan *haircut* rata-ratanya sebesar Rp4,23 triliun (81% dari total HQLA *Level* 1). Penempatan pada Bank Indonesia, yang setelah *haircut* rata-ratanya sebesar Rp900 miliar (17% dari total HQLA *Level* 1), dan sisanya dalam bentuk kas. Bank tidak memiliki cadangan likuiditas dalam bentuk HQLA *Level* 2A dan 2B.
2. Total Arus Kas Keluar Bersih (*Net Cash Outflow*)
   Rata-rata *Net Cash Outflow* Bank pada Triwulan IV-2025 mengalami penurunan sebesar 11,12% dari Rp3,44 triliun pada Triwulan III-2025 menjadi Rp3,05 triliun pada Triwulan IV-2025. Penurunan net *cash outflow* pada Triwulan IV-2025 disebabkan oleh:
   - Penurunan arus kas keluar (*cash ouflow*): Rata-rata arus kas keluar Bank pada Triwulan IV-2025 turun sebesar 2,60% dibandingkan Triwulan III-2025. Kondisi ini sejalan dengan menurunnya rata-rata DPK bank pada Triwulan IV-2025 sebesar 9,28% dibandingkan dengan triwulan sebelumnya.
   - Peningkatan arus kas masuk (*cash inflow*): Rata-rata arus kas masuk (*cash inflow*) pada Triwulan IV-2025 mengalami peningkatan sebesar 87,24% dibandingkan Triwulan III-2025. Peningkatan berasal dari pembayaran tagihan yang berdasarkan pihak lawan (*counterparty*), yang didominasi oleh lembaga jasa keuangan mengalami peningkatan sebesar 118,42% dari posisi Triwulan III-2025.

**Manajemen Likuiditas Bank**

Pada posisi Triwulan IV-2025, Bank telah memenuhi tingkat LCR sesuai ketentuan yang berlaku yang menunjukan bahwa manajemen likuiditas Bank dikelola dengan memadai.

1. Bank telah memiliki dan menerapkan proses manajemen risiko likuiditas, serta secara aktif melakukan identifikasi, pengukuran, pemantauan dan pengendalikan risiko likuiditas melalui laporan harian dan laporan bulanan. Bank mengidentifikasi dan mengukur eksposur risiko likuiditas untuk setiap produk dan aktivitas dengan menggunakan berbagai parameter atau indikator, seperti *Loan to Deposit* (LDR), *stress testing*, Pinjaman Luar Negeri Jangka Pendek (PKLN), rasio 50 Deposan Inti, dan lainnya.
2. Strategi pengeloaan neraca dan likuiditas ditetapkan dalam rapat ALCO, Bank terus berupaya meningkatkan pertumbuhan Simpanan/Pendanaan yang stabil dan simpanan operasional dengan peningkatan pelayanan dan produk pendanaan.

***Components of the Bank's LCR Ratio Assessment***

*The Bank's LCR value in the fourth quarter of 2025 decreased due to:*

1. *The Bank's average total HQLA decreased from IDR 6.51 trillion in the third quarter of 2025 to IDR 5.24 trillion in the fourth quarter of 2025. Despite this decline, the composition of the Bank's HQLA is still dominated by Level 1 HQLA, with the largest portion coming from securities issued by the Government and Bank Indonesia, which after haircuts amounted to an average of IDR 4.23 trillion (81% of total Level 1 HQLA). Placements with Bank Indonesia, which after haircuts averaged Rp 900 billion (17% of total Level 1 HQLA), and the remainder in cash. The Bank does not have liquidity reserves in the form of Level 2A and 2B HQLA.*
2. *Total Net Cash Outflow*
   *The Bank's average Net Cash Outflow in the fourth quarter of 2025 decreased by 11.12% from IDR 3.44 trillion in the third quarter of 2025 to IDR 3.05 trillion in the fourth quarter of 2025. The decrease in net cash outflow in the fourth quarter of 2025 was due to:*
   - *Decrease in cash outflow: The average cash outflow of banks in the fourth quarter of 2025 decreased by 2.60% compared to the third quarter of 2025. This condition is in line with the decline in the average bank deposit portfolio in the fourth quarter of 2025 by 9.28% compared to the previous quarter.*
   - *Increase in cash inflow: Average cash inflow in the fourth quarter of 2025 increased by 87.24% compared to the third quarter of 2025. The increase came from payments based on counterparties, which were dominated by financial service institutions, which increased by 118.42% from the position in the third quarter of 2025.*

***Bank Liquidity Management***

*In the fourth quarter of 2025, the Bank has met the LCR level in accordance with applicable regulations, indicating that the Bank's liquidity management is being managed adequately.*

1. *The Bank has established and implemented a liquidity risk management process, and actively identifies, measures, monitors, and controls liquidity risk through daily and monthly reports. The Bank identifies and measures liquidity risk exposure for each product and activity using various parameters or indicators, such as Loan to Deposit (LDR), stress testing, Short-Term Foreign Loans (PKLN), Core Depositor Ratio 50, and others.*
2. *The balance sheet and liquidity management strategy is determined in ALCO meetings. The Bank continues to strive to increase stable deposit/funding growth and operational deposits by improving services and funding products.*

**Tabel 38 : Risiko Likuiditas - Laporan Pendanaan Stabil Bersih (LIQ2) - Bank secara Individual**

*Table 38: Liquidity Risk - Net Stable Funding Report (LIQ2) - Bank Individually*

| Komponen ASF | Posisi Tanggal Laporan Sebelumnya (30 September 2025) *Previous Report Date Position (September 30, 2025)* | | | | |
|---|---|---|---|---|---|
| | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) *Carrying Value Based on Remaining Term (In Million Rupiah)* | | | | Total Nilai Tertimbang *Total Weighted Value* |
| | Tanpa Jangka Waktu[1] *No Term[1]* | < 6 bulan *< 6 months* | ≥ 6 bulan - < 1 tahun *≥ 6 months - < 1 year* | ≥ 1 tahun *≥ 1 year* | |
| Modal : | 6.677.785 | - | - | - | 6.677.785 |
| Modal sesuai POJK KPMM | 6.677.785 | - | - | - | 6.677.785 |
| Instrumen modal lainnya | - | - | - | - | - |
| Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: | 1.184.146 | 4.503.154 | 520.512 | 151.201 | 5.736.961 |
| Simpanan dan pendanaan stabil | 121.530 | 642,47 | 6,33 | 376,74 | 116.314,22 |
| Simpanan dan pendanaan kurang stabil | 1.062.616 | 4.502.511,31 | 520.505,66 | 150.824,11 | 5.620.646 |
| Pendanaan yang berasal dari nasabah korporasi: | 2.795.995 | 4.930.189 | 844.801 | 201.568 | 3.350.217 |
| Simpanan operasional | 2.795.994,65 | - | - | - | 1.397.997,33 |
| Pendanaan lainnya yang berasal dari nasabah korporasi | - | 4.930.189,04 | 844.801,33 | 201.567,52 | 1.952.219,55 |
| Liabilitas yang memiliki pasangan aset yang saling bergantung | | | | | |
| Liabilitas dan ekuitas lainnya : | | | | | |
| NSFR liabilitas derivatif | | - | - | - | |
| Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas | - | 272.383,30 | - | - | - |
| Total ASF | | | | | 15.764.962,50 |

| Posisi Tanggal Laporan (31 Desember 2025)<br>*Report Date Position (December 31, 2025)* | | | | | |
|---|---|---|---|---|---|
| Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)<br>*Carrying Value Based on Remaining Term (In Million Rupiah)* | | | | Total Nilai Tertimbang<br>*Total Weighted Value* | *ASF Components* |
| Tanpa Jangka Waktu[1]<br>*No Term[1]* | < 6 bulan<br>*< 6 months* | ≥ 6 bulan - < 1 tahun<br>*≥ 6 months - < 1 year* | ≥ 1 tahun<br>*≥ 1 year* | | |
| 6.692.485 | - | - | - | 6.692.485 | *Capital:* |
| 6.692.485 | - | - | - | 6.692.485 | *Capital in accordance with POJK KPMM* |
| - | - | - | - | - | *Other capital instruments* |
| 1.118.415 | 4.239.972 | 54.418 | 1.832 | 4.878.677 | *Deposits from individual customers and funding from micro and small business customers:* |
| 104.404 | 401,76 | 1.600,00 | - | 101.085,16 | *Stable deposits and funding* |
| 1.014.011 | 4.239.570,59 | 52.817,76 | 1.831,60 | 4.777.591 | *Deposits and funding are less stable* |
| 3.018.859 | 5.083.533 | 119.737 | 1.366.280 | 4.442.630 | *Funding from corporate customers:* |
| 2.099.777,51 | - | - | - | 1.049.888,76 | *Operating deposits* |
| 919.081,53 | 5.083.532,76 | 119.737,30 | 1.366.279,87 | 3.392.741,58 | *Other funding from corporate customers* |
| | | | | | *Liabilities that have interdependent asset pairs* |
| | | | | | *Other liabilities and equity :* |
| | - | - | - | | *NSFR derivative liabilities* |
| - | 223.762,16 | - | - | - | *Other equity and liabilities not categorized above* |
| | | | | 16.013.791,94 | *Total ASF* |

| Komponen RSF | Posisi Tanggal Laporan Sebelumnya (30 September 2024) *Previous Report Date Position (September 30, 2024)* | | | | |
|---|---|---|---|---|---|
| | Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) *Carrying Value Based on Remaining Term (In Million Rupiah)* | | | | Total Nilai Tertimbang *Total Weighted Value* |
| | Tanpa Jangka Waktu[1] *No Term[1]* | < 6 bulan *< 6 months* | ≥ 6 bulan - < 1 tahun *≥ 6 months - < 1 year* | ≥ 1 tahun *≥ 1 year* | |
| Total HQLA dalam rangka perhitungan NSFR | | | | | 242.010 |
| Simpanan pada lembaga keuangan lain untuk tujuan operasional | 265.383 | 100.000 | - | - | 182.692 |
| Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*) | - | 4.341.002 | 5.166.656 | 4.674.616 | 8.699.588 |
| kepada lembaga keuangan yang dijamin dengan HQLA Level 1 | - | 324.600 | 2.278.360 | 681.172 | 1.852.812 |
| kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan | - | - | - | - | - |
| kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: | - | 3.911.030 | 2.766.327 | 3.896.085 | 6.650.351 |
| memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit | - | - | - | - | - |
| Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya : | - | 105.371 | 121.970 | 97.358 | 196.425 |
| memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit | - | - | - | - | - |
| Surat Berharga dengan kategori Lancar dan Kurang Lancar (*performing*) yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa | - | - | - | - | - |
| Aset yang memiliki pasangan liabilitas yang saling bergantung | - | - | - | - | - |
| Aset lainnya : | 409.006 | 309.271 | 273.005 | 510.809 | 1.502.091 |
| Komoditas fisik yang yang diperdagangkan, termasuk emas | - | | | | - |
| Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai *default fund* pada *central counterparty* (CCP) | | - | - | - | - |
| NSFR aset derivatif | | - | - | - | - |
| NSFR liabilitas derivatif sebelum dikurangi dengan *variation margin* | | - | - | - | - |
| Seluruh aset lainnya yang tidak masuk dalam kategori diatas | 409.006 | 309.271 | 273.005 | 510.809 | 1.502.091 |
| Rekening Administratif | | | | | 5.724 |
| Total RSF | | | | | 10.632.104 |
| Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%)) | | | | | 148,28% |

| Posisi Tanggal Laporan (31 Desember 2024) *Report Date Position (December 31, 2024)* | | | | | |
|---|---|---|---|---|---|
| Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) *Carrying Value Based on Remaining Term (In Million Rupiah)* | | | | Total Nilai Tertimbang *Total Weighted Value* | *RSF Components* |
| Tanpa Jangka Waktu[1] *No Term[1]* | < 6 bulan *< 6 months* | ≥ 6 bulan - < 1 tahun *≥ 6 months - < 1 year* | ≥ 1 tahun *≥ 1 year* | | |
| | | | | 88.171 | *Total HQLA for NSFR calculation* |
| 271.698 | 100.000 | - | - | 185.849 | *Deposits with other financial institutions for operational purposes* |
| - | 6.271.658 | 6.803.833 | 4.605.437 | 9.306.636 | *Loans in the Current and Special Mention (performing) categories* |
| - | 2.385.926 | 2.141.416 | 1.156.420 | 2.465.720 | *to financial institutions secured by HQLA Level 1* |
| - | - | - | - | - | *loans to financial institutions that are not secured by HQLA Level 1 and loans to financial institutions that are unsecured* |
| - | 3.747.326 | 4.590.161 | 3.358.051 | 6.658.264 | *to non-financial corporations, retail customers and micro and small business customers, national governments, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, among others:* |
| - | - | - | - | - | *qualify for a risk weight of 35% or less, as per OJK RWA for Credit Risk* |
| - | 138.406 | 72.257 | 90.966 | 182.652 | *Residential mortgages that are not being securitized, which include:* |
| - | - | - | - | - | *qualify for a risk weight of 35% or less, as per OJK RWA for Credit Risk* |
| - | - | - | - | - | *Current and Non-Current (performing) Securities that are not pledged as collateral, not in default, and not included as HQLA, including stocks traded on the stock exchange.* |
| - | - | - | - | - | *Assets that have interdependent liability pairs* |
| 392.050 | 346.625 | 216.418 | 528.911 | 1.484.004 | *Other assets:* |
| - | | | | - | *Physical commodities that are traded, including gold* |
| | - | - | - | - | *Cash, securities and other assets posted as initial margin for derivative contracts and cash or other assets posted as default funds with central counterparties (CCPs).* |
| | - | - | - | - | *NSFR of derivative assets* |
| | - | - | - | - | *NSFR of derivative liabilities before reduced by variation margin* |
| 392.050 | 346.625 | 216.418 | 528.911 | 1.484.004 | *All other assets not categorized above* |
| | | | | 9.269 | *Administrative Account* |
| | | | | 11.073.930 | *Total RSF* |
| | | | | 144,61% | *Net Stable Funding Ratio (%)* |

## ANALISIS PERKEMBANGAN NSFR | *NSFR DEVELOPMENT ANALYSIS*

1 *Net Stable Funding Ratio* (NSFR) Bank per Desember 2025 adalah sebesar 144.61% berada di atas ketentuan minimum NSFR yang ditetapkan oleh regulator sebesar 100%.
*The Bank's Net Stable Funding Ratio (NSFR) as of December 2024 is 147.85%, which is above the minimum NSFR requirement set by the regulator of 100%.*

2 NSFR per Desember 2025 sebesar 144.61% mengalami penurunan dibandingkan dengan NSFR per September 2025 sebesar 148.28%. Faktor penyebab penurunan NSFR tersebut terutama dikarenakan *Total Available Stable Fund* (ASF) per Desember 2025 mengalami peningkatan dari Rp15,76 triliun pada September 2025 menjadi Rp 16,01 triliun pada Desember 2025. Peningkatan ini dikarenakan meningkatnya pinjaman yang diterima dengan total tertimbang sebesar Rp1,33 triliun. Sedangkan DPK dan liabilitas bank lain mengalami penurunan dengan total tertimbang sebesar Rp1,06 triliun. Demikian pula pada sisi *Required Stable Fund* (RSF) per Desember 2025 mengalami peningkatan sebesar Rp545 miliar dibandingkan September 2025 karena meningkatnya penyaluran kredit dengan total tertimbang sebesar Rp608 miliar. Sedangkan aset lainnya mengalami penurunan Rp36 miliar sejalan dengan penurunan NPL. Demikian pula penurunan surat berhaga dengan jangka waktu > 6 bulan mengalami penurunan dengan total tertimbang sebesar Rp52 miliar.
*The NSFR as of December 2025 of 144.61% decreased compared to the NSFR as of September 2025 of 148.28%. The main factor causing the decline in NSFR was the increase in Total Available Stable Fund (ASF) as of December 2025 from Rp15.76 trillion in September 2025 to Rp16.01 trillion in December 2025. This increase was due to an increase in loans received with a total weighted value of Rp1.33 trillion. Meanwhile, third-party funds and other bank liabilities decreased by a weighted total of Rp1.06 trillion. Similarly, the Required Stable Fund (RSF) as of December 2025 increased by Rp545 billion compared to September 2025 due to an increase in credit distribution with a weighted total of Rp608 billion. Other assets decreased by Rp36 billion in line with the decline in NPL. Similarly, securities with a maturity of > 6 months decreased by a weighted total of Rp52 billion.*

3 Strategi pengeloaan neraca dan likuiditas ditetapkan dalam rapat ALCO.
*Balance sheet and liquidity management strategies are determined in ALCO meetings.*

### 39. Risiko Likuiditas - Aset Terikat (Encumbrance) (ENC) - Bank secara Individual

### *39. Liquidity Risk - Encumbered Assets (ENC) - Bank Individually*

dalam Jutaan Rupiah | *in Millions of Rupiah*

| | Aset Bank Terikat (*Encumbered*) *Encumbered Bank Assets* | Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas *Assets deposited or pledged with the central bank but not yet used to generate liquidity* | Aset Bank tidak terikat (*unencumbered*) *Unencumbered Bank Assets* | Total |
|---|---|---|---|---|
| | a | b | c | d = a + b + c |
| Kas<br>*Cash* | | | 136.557 | 136.557 |
| Penempatan pada BI<br>*Placement at BI* | | 1.038.830 | | 1.038.830 |
| Surat Berharga (HQLA Lv 1)<br>*Securities (HQLA Lv 1)* | | 414.608 | 1.397.347 | 1.811.955 |
| **Total Aset**<br>*Total Assets* | | **1.453.438** | **1.533.904** | **2.987.342** |

### Analisis Kualitatif
### *Qualitative Analysis*

Pada posisi Desember 2025, Bank memiliki Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas sebesar Rp1.453.438 juta dan aset tidak terikat sebesar Rp1.533.904 juta. Aset tidak terikat merupakan aset yang memenuhi kualifikasi sebagai HQLA sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan tentang kewajiban pemenuhan rasio kecukupan likuiditas (*liquidity coverage ratio*) bagi bank umum
*As of December 2025, the Bank had assets deposited or pledged with the central bank but not yet used to generate liquidity amounting to Rp1,453,438 million and unencumbered assets amounting to Rp1,533,904 million. Unrestricted assets are assets that qualify as HQLA as referred to in the Financial Services Authority Regulation on the obligation to meet the liquidity coverage ratio for commercial banks.*

**40. Risiko Likuiditas - Manajemen Risiko Likuiditas (LIQA) - Bank secara Individual**

Penjelasan Manajemen Risiko Likuiditas dijelaskan pada bagian Bab Manajemen Risiko

***40. Liquidity Risk - Liquidity Risk Management (LIQA) - Individual Banks***

*An explanation of Liquidity Risk Management is provided in the Risk Management section.*

**41. Risiko Operasional - Pengungkapan Kualitatif Umum**

Penjelasan pengungkapan kualitatif umum risiko operasional dijelaskan pada bagian Bab Manajemen Risiko

***41. Operational Risk - General Qualitative Disclosure***

*The explanation of general qualitative disclosure of operational risk is described in the Risk Management chapter.*

**Tabel 42. Risiko Operasional - Data Kerugian Historis (OR1)**

***Table 42. Operational Risk - Historical Loss Data (OR1)***

| | | A | B | C | D | E | F | G | H | I | J | Rata-rata 10 Tahun |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | T | T-1 | T-2 | T-3 | T-4 | T-5 | T-6 | T-7 | T-8 | T-9 | |
| Batasan minimum untuk suatu kejadian kerugian operasional (*loss event*) sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih<br>*The minimum threshold for an operational loss event is IDR 300,000,000.00 (three hundred million rupiah) or more.* | | | | | | | | | | | | |
| 1 | Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian)<br>*Net operating loss after taking into account the value of recoveries (without exceptions)* | - | 117.433 | 3.695 | - | - | - | - | - | - | - | 12.113 |
| 2 | Jumlah terjadinya kerugian risiko operasional<br>*Total operational risk losses* | - | 1 | 2 | - | - | - | - | - | - | - | 0 |
| 3 | Jumlah kerugian risiko operasional yang dikecualikan<br>*Amount of excluded operational risk losses* | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Jumlah terjadinya kerugian risiko operasional yang dikecualikan<br>*Number of excluded operational risk losses* | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan<br>*Net operating loss after taking into account the recovery value and excluded operating risk losses* | - | 117.433 | 3.695 | - | - | - | - | - | - | - | 12.113 |
| Batasan minimum untuk suatu kejadian kerugian operasional (*loss event*) sebesar Rp1.500.000.000,00 (satu milyar lima ratus juta rupiah) atau lebih<br>*The minimum threshold for an operational loss event is IDR 1,500,000,000.00 (one billion five hundred million rupiah) or more.* | | | | | | | | | | | | |
| 6 | Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian)<br>*Net operating loss after taking into account the recovery value (without exceptions)* | - | - | - | - | - | - | - | - | - | - | |
| 7 | Jumlah terjadinya kerugian risiko operasional<br>*Number of operational risk losses* | - | - | - | - | - | - | - | - | - | - | |
| 8 | Jumlah kerugian risiko operasional yang dikecualikan<br>*Amount of excluded operational risk losses* | - | - | - | - | - | - | - | - | - | - | |
| 9 | Jumlah terjadinya kerugian risiko operasional yang dikecualikan<br>*Number of excluded operational risk losses* | - | - | - | - | - | - | - | - | - | - | |
| 10 | Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan<br>*Net operational loss after taking into account the value of recoveries and excluded operational risk losses* | - | - | - | - | - | - | - | - | - | - | |

| | | A | B | C | D | E | F | G | H | I | J | Rata-rata 10 Tahun |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | T | T-1 | T-2 | T-3 | T-4 | T-5 | T-6 | T-7 | T-8 | T-9 | |
| Rincian perhitungan modal untuk risiko operasional<br>*Details of capital calculations for operational risk* | | | | | | | | | | | | |
| 11 | Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak)<br>*Are losses used in FPKI calculations? (Yes/No)* | T | | | | | | | | | | |
| 12 | Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak)<br>*If line 11 is filled with "No," is the non-use of internal loss data due to non-compliance with minimum standards for loss data? (Yes/No)* | Y | | | | | | | | | | |
| 13 | *Threshold* yang digunakan dalam perhitungan modal untuk risiko operasional<br>*Threshold used in capital calculations for operational risk* | 300.000.000 | | | | | | | | | | |
| 14 | Keterangan Tambahan (jika ada)<br>*Additional Information (if any)* | Optional | | | | | | | | | | |

**Analisis Kualitatif**
***Qualitative Analysis***

Selama periode pemantauan, kerugian operasional tercatat sangat rendah dengan hanya dua kejadian material pada tahun T dan T-1, masing-masing sebesar Rp117.433 juta dan RP3.835 juta, sementara tahun lainnya nihil. Rata-rata 10 tahun tetap kecil di Rp12.113 juta, jauh di bawah ambang (*threshold*) Rp300 juta
*During the monitoring period, operational losses were very low, with only two material incidents in years T and T-1, amounting to IDR 117,433 million and Rp3,835 million, respectively, while there were none in other years. The 10-year average remained low at Rp12,113 million, well below the threshold of Rp300 million.*

**Tabel 43. Risiko Operasional - Rincian Indikator Bisnis (OR2)**

***Table 43. Operational Risk - Business Indicator Details (OR2)***

dalam Jutaan Rupiah | *in Millions of Rupiah*

| No | Indikator Bisnis (IB) dan subkomponen IB<br>*Business Indicators (BI) and BI subcomponents* | A | B | C |
|---|---|---|---|---|
| | | T | T-1 | T-2 |
| 1 | Komponen Bunga, Sewa, dan Dividen (KBSD)<br>*Interest, Rent, and Dividend Components (IRDC)* | 462.164 | | |
| 1a | Pendapatan Bunga<br>*Interest Income* | 1.473.424 | 1.506.673 | 1.199.537 |
| 1b | Beban Bunga<br>*Interest Expense* | 779.584 | 784.647 | 654.637 |
| 1c | Aset Produktif<br>*Productive Assets* | 21.344.945 | 21.528.716 | 18.748.206 |
| 1d | Pendapatan Dividen<br>*Dividend Income* | - | - | - |
| 2 | Komponen Jasa (KJ)<br>*Service Components (SC)* | 55.922 | | |
| 2a | Pendapatan Jasa dan Komisi<br>*Service and Commission Income* | 13.420 | 9.419 | 5.612 |
| 2b | Beban Jasa dan Komisi<br>*Service and Commission Expenses* | - | - | - |
| 2c | Pendapatan operasional lainnya<br>*Other operating income* | 67 | - | - |
| 2d | Beban operasional lainnya<br>*Other operating expenses* | 879 | 134.289 | 4.148 |
| 3 | Komponen Keuangan (KK)<br>*Financial Components (FC)* | 10.599 | | |
| 3a | Laba Rugi Bersih *Trading Book*<br>*Net Trading Book Profit and Loss* | - | - | - |
| 3b | Laba Rugi Bersih *Banking Book*<br>*Net Profit/Loss from Banking Book* | 26.803 | 3.352 | 1.642 |
| 4 | IB<br>*IB* | 528.685 | | |

dalam Jutaan Rupiah | *in Millions of Rupiah*

| No | Indikator Bisnis (IB) dan subkomponen IB<br>***Business Indicators (BI) and BI subcomponents*** | A<br>T | B<br>T-1 | C<br>T-2 |
|---|---|---|---|---|
| 5 | Komponen Indikator Bisnis (KIB)<br>*Business Indicator Component (KIB)* | 63.442 | | |
| | Pengungkapan IB<br>*BI Disclosure* | | | |
| 6a | IB total termasuk aktivitas yang didivestasi<br>*Total IB including divested activities* | - | | |
| 6b | Pengurangan IB dikarenakan pengecualian atas aktivitas yang didivestasi<br>*Reduction in IB due to exclusion of divested activities* | 528.685 | | |
| 7 | Keterangan Tambahan<br>*Additional Information* | Optional<br>*Optional* | | |

**Analisis Kualitatif | *Qualitative Analysis***

Pada Desember 2025, Kinerja Indikator Bisnis (IB) menunjukkan tren stabil dengan total IB sebesar 528.685 juta rupiah pada tahun berjalan, ditopang terutama oleh komponen bunga, sewa, dan dividen (KBSD) yang mencapai 462.164 juta rupiah. Pendapatan bunga meningkat dibanding T-1, sementara beban bunga tetap terjaga. Komponen jasa (KJ) juga memperlihatkan pertumbuhan melalui kenaikan pendapatan jasa dan komisi. Di sisi keuangan, laba rugi *Banking Book* tercatat naik signifikan menjadi 26.803 juta rupiah dari 3.352 juta pada T-1. Secara keseluruhan, seluruh komponen mendorong peningkatan Komponen Indikator Bisnis (KIB) menjadi 63.442 juta rupiah, dengan tidak terdapat aktivitas yang didivestasi maupun penyesuaian tambahan pada tahun laporan.

*In December 2025, Business Indicator (BI) performance showed a stable trend with a total BI of IDR 528,685 million for the current year, supported mainly by interest, rent, and dividends (KBSD) components which reached IDR 462,164 million. Interest income increased compared to T-1, while interest expenses remained stable. The service component (KJ) also showed growth through an increase in service and commission income. On the financial side, Banking Book profit and loss recorded a significant increase to IDR 26,803 million from IDR 3,352 million in T-1. Overall, all components drove an increase in the Business Indicator Component (KIB) to IDR 63,442 million, with no divested activities or additional adjustments in the reporting year.*

**Tabel 44. Risiko Operasional - Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Standar (OR3)**

***Table 44. Operational Risk - ATMR Calculation for Operational Risk Using the Standard Approach (OR3)***

| NO | RINCIAN | *DETAILS* | JUMLAH | *TOTAL* |
|---|---|---|---|---|
| 1 | Komponen Indikator Bisnis (KIB) \| *Business Indicator Component (BIC)* | | 63.442 | |
| 2 | Faktor Pengali Kerugian Internal (FPKI) \| *Internal Loss Multiplier Factor (ILMF)* | | 1 | |
| 3 | Modal Minimum Risiko Operasional (MMRO) \| *Minimum Operational Risk Capital (MORC)* | | 63.442 | |
| 4 | ATMR untuk Risiko Operasional \| *ATMR for Operational Risk* | | 793.028 | |

**45. Risiko Hukum - Pengungkapan Kualitatif Umum**
Penjelasan pengungkapan kualitatif umum risiko hukum dijelaskan pada bagian Bab Manajemen Risiko

***45. Legal Risk - General Qualitative Disclosure***
*An explanation of the general qualitative disclosure of legal risk is provided in the Risk Management section.*

**46. Risiko Reputasi - Pengungkapan Kualitatif Umum**
Penjelasan pengungkapan kualitatif umum risiko reputasi dijelaskan pada bagian Bab Manajemen Risiko

***46. Reputation Risk - General Qualitative Disclosure***
*The explanation of general qualitative disclosure of reputation risk is described in the Risk Management chapter.*

**47. Risiko Stratejik - Pengungkapan Kualitatif Umum**
Penjelasan pengungkapan kualitatif umum risiko stratejik dijelaskan pada bagian Bab Manajemen Risiko

***47. Strategic Risk - General Qualitative Disclosure***
*An explanation of the general qualitative disclosure of strategic risk is provided in the Risk Management chapter.*

**48. Risiko Kepatuhan - Pengungkapan Kualitatif Umum**
Penjelasan pengungkapan kualitatif umum risiko kepatuhan dijelaskan pada bagian Bab Manajemen Risiko

***48. Compliance Risk - General Qualitative Disclosure***
*An explanation of the general qualitative disclosure of compliance risk is provided in the Risk Management section.*

**49. Tata Kelola - Kebijakan Remunerasi**
Penjelasan kebijakan remunerasi dijelaskan pada bagian Tata Kelola Remunerasi

***49. Governance - Remuneration Policy***
*An explanation of the remuneration policy is provided in the Remuneration Governance section*

**50. Tata Kelola - Laporan Remunerasi yang Didapatkan pada Tahun Buku**
Penjelasan laporan remunerasi yang didapatkan pada tahun buku dijelaskan pada bagian Tata Kelola Remunerasi

***50. Governance - Remuneration Report Obtained in the Fiscal Year***
*An explanation of the remuneration report obtained in the fiscal year is provided in the Remuneration Governance section*

**51. Tata Kelola - Remunerasi yang Bersifat Variabel**
Penjelasan remunerasi yang bersifat variabel dijelaskan pada bagian Tata Kelola Remunerasi

***51. Governance - Variable Remuneration***
*An explanation of variable remuneration is provided in the Remuneration Governance section*

**52. Tata Kelola - Remunerasi yang Bersifat Variabel yang Ditangguhkan**
Penjelasan Remunerasi yang bersifat variabel yang ditangguhkan dijelaskan pada bagian Tata Kelola Remunerasi

***52. Governance - Deferred Variable Remuneration***
*An explanation of deferred variable remuneration is provided in the Remuneration Governance section.*

# 09 Laporan **Keberlanjutan**

*Sustainability Report*

BANK MASPION



**Keberlanjutan bukan sekadar komitmen, tetapi cara Bank Maspion memastikan setiap langkah pertumbuhan hari ini membangun nilai dan ketahanan untuk masa depan.**

*Sustainability is not merely a commitment, but it is how Bank Maspion ensures that every step of today's growth builds lasting value and resilience for the future.*

# Tentang Laporan Berkelanjutan

## *About Sustainability Report* [GRI 2-3]

Laporan Keberlanjutan PT Bank Maspion ("Bank") Tahun 2025 disusun sebagai bentuk komitmen Bank dalam menerapkan prinsip transparansi, akuntabilitas, dan praktik bisnis yang berkelanjutan. Laporan ini menyajikan kinerja ekonomi, sosial, dan lingkungan Bank selama periode pelaporan serta mencerminkan upaya Bank dalam menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan. [GRI 2-2, 2-3]

**Cakupan dan periode pelaporan**
- Periode pelaporan: 1 Januari – 31 Desember 2025
- Cakupan: seluruh aktivitas utama dan operasional Bank Maspion

**Proses penyusunan dan keandalan data**
- Informasi disusun melalui koordinasi lintas unit kerja di lingkungan Bank.
- Data keuangan telah diaudit oleh Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan.
- Laporan ini belum melalui proses *assurance* independen atas aspek keberlanjutan.
- Seluruh isi laporan telah ditinjau dan disetujui oleh Direksi untuk memastikan akurasi, kelengkapan, dan keandalan informasi yang diungkapkan. [GRI 2-5, 2-14][OJK G.1]

**Standar dan ketentuan yang digunakan**

Laporan ini disusun dengan mengacu pada:
- POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan
- SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik
- Standar Global *Reporting Initiative* (GRI) dengan pendekatan "*with reference to*"

**Perubahan penyajian dan perbandingan data**

Dalam rangka meningkatkan kualitas pelaporan, Bank secara berkelanjutan menyempurnakan proses pengumpulan data, metodologi pengukuran, dan penyajian informasi. Setiap perubahan material atau penyajian ulang data akan diungkapkan secara jelas pada bagian terkait dalam laporan ini. Untuk tahun 2025, tidak terdapat perubahan signifikan terkait struktur organisasi, kegiatan usaha utama, rantai nilai, maupun hubungan kemitraan strategis Bank. [GRI 2-4]

*The 2025 Sustainability Report of PT Bank Maspion ("the Bank") is prepared as part of the Bank's commitment to upholding the principles of transparency, accountability, and sustainable business practices. This Report presents the Bank's economic, social, and environmental performance during the reporting period and reflects the Bank's efforts to create sustainable long-term value for all stakeholders.* [GRI 2-2, 2-3]

***Reporting scope and period***
- *Reporting period: January 1 - December 31, 2025*
- *Scope: all principal activities and operations of Bank Maspion*

***Preparation process and data reliability***
- *The information disclosed in this Report was compiled through coordination across relevant work units within the Bank.*
- *Financial information has been audited by Tanubrata Sutanto Fahmi Bambang & Rekan Public Accounting Firm.*
- *This Report has not yet been subject to independent assurance for sustainability aspects.*
- *The entire content of the Report has been reviewed and approved by the Board of Directors to ensure the accuracy, completeness, and reliability of the information disclosed.*[GRI 2-5, 2-14][OJK G.1]

***Reporting standards and references***

*This Report is prepared with reference to:*
- *Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance*
- *Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 on the Form and Content of Annual Reports of Issuers or Public Companies*
- *Global Reporting Initiative (GRI) Standards using the "with reference to" approach*

*Changes in reporting and data comparability*

*In order to continuously improve the quality of reporting, the Bank regularly enhances its data collection processes, measurement methodologies, and presentation of information. Any material changes or restatements will be clearly disclosed in the relevant sections of this Report. For 2025, there were no significant changes to the Bank's organizational structure, core business activities, value chain, or strategic partnerships.* [GRI 2-4]

# Tanggapan terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [POJK G.3]

## *Response to Feedback on the Previous Year's Sustainability Report* [POJK G.3]

Sepanjang tahun 2025, kami tidak menerima tanggapan umpan balik, kritik, saran dan pertanyaan yang terkait dengan Laporan Keberlanjutan tahun 2024. Namun demikian, Bank senantiasa berupaya untuk memberikan informasi yang komprehensif dengan mengungkapkan implikasi finansial akibat perubahan iklim melalui identifikasi awal kriteria-kriteria PSPK I dan PSPK II. Selain itu, Bank Maspion juga terus memperbaiki dan meningkatkan pemenuhan atas standar yang telah diacu, seperti POJK No. 51/POJK.03/2017 dan SEOJK No. 16/SEOJK.04/2021 serta merujuk pada Standar GRI yang bertujuan agar Laporan Keberlanjutan Bank Maspion dapat memenuhi kebutuhan informasi bagi setiap pemangku kepentingan. Adapun kritik, saran, tanggapan dan pertanyaan terkait Laporan terintegrasi ini dapat disampaikan melalui:

*Throughout 2025, we did not receive any feedback, criticism, suggestions, or questions related to the 2024 Sustainability Report. In addition, Bank Maspion continues to improve and enhance its compliance with the standards referred to, such as POJK No. 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021, as well as referring to the GRI Standards, with the aim of ensuring that Bank Maspion's Sustainability Report meets the information needs of all stakeholders. Criticism, suggestions, responses, and questions regarding this integrated report can be submitted through:*

**Kontak terkait Laporan**
*Contact regarding the Report* [GRI 2-3]

**Sekretaris Perusahaan**
*Corporate Secretary*



**Kantor Pusat**
*Head Office*



**Pakuwon Tower**
Tunjungan Plaza 6 Lt. 32 & 33.
Jl. Embong Malang, No. 21-31, Kel. Kedungdoro,
Kec. Tegalsari, Surabaya 60261 Jawa Timur
Telp. (+62-31) 985 88789
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*Website*: www.bankmaspion.co.id

# Penentuan Topik Material dan Batasan Dampak

## *Determination of Material Topics and Impact Boundaries* [GRI 3-1]

Topik material merupakan isu keberlanjutan yang dinilai memiliki dampak paling signifikan terhadap kinerja dan keberlangsungan Bank, mencakup aspek ekonomi, lingkungan, dan sosial. Penetapan topik material dalam laporan ini mengacu pada GRI *Topic Standards* 2021 serta mempertimbangkan konteks bisnis dan karakteristik operasional Bank.

Proses penentuan topik material dilakukan melalui empat tahapan utama sebagai berikut:

1. Pemahaman Konteks Bisnis
   Bank melakukan kajian terhadap konteks bisnis, model usaha, dan lingkungan operasional untuk mengidentifikasi area utama yang relevan dengan isu keberlanjutan.

2. Identifikasi Dampak
   Berdasarkan pemahaman tersebut, Bank mengidentifikasi dampak yang telah terjadi maupun yang berpotensi terjadi di masa depan, baik yang bersifat positif maupun negatif, terhadap pemangku kepentingan serta lingkungan.

*Material topics represent sustainability issues that have the most significant impact on the Bank's performance and long-term sustainability across economic, environmental, and social aspects. The identification of material topics in this report refers to the GRI Topic Standards 2021 and considers the Bank's business context and operational characteristics.*

*The material topic determination process was carried out through the following four key stages:*

1. *Understanding the Business Context*
   *The Bank assessed its business context, operating environment, and business model to identify key areas relevant to sustainability issues.*

2. *Impact Identification*
   *Based on this assessment, the Bank identified actual and potential impacts that may arise, including both positive and negative impacts on stakeholders and the environment.*

3. Penilaian dan Prioritisasi Dampak
   Setiap dampak yang teridentifikasi selanjutnya dinilai tingkat signifikansinya dengan melibatkan pemangku kepentingan melalui survei materialitas guna memperoleh pandangan terkait prioritas isu keberlanjutan. Dampak yang dinilai paling signifikan kemudian diprioritaskan untuk dilaporkan. Dalam proses ini, meskipun belum melibatkan pakar eksternal, Manajemen memberikan arahan strategis serta melakukan pemantauan atas dampak ekonomi, lingkungan, dan sosial.

4. Penetapan Topik Material
   Berdasarkan hasil penilaian dan pemantauan tersebut, Bank menetapkan topik material beserta tingkat prioritasnya sebagai dasar penyusunan Laporan Keberlanjutan. Diagram alur berikut menggambarkan tahapan penentuan topik material yang diterapkan oleh Bank.

3. *Impact Assessment and Prioritization*
   *Each identified impact was evaluated for its level of significance by engaging stakeholders through a materiality survey to capture their perspectives on priority sustainability issues. Impacts assessed as most significant were then prioritized for disclosure. Although external experts were not yet involved, Management provided strategic direction and oversight of economic, environmental, and social impacts.*

4. *Material Topic Determination*
   *Based on the results of the assessment and monitoring process, the Bank finalized its material topics and their respective priority levels as the basis for the Sustainability Report. The flowchart below illustrates the stages of the material topic determination process applied by the Bank.*

| TAHAP 1<br>*STAGE 1* | TAHAP 2<br>*STAGE 2* | TAHAP 3<br>*STAGE 3* | TAHAP 4<br>*STAGE 4* |
|---|---|---|---|
| Memahami konteks keberlanjutan Bank.<br>*Understanding the context of the Bank's sustainability.* | Mengidentifikasi dampak aktual dan potensial.<br>*Identifying actual and potential impacts.* | Menilai dampak aktual dan potensial.<br>*Assessing actual and potential impacts.* | Memprioritaskan dampak yang paling signifikan untuk dilaporkan.<br>*Prioritising the most significant impacts for reporting.* |

Daftar topik material adalah sebagai berikut: [GRI 3-2]

*The list of material Topics is as follows:* [GRI 3-2]

| Topik Material<br>*Material Topics* | Pengungkapan<br>*Disclosure* | Alasan Mengapa Topik Material<br>*Reasons Why Material Topics* [GRI 3-3] |
|---|---|---|
| **Ekonomi**<br>*Economy* | | |
| Kinerja Ekonomi<br>*Economic Performance* | GRI 201-1, 201-2, 201- 3, 201-4 | Berdampak signifikan bagi pemangku kepentingan<br>*Have significant impacts on the stakeholders* |
| Rasio standar upah karyawan *entry-level* berdasarkan jenis kelamin terhadap upah minimum regional<br>*Ratios of standard entry level wage by gender compared to local minimum wage* | GRI 202-1, 202-2 | Berdampak signifikan bagi karyawan<br>*Have significant impacts on the employees* |
| Dampak Ekonomi Tidak Langsung<br>*Indirect Economic Impact* | GRI 203-1, 203-2 | Berdampak signifikan bagi pemangku kepentingan<br>*Have significant impacts on the stakeholders* |
| Anti Korupsi<br>*Anti-Corruption* | GRI 205-1, 205-2, 205-3 | Berdampak signifikan bagi keberlangsungan bisnis Bank<br>*Have significant impacts on the Bank's business continuity* |
| **Lingkungan**<br>*Environment* | | |
| Energi<br>*Energy* | GRI 302-1, 302-2, 302-3, 302-4, 302-5 | Berdampak signifikan bagi keberlanjutan lingkungan dan kesehatan masyarakat<br>*Have significant impacts on the sustainability of the environment and the community* |
| Sumber Daya Air dan Air Limbah<br>*Water Resources and Effluent* | OJK F.8, GRI 303-1, 303-2, 303-3, 303-4, 303-5 | Berdampak signifikan bagi keberlanjutan lingkungan dan kesehatan masyarakat<br>*Have significant impacts on the sustainability of the environment and the community* |
| Emisi<br>*Emission* | OJK F.6, OJK F.7, OJK F.12, GRI 305-1, 305-2, 305-3, 305-4, 305-5, 305-6, 305-7 | Berdampak signifikan bagi keberlanjutan lingkungan dan kesehatan masyarakat<br>*Have significant impacts on the sustainability of the environment and the community* |

| Topik Material<br>*Material Topics* | Pengungkapan<br>*Disclosure* | Alasan Mengapa Topik Material<br>*Reasons Why Material Topics* [GRI 3-3] |
|---|---|---|
| Limbah<br>*Waste* | OJK F.14, GRI 306-1, 306-2, 306-3, 306-4, 306-5 | Berdampak signifikan bagi keberlanjutan lingkungan dan kesehatan masyarakat<br>*Have significant impacts on the sustainability of the environment and the community* |
| **Sosial**<br>*Social* | | |
| Kekaryawanan<br>*Employment* | OJK F.18, OJK F.19, OJK F.20, OJK F.21, OJK F.22,GRI 401-1, 401-2, 401-3 | Berdampak signifikan bagi karyawan dan mitra kerja<br>*Have significant impacts on the employees and partners* |
| Pengelolaan Keselamatan dan Kesehatan Kerja<br>*Occupational Health and Safety Management* | OJK F.21, GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10 | Berdampak signifikan bagi karyawan dan mitra kerja<br>*Have significant impacts on the employees and partners* |
| Pengembangan Kompetensi dan Karir Karyawan<br>*Employee Competency and Career Development* | OJK F.22, GRI 404-1, 404-2, 404-3 | Berdampak signifikan bagi karyawan<br>*Have significant impacts on the employees* |
| Keberagaman dan Kesetaraan Peluang<br>*Diversity and Equal Opportunities* | OJK F.18, OJK F.19, OJK F.20,GRI 405-1, 405-2, 406-1 | Berdampak signifikan bagi karyawan<br>*Have significant impacts on the employees* |
| Pemberdayaan Masyarakat<br>*Community Empowerment* | OJK F.23, OJK F.25, GRI 413-1, 413-2 | Berdampak signifikan bagi masyarakat<br>*Have significant impacts on the community* |
| Pengaduan Nasabah<br>*Customer's Complaints* | OJK F.24 | Berdampak signifikan bagi nasabah<br>*Have significant impacts on the customers* |
| Menjaga Hak dan Melindungi Pelanggan<br>*Protecting Customer Rights* | OJK F.27,GRI 418-1 | Berdampak signifikan bagi nasabah<br>*Have significant impacts on the customers* |
| Dampak dari Produk dan Jasa<br>*Impacts of the Products and Services* | OJK F.28,GRI 416-1, GRI 416-2 | Berdampak signifikan bagi nasabah dan Bank<br>*Have significant impacts on the customers and the Bank* |

# Berkomitmen pada Prinsip Keberlanjutan

*Dedicated to Upholding Sustainability Principles*

**Bagi Bank Maspion, keberlanjutan adalah fondasi dalam setiap pengambilan keputusan yang menghubungkan kinerja ekonomi, tanggung jawab sosial, dan kepedulian lingkungan dalam satu arah pertumbuhan yang bertanggung jawab.**

*For Bank Maspion, sustainability is the foundation of every decision, bringing together economic performance, social responsibility, and environmental stewardship in a single, responsible growth journey.*

## STRATEGI KEBERLANJUTAN

*SUSTAINABILITY STRATEGY* [OJK A.1] [GRI 2-22]




Bank Maspion memandang keberlanjutan bukan sekadar kewajiban, melainkan sebagai arah strategis dalam membangun pertumbuhan yang sehat, relevan, dan berdaya tahan. Strategi keberlanjutan Bank dirancang untuk menyeimbangkan kinerja ekonomi, tanggung jawab sosial, dan kepedulian lingkungan, sekaligus mengintegrasikan prinsip Lingkungan, Sosial, dan Tata Kelola (LST) ke dalam seluruh proses bisnis, operasional, dan pengambilan keputusan strategis.

*Bank Maspion views sustainability not merely as a compliance obligation, but as a strategic direction to build resilient, relevant, and responsible growth. The Bank's sustainability strategy is designed to balance economic performance, social responsibility, and environmental stewardship, while embedding Environmental, Social, and Governance (ESG) principles across all business processes, operations, and strategic decision-making.*

Melalui pendekatan yang terstruktur dan terukur, Bank Maspion menempatkan keberlanjutan sebagai pengungkit nilai jangka Panjang, bagi nasabah, pemegang saham, masyarakat, dan ekosistem keuangan nasional.

*Through a structured and measurable approach, Bank Maspion positions sustainability as a long-term value driver, for customers, shareholders, communities, and the national financial ecosystem.*

### Pilar Strategi Keberlanjutan Bank Maspion

*Pillars of Bank Maspion's Sustainability Strategy*

**Pendekatan Ekonomi: Mendorong Pertumbuhan yang Inklusif dan Tangguh**

***Economic Approach: Driving Inclusive and Resilient Growth***

Bank Maspion berfokus pada penguatan peran intermediasi yang bertanggung jawab melalui inovasi produk dan layanan keuangan yang inklusif, khususnya bagi UMKM sebagai tulang punggung perekonomian nasional. Fokus utama meliputi:

- Penyaluran pembiayaan berkelanjutan dan pembiayaan ke sektor-sektor produktif.
- Dukungan pembiayaan untuk kegiatan usaha dan proyek yang berwawasan lingkungan.

*Bank Maspion focuses on strengthening its role as a responsible financial intermediary through innovative and inclusive financial products and services, particularly for MSMEs as the backbone of the national economy. Key focus areas include:*

- *Provision of sustainable financing and financing to productive sectors.*
- *Support for environmentally responsible business activities and projects.*

- Perluasan akses keuangan bagi segmen yang belum terlayani (*underserved*).
- Penguatan efisiensi dan daya saing melalui transformasi digital operasional (*Operational Digital Transformation*).

**Pendekatan Lingkungan: Mengelola Dampak dan Mendukung Transisi Hijau**

Bank Maspion berkomitmen untuk meminimalkan dampak lingkungan dari kegiatan operasional sekaligus mengambil peran aktif dalam mendukung agenda ekonomi hijau. Upaya yang dilakukan antara lain:

- Penerapan praktik operasional ramah lingkungan, termasuk efisiensi energi dan pengelolaan limbah yang bertanggung jawab.
- Digitalisasi layanan perbankan untuk mengurangi penggunaan kertas dan jejak karbon.
- Dukungan pembiayaan terhadap proyek energi terbarukan dan usaha berbasis solusi lingkungan, seperti pengelolaan air bersih dan daur ulang.

**Pendekatan Sosial: Memberdayakan Masyarakat dan Memperluas Dampak Positif**

Pemberdayaan masyarakat menjadi bagian penting dari peran Bank Maspion dalam membangun ekonomi yang lebih inklusif. Strategi sosial Bank diwujudkan melalui:

- Penguatan *Community Business Model* dan program literasi serta inklusi keuangan.
- Penyediaan akses pembiayaan bagi UMKM dan pelaku usaha kecil.
- Pelaksanaan program tanggung jawab sosial yang berfokus pada pendidikan, kesehatan, dan penguatan kesejahteraan masyarakat.

**Pendekatan Tata Kelola: Memastikan Pertumbuhan yang Berintegritas dan Bertanggung Jawab**

Bank Maspion menempatkan tata kelola yang baik sebagai fondasi utama dalam menjalankan strategi keberlanjutan, melalui:

- Penerapan prinsip transparansi, akuntabilitas, dan kepatuhan terhadap regulasi.
- Pelaksanaan penilaian risiko LST secara berkala dalam aktivitas bisnis dan pembiayaan.
- Peran aktif manajemen dalam memberikan arah strategis, memantau kinerja keberlanjutan, dan membangun budaya perusahaan yang menjunjung tinggi integritas dan etika.

Melalui strategi keberlanjutan yang holistik dan terintegrasi, Bank Maspion terus memperkuat ketahanannya dalam menghadapi dinamika global dan nasional, termasuk tantangan perubahan iklim dan kesenjangan sosial. Dengan pendekatan ini, Bank optimistis dapat terus menciptakan nilai tambah yang berkelanjutan sekaligus berkontribusi nyata bagi masa depan Indonesia yang lebih inklusif dan berkelanjutan.

- *Expansion of financial access for underserved segments.*
- *Enhancement of efficiency and competitiveness through Operational Digital Transformation.*

***Environmental Approach: Managing Impacts and Supporting the Green Transition***

*Bank Maspion is committed to minimising the environmental footprint of its operations while actively supporting the green economy agenda through:*

- *Implementation of environmentally friendly operational practices, including energy efficiency and responsible waste management.*
- *Digitalisation of banking services to reduce paper usage and carbon footprint.*
- *Financing support for renewable energy projects and environmentally focused businesses, such as clean water management and recycling.*

***Social Approach: Empowering Communities and Expanding Positive Impact***

*Community empowerment forms a core part of Bank Maspion's contribution to building a more inclusive economy, through:*

- *Strengthening the Community Business Model and financial literacy and inclusion programmes.*
- *Expanding access to financing for MSMEs and small businesses.*
- *Implementation of social responsibility programmes focusing on education, health, and community welfare.*

***Governance Approach: Ensuring Integrity and Responsible Growth***

*Bank Maspion places good governance as the foundation of its sustainability strategy by:*

- *Upholding the principles of transparency, accountability, and regulatory compliance.*
- *Conducting regular ESG risk assessments across business and financing activities.*
- *Ensuring active management oversight in providing strategic direction, monitoring sustainability performance, and fostering a culture of integrity and ethical conduct.*

*Through this holistic and integrated sustainability strategy, Bank Maspion continues to strengthen its resilience in navigating global and domestic challenges, including climate change and social inequality. With this approach, the Bank is confident in delivering sustainable value while contributing meaningfully to a more inclusive and sustainable future for Indonesia.*

## Kegiatan Membangun Budaya Keberlanjutan

Bagi Bank Maspion, keberlanjutan tidak diposisikan semata sebagai agenda jangka panjang, melainkan sebagai pola pikir dan cara kerja yang diterapkan secara konsisten dalam setiap aktivitas bisnis. Budaya keberlanjutan dibangun untuk memastikan bahwa pertumbuhan usaha berjalan selaras dengan tanggung jawab sosial dan kepedulian terhadap lingkungan.

Upaya membangun budaya keberlanjutan tersebut diwujudkan melalui berbagai kegiatan berikut:

1. Integrasi Keberlanjutan dalam Nilai dan Perilaku Kerja
   Prinsip keberlanjutan diinternalisasikan ke dalam nilai-nilai perusahaan, seperti layanan prima, kedisiplinan, kolaborasi, dedikasi, dan loyalitas. Nilai-nilai ini menjadi rujukan dalam pengambilan keputusan dan pelaksanaan tugas sehari-hari, sehingga aspek keberlanjutan tercermin dalam perilaku kerja seluruh insan Bank.

2. Peningkatan Kapasitas dan Kesadaran Karyawan
   Bank secara berkelanjutan menyelenggarakan program edukasi, mulai dari pelatihan, lokakarya, hingga sosialisasi internal. Kegiatan ini bertujuan untuk memperluas pemahaman karyawan mengenai keuangan berkelanjutan, pengelolaan risiko lingkungan, sosial, dan tata kelola (LST), serta praktik ramah lingkungan dalam operasional perbankan.

3. Penerapan Praktik Kerja Ramah Lingkungan
   Budaya keberlanjutan juga diterjemahkan ke dalam aksi nyata di lingkungan kerja, antara lain melalui digitalisasi untuk mengurangi penggunaan kertas, pembatasan plastik sekali pakai, serta penerapan pemilahan sampah. Kampanye internal bertema *go green* mendorong partisipasi aktif karyawan dalam membentuk kebiasaan kerja yang lebih bertanggung jawab terhadap lingkungan.

4. Pengembangan Produk dan Layanan Berkelanjutan
   Sejalan dengan budaya keberlanjutan, Bank terus mengembangkan produk dan layanan yang mendukung inklusi keuangan serta pembiayaan pada sektor-sektor yang memberikan dampak sosial dan lingkungan. Pendekatan ini memperkuat peran Bank sebagai mitra pembangunan yang berkontribusi pada pertumbuhan ekonomi yang inklusif.

5. Pemantauan dan Penyempurnaan Berkelanjutan
   Seluruh inisiatif keberlanjutan dievaluasi secara berkala untuk mengukur efektivitas serta dampaknya terhadap pemangku kepentingan. Hasil pemantauan tersebut menjadi dasar bagi Bank dalam melakukan perbaikan berkelanjutan dan mengidentifikasi peluang inovasi ke depan.

## *Activities to Build a Culture of Sustainability* [OJK F.1] [GRI 2-24]

*For Bank Maspion, sustainability is not viewed merely as a long-term objective, but as a way of thinking and working that is consistently embedded across business and operational activities. Building a sustainability culture is a strategic effort to ensure balanced growth that aligns economic performance with social responsibility and environmental stewardship.*

*The Bank fosters a sustainability-driven culture through the following initiatives:*

1. *Embedding Sustainability into Corporate Values and Conduct*
   *Sustainability principles are integrated into the Bank's core values, including service excellence, discipline, collaboration, dedication, and loyalty. These values guide daily decision-making and work practices, ensuring that sustainability becomes an integral part of the Bank's identity.*

2. *Enhancing Employee Awareness and Capability*
   *The Bank regularly conducts training sessions, workshops, and internal communications to strengthen employees' understanding of sustainable finance, environmental, social, and governance (ESG) risk management, and environmentally responsible banking practices.*

3. *Promoting Environmentally Responsible Workplace Practices*
   *Concrete actions are implemented to support a greener workplace, such as digitalization to reduce paper usage, minimizing single-use plastics, and implementing waste segregation across work units. Internal go green campaigns further encourage employees to actively adopt environmentally friendly behaviors.*

4. *Advancing Sustainable Products and Services*
   *As part of its sustainability culture, the Bank continues to develop products and services that promote financial inclusion and support financing for sectors with positive social and environmental impact. This approach enhances value creation for customers while contributing to sustainable development goals.*

5. *Continuous Monitoring and Improvement*
   *Sustainability initiatives are regularly monitored and evaluated to assess their effectiveness and impact on stakeholders. The outcomes of this process serve as a basis for continuous improvement and future innovation.*

Melalui pendekatan ini, Bank Maspion menumbuhkan budaya keberlanjutan yang tidak hanya meningkatkan daya saing, tetapi juga memperkuat kontribusi Bank dalam menjaga keseimbangan antara kepentingan ekonomi, sosial, dan lingkungan secara berkelanjutan.

*Through these efforts, Bank Maspion strengthens its sustainability culture not only to enhance competitiveness, but also to play an active role in balancing economic growth with social and environmental responsibility.*

## PENERAPAN KEUANGAN BERKELANJUTAN

## *IMPLEMENTATION OF SUSTAINABLE FINANCE* [GRI 2-14]

Bagi Bank Maspion, keuangan berkelanjutan dipandang bukan semata sebagai kewajiban kepatuhan, melainkan sebagai pendekatan strategis dalam mengelola pertumbuhan jangka panjang secara bertanggung jawab. Penerapan keuangan berkelanjutan dilakukan dengan mempertimbangkan karakteristik bisnis, kapasitas internal, serta dinamika lingkungan usaha Bank, sejalan dengan ketentuan Otoritas Jasa Keuangan (OJK).

*For Bank Maspion, sustainable finance is not merely a regulatory requirement, but a strategic approach to managing long-term growth responsibly. The Bank implements sustainable finance by taking into account its business characteristics, internal capacity, and the dynamics of its operating environment, in line with regulations issued by the Financial Services Authority (OJK).*

Sebagai wujud komitmen tersebut, Bank menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang berfungsi sebagai peta jalan integrasi prinsip keberlanjutan ke dalam strategi, kebijakan, dan aktivitas operasional Bank. RAKB disusun dengan mengacu pada POJK 51/POJK.03/2017 serta pedoman teknis terkait, guna memastikan bahwa aspek ekonomi, sosial, dan lingkungan dikelola secara seimbang dan terukur.

*As part of this commitment, the Bank has developed a Sustainable Finance Action Plan (RAKB) as a strategic roadmap to integrate sustainability principles into its strategies, policies, and day-to-day operations. The RAKB refers to POJK 51/POJK.03/2017 and relevant technical guidelines, ensuring a balanced and measurable management of economic, social, and environmental aspects.*

Dalam implementasinya, keuangan berkelanjutan menjadi kerangka pengambilan keputusan yang mendorong Bank untuk tidak hanya berorientasi pada kinerja finansial, tetapi juga pada penciptaan nilai jangka panjang bagi pemangku kepentingan. Melalui pendekatan ini, Bank berupaya memperkuat kontribusinya terhadap agenda pembangunan global tanpa mengabaikan prinsip kehati-hatian dan keberlanjutan usaha.

*Through its implementation, sustainable finance serves as a guiding framework for decision-making, encouraging the Bank to focus not only on financial performance but also on long-term value creation for stakeholders. This approach enables the Bank to contribute meaningfully to global development objectives while maintaining prudent and sustainable business practices.*

### Kontribusi Keuangan Berkelanjutan terhadap SDGs

### *Role of Sustainable Finance in Supporting the SDGs*

Sebagai bagian dari peran aktifnya dalam mendukung pembangunan berkelanjutan, Bank Maspion menyelaraskan inisiatif keuangan berkelanjutan dengan *Sustainable Development Goals* (SDGs). Bank memfokuskan kontribusinya pada enam pilar SDGs yang dinilai paling relevan dengan kegiatan usaha serta kebutuhan masyarakat di wilayah operasional Bank, yaitu:

*As part of its commitment to sustainable development, Bank Maspion aligns its sustainable finance initiatives with the Sustainable Development Goals (SDGs). The Bank focuses on six SDG pillars that are most relevant to its business activities and the communities it serves:*

1. Pendidikan Berkualitas (SDG 4)
   Mendukung akses layanan keuangan bagi sektor pendidikan serta pembiayaan program-program yang berkontribusi pada peningkatan kualitas sumber daya manusia.

1. *Quality Education (SDG 4)*
   *Supporting access to financial services for educational institutions and financing programs that enhance human capital development.*

2. Kesetaraan Gender (SDG 5)
   Mendorong penerapan prinsip kesetaraan dan inklusi di lingkungan kerja, sekaligus menyediakan layanan keuangan yang mendukung pemberdayaan perempuan.

2. *Gender Equality (SDG 5)*
   *Promoting diversity and inclusion within the organization while providing financial services that support women's empowerment.*

3. Pekerjaan Layak dan Pertumbuhan Ekonomi (SDG 8)
   Memperluas akses pembiayaan bagi UMKM dan sektor produktif lainnya untuk mendorong pertumbuhan ekonomi yang inklusif dan berkelanjutan.

3. *Decent Work and Economic Growth (SDG 8)*
   *Expanding financing access for MSMEs and productive sectors to foster inclusive and sustainable economic growth.*

4. Industri, Inovasi, dan Infrastruktur (SDG 9)
   Mendukung pembiayaan proyek infrastruktur dan inisiatif berbasis inovasi yang memiliki dampak positif bagi perekonomian dan konektivitas.

5. Konsumsi dan Produksi yang Bertanggung Jawab (SDG 12)
   Menerapkan efisiensi operasional dan digitalisasi layanan sebagai upaya mengurangi jejak lingkungan dalam aktivitas perbankan.

6. Penanganan Perubahan Iklim (SDG 13)
   Mendukung pembiayaan kegiatan dan proyek yang berorientasi pada perlindungan lingkungan serta penerapan praktik bisnis rendah karbon.

Bank menyadari bahwa penerapan keuangan berkelanjutan merupakan proses berkelanjutan yang menuntut pembelajaran, penyesuaian, dan inovasi secara konsisten. Melalui RAKB, Bank menetapkan arah strategis dan target keberlanjutan yang realistis dan terukur, sehingga setiap inisiatif yang dijalankan dapat memberikan dampak nyata bagi masyarakat dan lingkungan.

Dengan komitmen tersebut, Bank Maspion terus memperkuat perannya sebagai institusi keuangan yang tidak hanya menciptakan nilai ekonomi, tetapi juga berkontribusi dalam membangun fondasi pembangunan yang berkelanjutan bagi generasi mendatang.

4. *Industry, Innovation, and Infrastructure (SDG 9)*
   *Supporting financing for infrastructure projects and innovation-driven initiatives that contribute to economic development.*

5. *Responsible Consumption and Production (SDG 12)*
   *Reducing environmental impacts through operational efficiency and service digitalization within banking activities.*

6. *Climate Action (SDG 13)*
   *Supporting environmentally friendly projects and encouraging low-carbon business practices.*

*The Bank recognizes that sustainable finance is an ongoing journey that requires continuous adaptation and innovation. Through the RAKB, the Bank sets strategic priorities and measurable sustainability targets to ensure that each initiative delivers tangible benefits to society and the environment.*

*Guided by its sustainability vision, Bank Maspion remains committed not only to creating economic value, but also to serving as a trusted partner in building a more sustainable future for generations to come.*



## Rencana Aksi Keuangan Berkelanjutan di Bank Maspion

Rencana Aksi Keuangan Berkelanjutan (RAKB) bagi Bank Maspion diposisikan sebagai instrumen transformasi yang mengarahkan Bank dalam membangun fondasi bisnis yang tangguh dan bertanggung jawab. RAKB tidak hanya berfungsi sebagai dokumen perencanaan, tetapi sebagai panduan implementatif untuk memastikan bahwa prinsip keberlanjutan tertanam secara konsisten dalam pengelolaan usaha Bank.

RAKB disusun dengan mempertimbangkan dua horizon waktu yaitu jangka pendek dan jangka panjang, dengan penekanan awal pada penguatan kesiapan internal. Fokus utama diarahkan pada peningkatan kapasitas sumber daya manusia melalui program pembelajaran berkelanjutan yang memperluas pemahaman karyawan terhadap isu Lingkungan, Sosial, dan Tata Kelola (LST). Seiring dengan itu, Bank melakukan penelaahan dan pemetaan portofolio pembiayaan guna mengidentifikasi peluang pada sektor-sektor yang memberikan manfaat lingkungan dan sosial.

## *Sustainable Finance Action Plan at Bank Maspion*

*The Sustainable Finance Action Plan (RAKB) for Bank Maspion serves as a transformation framework that guides the Bank in building a resilient and responsible business foundation. Beyond a planning document, the RAKB functions as an implementation roadmap to ensure that sustainability principles are consistently embedded in the Bank's operations and business activities.*

*The RAKB is developed across two time horizons—short-term and long-term-with an initial focus on strengthening internal readiness. Priority is given to enhancing human capital through continuous learning programs designed to deepen employees' understanding of Environmental, Social, and Governance (ESG) issues. In parallel, the Bank reviews and maps its financing portfolio to identify opportunities in sectors that generate positive environmental and social impact.*

## Keberlanjutan sebagai Bagian dari Arah Strategis Bank

Dalam kerangka RAKB, keberlanjutan diperlakukan sebagai bagian integral dari strategi korporasi, bukan sebagai inisiatif yang berdiri sendiri. Direksi memainkan peran kunci dalam mengarahkan agenda LST dengan menetapkan fokus prioritas, memastikan pengelolaan risiko yang seimbang, serta menangkap peluang pertumbuhan yang selaras dengan prinsip keberlanjutan.

Pendekatan ini tercermin dalam komitmen Bank untuk memperluas pembiayaan inklusif, khususnya bagi segmen Usaha Mikro, Kecil, dan Menengah (UMKM), termasuk pelaku usaha yang masuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL). Dengan demikian, strategi bisnis Bank tidak hanya mendorong pertumbuhan, tetapi juga memperkuat kontribusi sosial dan lingkungan.

## *Embedding Sustainability into the Bank's Strategic Direction*

*Within the RAKB framework, sustainability is treated as an integral component of corporate strategy rather than a standalone initiative. The Board of Directors plays a central role in steering the ESG agenda by setting priority areas, balancing risks and opportunities, and ensuring alignment across business units.*

*This strategic approach is reflected in the Bank's commitment to expanding inclusive financing, particularly for Micro, Small, and Medium Enterprises (MSMEs), including those classified as Environmentally Sound Business Activities (KUBL). Through this focus, business growth is pursued alongside meaningful social and environmental contributions.*

## Landasan Prinsip Keuangan Berkelanjutan

Untuk memastikan konsistensi implementasi, Bank Maspion menerapkan empat prinsip utama sebagai fondasi keuangan berkelanjutan, yaitu:

1. Pengelolaan Risiko Berbasis Keberlanjutan
   Mengintegrasikan pertimbangan lingkungan dan sosial ke dalam kerangka manajemen risiko guna menjaga kualitas aset dan ketahanan usaha.

2. Dukungan terhadap Sektor Ekonomi Prioritas
   Mengalokasikan pembiayaan kepada sektor-sektor yang berkontribusi pada pertumbuhan ekonomi yang inklusif dan berkelanjutan.

## *Core Principles of Sustainable Finance*

*To ensure consistent implementation, Bank Maspion applies four core principles of sustainable finance:*

1. *Sustainability-Based Risk Management*
   *Integrating environmental and social considerations into risk management frameworks to safeguard asset quality and business resilience.*

2. *Development of Priority Economic Sectors*
   *Supporting sectors that contribute to inclusive and sustainable economic growth.*

3. Penguatan Tata Kelola Perusahaan
   Mendorong penerapan tata kelola yang baik, termasuk transparansi dan akuntabilitas dalam pengelolaan dampak lingkungan dan sosial.

4. Peningkatan Kapasitas dan Kolaborasi
   Memperkuat sinergi melalui kemitraan strategis lintas pemangku kepentingan untuk mempercepat penerapan keuangan berkelanjutan.

3. *Strong Corporate Governance*
   *Upholding sound governance practices, including transparency and accountability in managing environmental and social impacts.*

4. *Capacity Building and Collaborative Partnerships*
   *Strengthening synergies through cross-sector collaboration to enhance sustainable finance implementation.*

## Kontribusi terhadap Agenda Pembangunan Berkelanjutan

Sebagai bagian dari perannya dalam mendukung pembangunan nasional, Bank Maspion menyelaraskan inisiatif keberlanjutan dengan arah kebijakan pembangunan jangka menengah dan panjang, serta prinsip 3P (*People, Planet, Profit*) dan LST. Pendekatan ini menjadi dasar penciptaan nilai jangka panjang sekaligus memperkuat daya saing Bank.

Menjawab tantangan perubahan iklim, Bank juga mengarahkan pembiayaan dan inovasi layanannya untuk mendukung upaya mitigasi dan adaptasi risiko iklim. Komitmen ini diwujudkan melalui dukungan terhadap proyek ramah lingkungan serta pengembangan layanan keuangan yang mendorong transisi menuju ekonomi rendah karbon. [GRI 2-16]

## *Commitment to Sustainable Development*

*As part of its responsibility to support national development agendas, Bank Maspion aligns its sustainability initiatives with medium- and long-term development plans as well as the 3P principle (People, Planet, Profit) and ESG. This approach underpins long-term value creation while reinforcing the Bank's resilience and competitiveness.*

*In response to climate-related challenges, the Bank also prioritizes climate risk mitigation and adaptation by supporting environmentally friendly projects and advancing sustainable financial innovations.* [GRI 2-16]

## Penguatan Produk dan Layanan Berkelanjutan

Sejalan dengan RAKB, Bank Maspion secara bertahap memperluas cakupan produk dan layanan keuangan berkelanjutan, baik dari sisi penghimpunan dana maupun penyaluran pembiayaan. Langkah ini ditujukan untuk merespons kebutuhan nasabah akan solusi keuangan yang tidak hanya kompetitif, tetapi juga bertanggung jawab.

Melalui penguatan portofolio berkelanjutan, Bank menegaskan perannya sebagai mitra keuangan yang mendukung terbentuknya ekosistem ekonomi rendah karbon dan pembangunan yang lebih inklusif. [OJK F.26]

## *Advancing Sustainable Products and Services*

*In line with RAKB, Bank Maspion is gradually expanding the scope of its sustainable financial products and services, both in terms of fund collection and financing distribution. This step is aimed at responding to customer needs for financial solutions that are not only competitive but also responsible.*

*Through the strengthening of its sustainable portfolio, the Bank affirms its role as a financial partner that supports the formation of a low-carbon economic ecosystem and more inclusive development.* [OJK F.26]

# Ikhtisar Kinerja Keberlanjutan
## *Sustainable Performance Highlights*

### Kinerja Ekonomi [OJK B.1] [GRI 204-1]
*Economic Performance* [OJK B.1] [GRI 204-1]

| Keterangan *Description* | Satuan *Unit* | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Aset *Asset* | Ribuan Rupiah *Thousand Rupiah* | 22.416.231.615 | 22.305.050.012 | 19.665.962.966 |
| Pendapatan Bunga, Bersih *Net interest income* | Ribuan Rupiah *Thousand Rupiah* | 676.521.681 | 712.464.334 | 531.755.790 |
| Laba Tahun Berjalan *Current year profit* | Ribuan Rupiah *Thousand Rupiah* | 31.818.493 | (247.211.570) | 63.253.410 |
| Beban Pajak, bersih* *Tax Expense, net** | Ribuan Rupiah *Thousand Rupiah* | (15.635.307) | 64.075.261 | 20.570.476 |
| Laba Per Saham Dasar *Basic Earnings Per Share* | Rupiah *Rupiah* | 1,76 | (13,66) | 6,72 |
| Total Nasabah** *Total Customers*** | Nasabah *Customers* | 65.471 | 74.415 | 74.019 |
| Jumlah Pemasok/Vendor Lokal *Total Local Supplier/Vendor* | Pemasok/Vendor *Supplier/Vendor* | 327 | 148 | N/A |
| Persentase Pemasok/Vendor Lokal *Percentage of Local Supplier/Vendor* | % | 96% | 96,73% | N/A |
| **Produk Ramah Lingkungan** *Environmental Friendly Product* | | | | |
| Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan *Total Credit/Financing for Sustainable Business Activities**** | Rp | 949.616.143.074 | 1.435.886.240.366 | 1.346.357.297.652 |
| Presentasi Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan terhadap Total Kredit/Pembiayaan Bank *Presentation of Total Credit/Financing for Sustainable Business Activities to Total Bank Credit/Financing**** | % | 5,48 | 8,74 | 10,16 |

* :Beban pajak bersih hanya bersumber dari PPh Badan (bukan keseluruhan pajak yang dibayarkan oleh Bank)
** :Net tax expense is only from Corporate Income Tax (not the entire tax paid by the Bank)*
**: Total nasabah yang mempunyai portfolio di Bank
***: Total customers who have a portfolio at the Bank*
***: Posisi per September
****: Position as of September*

### Kinerja Lingkungan
*Environmental Performance* [OJK B.2]

| Keterangan *Description* | Satuan *Unit* | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Penggunaan Listrik *Electricity Usage* | kWh | 3.320.574 | 4.019.477 | 1.494.279 |
| | GigaJoule | 11.954 | 14.470,12 | 5.379,40 |
| Penggunaan BBM *Fuel Usage* | liter | 17.737 | 45.668 | N/A |
| | GigaJoule | 607 | 1.561,85 | N/A |
| Penggunaan Energi (Listrik dan BBM) *Energy Usage (Electricity and Fuel* | GigaJoule | 12.561 | 16.031,97 | 5.379,40 |
| Emisi GRK Cakupan 1 *Scope 1 GHG Emission* | Ton Co2eq | 43,23 | 109,93 | N/A |
| Emisi GRK Cakupan 2 *Scope 2 GHG Emission* | Ton Co2eq | 3.154,54 | 3.818,50 | 1.300,02 |
| Jumlah Emisi GRK (Cakupan dan Cakupan 2) *Total GHG Emission (Scope 1 and Scope 2)* | Ton Co2eq | 3.197,77 | 3.928,43 | 1.300,02 |
| Penambahan (Pengurangan) Jumlah Emisi GRK *Addition (Reduction) of Total GHG Emission* | Ton Co2eq | (730,66) | 2.628,41 | 188,1 |

| Keterangan *Description* | Satuan *Unit* | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Pemakaian Air *Water Usage* | m3 | 147.210 | 547.831 | 13.073 |
| Pemakaian Kertas *Paper Usage* | Rim *Reams* | 997 | 1.790 | 4.291 |
| Jumlah Limbah *Total Waste* | Ton | 2,49 | 4,48 | 4,58 |
| Penambahan (Pengurangan) Jumlah Limbah *Addition (Reduction) of Total Waste* | Ton | (1,99) | 0,10 | 4,58 |
| Program Pelestarian Keanekaragaman Hayati *Biodiversity Preservation Program* | Program | Pada tahun 2025, Bank melaksanakan kegiatan penanaman pohon dalam program "*Green Threads: Roots for the Future*" sebagai bagian dari upaya pelestarian keanekaragaman hayati.<br><br>*In 2025, the Bank will carry out tree planting activities as part of the "Green Threads: Roots for the Future" program as part of its efforts to preserve biodiversity.* | | |

## Kinerja Sosial *Social Performance* [OJK B.3]

| Keterangan *Description* | Satuan *Unit* | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Jumlah Pegawai *Number of Employees* | Orang *Person* | 844 | 946 | 826 |
| Rekrutmen* *Recruitment** | Orang *Person* | 99 | 120 | 146 |
| Tingkat Perputaran Pegawai (tahun) *Employee Turnover Rate (year)* | % | 23,8 | 18,4 | 14,3 |
| Pelatihan *Training* | Jumlah Topik *Number of Topic* | 514 | 366 | 122 |
| Jumlah Kecelakaan Kerja selama kegiatan *operasional Bank Number of Work Accidents during the Bank's operational activities* | *Frequency Rate* (FR) | 1 | - | - |
| Jumlah Pelayanan dan Penyelesaian Pengaduan Nasabah *Number of Services and Settlement of Consumer Complaints* | Jumlah *Total* | 181 | 91 | 89 |

* : Secara total, tanpa memperhitungkan jumlah yang tidak lulus probation/resign
* *:In total, without considering the numberof employees that did not pass the probation/resign*

# Pesan Direksi

## *Board of Directors' Message* [OJK D.1] [GRI 2-22, 2-23]

**Para Pemangku Kepentingan yang terhormat,**

Direksi Bank Maspion memandang keberlanjutan sebagai fondasi penting dalam menjaga pertumbuhan usaha yang sehat, bertanggung jawab, dan berdaya tahan. Dalam dinamika ekonomi dan transformasi sektor keuangan yang terus berkembang, Bank berkomitmen untuk mengintegrasikan aspek ekonomi, sosial, dan lingkungan secara seimbang dalam setiap keputusan strategis dan operasional.

Bagi Bank Maspion, keberlanjutan bukan sekadar kewajiban kepatuhan terhadap regulasi, tetapi merupakan bagian dari arah strategis Perseroan untuk menciptakan nilai jangka panjang bagi pemegang saham, nasabah, karyawan, serta masyarakat luas. Pendekatan ini dilakukan melalui integrasi prinsip Lingkungan, Sosial, dan Tata Kelola (LST) dalam strategi bisnis, manajemen risiko, pengembangan produk, serta tata kelola perusahaan yang baik.

Melalui Laporan Keberlanjutan ini, Bank Maspion menyampaikan berbagai langkah strategis, capaian, serta komitmen berkelanjutan yang telah dilaksanakan sepanjang tahun 2025 dalam mendukung pembangunan ekonomi yang inklusif dan berkelanjutan.

### Kebijakan untuk Merespon Tantangan dalam Pemenuhan Strategi Keberlanjutan [OJK E.5]

Dalam menghadapi berbagai tantangan global maupun domestik, termasuk perubahan iklim, kesenjangan sosial, serta dinamika regulasi di sektor keuangan, Bank Maspion terus memperkuat kebijakan keberlanjutan sebagai bagian dari strategi bisnis jangka panjang.

Direksi memastikan bahwa implementasi strategi keberlanjutan dilakukan secara terstruktur melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang berfungsi sebagai peta jalan dalam mengintegrasikan prinsip keberlanjutan ke dalam kebijakan, proses bisnis, serta aktivitas operasional Bank. RAKB disusun dengan mengacu pada ketentuan POJK No. 51/POJK.03/2017 mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan.

Dalam implementasinya, Bank menerapkan pendekatan yang menyeluruh melalui penguatan empat dimensi utama keberlanjutan, yaitu:

- Pendekatan ekonomi, melalui penguatan fungsi intermediasi yang bertanggung jawab serta peningkatan pembiayaan kepada sektor produktif dan UMKM.
- Pendekatan lingkungan, melalui pengelolaan dampak lingkungan operasional dan dukungan terhadap kegiatan usaha yang berwawasan lingkungan.
- Pendekatan sosial, melalui peningkatan inklusi keuangan serta program pemberdayaan masyarakat.
- Pendekatan tata kelola, melalui penerapan prinsip transparansi, akuntabilitas, dan manajemen risiko yang terintegrasi dengan aspek LST.

***Dear Stakeholders,***

*The Board of Directors of Bank Maspion views sustainability as a fundamental foundation in maintaining responsible, resilient, and sustainable business growth. Amid the evolving dynamics of the financial sector and broader economic environment, the Bank remains committed to integrating economic, social, and environmental considerations into every strategic and operational decision.*

*For Bank Maspion, sustainability is not merely a regulatory compliance requirement, but a strategic direction to create long-term value for shareholders, customers, employees, and the wider community. This commitment is reflected through the integration of Environmental, Social, and Governance (ESG) principles into the Bank's business strategy, risk management framework, product development, and corporate governance practices.*

*Through this Sustainability Report, Bank Maspion presents its strategic initiatives, achievements, and ongoing commitments throughout 2025 in supporting inclusive and sustainable economic development.*

### *Policies to Address Challenges in Implementing the Sustainability Strategy* [OJK E.5]

*In responding to various global and domestic challenges, including climate change, social inequality, and the evolving regulatory landscape in the financial sector, Bank Maspion continues to strengthen its sustainability policies as part of its long-term business strategy.*

*The Board of Directors ensures that sustainability initiatives are implemented in a structured and measurable manner through the Sustainable Finance Action Plan (RAKB), which serves as a roadmap for integrating sustainability principles into the Bank's policies, business processes, and operational activities. The RAKB is developed in accordance with OJK Regulation No. 51/POJK.03/2017 concerning the implementation of sustainable finance for financial institutions.*

*In its implementation, the Bank adopts a comprehensive approach by strengthening four key sustainability dimensions:*

- *Economic approach, by reinforcing responsible financial intermediation and expanding financing to productive sectors and MSMEs.*
- *Environmental approach, by managing the environmental impact of operational activities and supporting environmentally responsible business initiatives.*
- *Social approach, by promoting financial inclusion and implementing community empowerment programs.*
- *Governance approach, by upholding transparency, accountability, and risk management frameworks that incorporate ESG considerations.*

Melalui kebijakan tersebut, Bank Maspion berupaya memastikan bahwa strategi pertumbuhan yang dijalankan tetap sejalan dengan prinsip kehati-hatian, keberlanjutan usaha, serta kepentingan para pemangku kepentingan.

*Through these policies, Bank Maspion strives to ensure that its growth strategy remains aligned with prudent banking principles, long-term sustainability, and the interests of all stakeholders.*

## Penerapan Keuangan Berkelanjutan dan Kinerja Keberlanjutan 2025

## *Implementation of Sustainable Finance and Sustainability Performance in 2025*

Sepanjang tahun 2025, Bank Maspion terus memperkuat implementasi keuangan berkelanjutan sebagai bagian dari upaya menciptakan nilai jangka panjang yang seimbang antara kinerja finansial dan dampak sosial serta lingkungan.

*Throughout 2025, Bank Maspion continued to strengthen the implementation of sustainable finance as part of its commitment to creating long-term value while balancing financial performance with social and environmental impact.*

Dari sisi kinerja ekonomi, Bank mencatatkan total aset sebesar Rp22,4 triliun dengan laba tahun berjalan sebesar Rp31,8 miliar, yang mencerminkan upaya pemulihan kinerja serta penguatan fondasi bisnis Perseroan. Bank juga terus memperluas kontribusi terhadap pembiayaan kegiatan usaha berkelanjutan yang mencapai Rp949,6 miliar atau sekitar 5,48% dari total portofolio pembiayaan Bank.

*From an economic perspective, the Bank recorded total assets of Rp22.4 trillion and achieved a current year profit of Rp31.8 billion, reflecting efforts to strengthen the Bank's financial foundation and operational resilience. The Bank also maintained its commitment to sustainable financing, with total financing for sustainable business activities reaching Rp949.6 billion, representing 5.48% of the Bank's total financing portfolio.*

Pada aspek lingkungan, Bank Maspion menunjukkan peningkatan efisiensi operasional yang tercermin dari penurunan konsumsi energi dan emisi gas rumah kaca. Total emisi GRK (cakupan 1 dan 2) tercatat sebesar 3.197,77 ton $CO_2$eq, menurun dibandingkan tahun sebelumnya. Upaya efisiensi ini didukung oleh digitalisasi operasional, pengurangan penggunaan kertas, serta pengelolaan energi yang lebih efektif.

*In terms of environmental performance, Bank Maspion demonstrated improved operational efficiency, as reflected in the reduction of energy consumption and greenhouse gas emissions. Total GHG emissions (Scope 1 and Scope 2) amounted to 3,197.77 tons of $CO_2$ equivalent, representing a decrease compared with the previous year. These improvements were supported by operational digitalization, reduced paper usage, and more efficient energy management practices.*

Bank juga menjalankan berbagai inisiatif pelestarian lingkungan, salah satunya melalui program "*Green Threads: Roots for the Future*", yang mencakup kegiatan penanaman pohon sebagai kontribusi terhadap pelestarian keanekaragaman hayati.

*The Bank also implemented environmental initiatives, including the "Green Threads: Roots for the Future" program, which involved tree-planting activities aimed at supporting biodiversity preservation and environmental sustainability.*

Dari sisi sosial, Bank Maspion terus memperkuat peran dalam mendorong inklusi keuangan dan pemberdayaan masyarakat, termasuk melalui dukungan pembiayaan kepada UMKM, peningkatan literasi keuangan, serta berbagai program tanggung jawab sosial yang berfokus pada pendidikan, kesehatan, dan kesejahteraan masyarakat.

*From a social perspective, Bank Maspion continued to strengthen its role in promoting financial inclusion and community empowerment, particularly through financing support for MSMEs, financial literacy programs, and corporate social responsibility initiatives focusing on education, health, and community welfare.*

## Strategi Pencapaian Target

## *Strategy for Achieving Sustainability Targets*

Ke depan, Bank Maspion akan terus memperkuat strategi keberlanjutan melalui pendekatan yang terintegrasi antara strategi bisnis, manajemen risiko, dan tata kelola perusahaan.

*Looking ahead, Bank Maspion will continue to strengthen its sustainability strategy through an integrated approach that aligns business strategy, risk management, and corporate governance.*

Beberapa fokus utama yang menjadi prioritas Bank dalam mencapai target keberlanjutan antara lain:

- Penguatan portofolio pembiayaan berkelanjutan, khususnya pada sektor produktif dan kegiatan usaha berwawasan lingkungan.
- Peningkatan kapasitas internal, melalui pengembangan kompetensi sumber daya manusia terkait pengelolaan risiko LST dan praktik keuangan berkelanjutan.

*The Bank's key priorities in achieving its sustainability targets include:*

- *Expanding sustainable financing portfolios, particularly in productive sectors and environmentally responsible business activities.*
- *Strengthening internal capacity, including enhancing employee competencies related to ESG risk management and sustainable finance practices.*

- Pengembangan produk dan layanan keuangan berkelanjutan, yang mendukung inklusi keuangan serta kebutuhan pembiayaan sektor yang memberikan dampak sosial dan lingkungan positif.
- Peningkatan efisiensi operasional berbasis digital, untuk mengurangi jejak lingkungan sekaligus meningkatkan efektivitas layanan kepada nasabah.
- Penguatan tata kelola keberlanjutan, melalui pemantauan dan evaluasi berkala atas implementasi RAKB serta integrasi aspek LST dalam kerangka manajemen risiko Bank.

- *Developing sustainable financial products and services, aimed at promoting financial inclusion and supporting sectors that generate positive social and environmental impacts.*
- *Improving digital-based operational efficiency, to reduce environmental footprint while enhancing service effectiveness for customers.*
- *Strengthening sustainability governance, through continuous monitoring and evaluation of the Sustainable Finance Action Plan (RAKB) and integrating ESG considerations into the Bank's risk management framework.*

Dengan strategi tersebut, Bank Maspion berupaya memperkuat perannya sebagai institusi keuangan yang mampu mendorong pertumbuhan ekonomi yang inklusif sekaligus mendukung transisi menuju ekonomi yang lebih berkelanjutan.

*Through these strategic priorities, Bank Maspion aims to reinforce its role as a financial institution that supports inclusive economic growth while contributing to the transition toward a more sustainable economy.*

## Apresiasi

Bank Maspion menyadari bahwa perjalanan menuju keberlanjutan merupakan proses jangka panjang yang memerlukan komitmen, konsistensi, serta kolaborasi dengan seluruh pemangku kepentingan. Oleh karena itu, Bank terus mendorong inovasi, meningkatkan kapasitas internal, serta memperkuat sinergi dengan regulator, nasabah, mitra usaha, dan masyarakat.

Dengan fondasi tata kelola yang kuat serta strategi keberlanjutan yang terintegrasi, Bank Maspion optimistis dapat terus menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan sekaligus berkontribusi pada pembangunan ekonomi yang inklusif, tangguh, dan berkelanjutan di Indonesia.

Direksi juga menyampaikan apresiasi kepada seluruh pemangku kepentingan atas dukungan dan kepercayaan yang diberikan kepada Bank Maspion dalam menjalankan komitmen keberlanjutan ini. Dukungan tersebut menjadi motivasi bagi Bank untuk terus melangkah maju dalam menciptakan masa depan yang lebih baik bagi generasi mendatang.

## *Appreciation*

*The Board of Directors recognizes that the journey toward sustainability is a long-term process that requires strong commitment, consistency, and collaboration with all stakeholders. Therefore, the Bank continues to encourage innovation, strengthen internal capabilities, and enhance partnerships with regulators, customers, business partners, and the community.*

*With strong governance foundations and an integrated sustainability strategy, Bank Maspion remains confident in its ability to create sustainable value for stakeholders while contributing to inclusive, resilient, and sustainable economic development in Indonesia.*

*The Board of Directors would also like to express its sincere appreciation to all stakeholders for their continued trust and support for Bank Maspion's sustainability initiatives. This support serves as an important motivation for the Bank to continue advancing toward a more sustainable future for generations to come.*

# 10 Menuju **Perekonomian** yang **Berkelanjutan**

*Heading Toward Sustainable Economy*



BANK MASPION



**Bank berkomitmen untuk mendukung ekonomi berkelanjutan dengan mengembangkan produk dan layanan keuangan yang inklusif. Melalui inovasi dan kolaborasi, Bank terus memperkuat portofolio pembiayaan berkelanjutan serta mengintegrasikan prinsip-prinsip keberlanjutan dalam setiap operasionalnya.**

*The Bank is committed to supporting a sustainable economy by developing inclusive financial products and services. Through innovation and collaboration, the Bank continues to strengthen its sustainable financing portfolio and integrate sustainability principles in its operations.*

# Tinjauan Perekonomian & Ketahanan Sistem Perbankan

## *Economic Review & Banking System Resilience*

Pada 2025, perekonomian global tumbuh secara moderat di tengah tingkat ketidakpastian yang masih tinggi. Normalisasi kebijakan moneter di negara maju, volatilitas harga komoditas, serta meningkatnya tensi geopolitik dan fragmentasi perdagangan global terus membentuk dinamika ekonomi dunia. Di tengah kondisi tersebut, perekonomian Indonesia mampu mempertahankan kinerja yang solid dan relatif stabil.

*In 2025, the global economy expanded at a moderate pace amid persistently high uncertainty. Monetary policy normalization in advanced economies, commodity price volatility, and rising geopolitical tensions and trade fragmentation continued to shape global economic conditions. Against this backdrop, Indonesia's economy demonstrated resilient and stable performance.*

Badan Pusat Statistik (BPS) mencatat pertumbuhan ekonomi Indonesia tahun 2025 sebesar 5,11%, meningkat dibandingkan tahun 2024 sebesar 5,03%. Pertumbuhan ini didorong oleh penguatan konsumsi domestik dan investasi, serta kontribusi positif ekspor barang dan jasa yang mencatatkan pertumbuhan tertinggi dari sisi pengeluaran. Capaian tersebut mencerminkan ketahanan permintaan domestik serta daya saing ekonomi nasional di tengah perlambatan global.

*Statistics Indonesia (BPS) recorded Indonesia's economic growth at 5.11% in 2025, an improvement from 5.03% in 2024. This growth was supported by stronger domestic consumption and investment, alongside a positive contribution from exports of goods and services, which posted the highest growth on the expenditure side. These developments reflect the resilience of domestic demand and Indonesia's economic competitiveness amid global headwinds.*

Stabilitas harga tetap terjaga dalam kisaran sasaran, meskipun terdapat tekanan musiman pada akhir tahun. Inflasi tahunan (yoy) pada Desember 2025 tercatat sebesar 2,92%, menunjukkan inflasi yang relatif terkendali dan tetap mendukung daya beli masyarakat. Sejalan dengan upaya menjaga stabilitas makroekonomi dan nilai tukar di tengah dinamika global, Bank Indonesia mempertahankan BI-Rate pada level 4,75% hingga akhir 2025, disertai penguatan bauran kebijakan moneter, makroprudensial, dan sistem pembayaran guna menopang pertumbuhan ekonomi yang berkelanjutan.

*Price stability remained well within the targeted range, despite seasonal pressures toward year-end. Year-on-year inflation in December 2025 stood at 2.92%, indicating a relatively contained inflation environment that continued to support household purchasing power. In line with efforts to safeguard macroeconomic and exchange rate stability amid global volatility, Bank Indonesia maintained the BI-Rate at 4.75% through the end of 2025, complemented by a reinforced policy mix to support sustainable economic growth.*

Ketahanan sistem perbankan nasional juga terjaga dengan baik sepanjang 2025. Kinerja intermediasi tetap kuat, didukung oleh permodalan yang solid dan likuiditas yang memadai. Otoritas Jasa Keuangan (OJK) mencatat bahwa hingga Desember 2025, kredit perbankan tumbuh 9,63% (yoy) menjadi Rp8.586 triliun, sementara Dana Pihak Ketiga (DPK) meningkat 13,83% (yoy) menjadi Rp10.059 triliun. Perkembangan ini mencerminkan kemampuan perbankan dalam menghimpun dana dan menyalurkan pembiayaan secara berkelanjutan.

*The resilience of Indonesia's banking system was also well maintained throughout 2025. Financial intermediation remained robust, underpinned by strong capital buffers and ample liquidity. The Financial Services Authority (OJK) reported that as of December 2025, bank credit grew by 9.63% year-on-year to IDR 8,586 trillion, while third-party funds (DPK) increased by 13.83% year-on-year to IDR 10,059 trillion. These trends highlight the banking sector's continued capacity to mobilize funds and extend financing to the economy.*

Dari sisi likuiditas, kondisi perbankan berada jauh di atas ambang batas regulasi, tercermin pada rasio AL/NCD sebesar 126,15%, AL/DPK sebesar 28,57%, serta *Liquidity Coverage Ratio* (LCR) sebesar 200,97%. Kualitas aset dan kemampuan perbankan dalam menyerap

*Liquidity conditions remained comfortably above regulatory thresholds, as reflected in a Liquid Assets to Non-Core Deposits (AL/NCD) ratio of 126.15%, a Liquid Assets to Deposits (AL/DPK) ratio of 28.57%, and a strong Liquidity Coverage Ratio (LCR) of 200.97%. Asset quality*

risiko juga tetap terjaga. OJK mencatat NPL gross sebesar 2,05% dan NPL net sebesar 0,79%, dengan *Loan at Risk* (LaR) sebesar 8,77% yang menunjukkan tren penurunan, mencerminkan penerapan manajemen risiko yang pruden.

*and risk absorption capacity were also well preserved. OJK recorded a gross NPL ratio of 2.05% and a net NPL ratio of 0.79%, alongside a declining Loan at Risk (LaR) ratio of 8.77%, indicating prudent risk management practices.*

Dari sisi permodalan dan profitabilitas, perbankan nasional menunjukkan tingkat ketahanan yang kuat, dengan *Capital Adequacy Ratio* (CAR) sebesar 25,89% dan *Return on Assets* (ROA) sebesar 2,53%. Dengan kombinasi pertumbuhan ekonomi yang stabil, inflasi yang terkendali, serta sistem perbankan yang likuid, berkapital kuat, dan memiliki risiko kredit yang terkelola dengan baik, sistem keuangan Indonesia pada 2025 berada pada posisi yang solid untuk mendukung pembiayaan perekonomian nasional sekaligus menjaga stabilitas di tengah ketidakpastian global.

*In terms of capitalization and profitability, the banking sector remained highly resilient, with a Capital Adequacy Ratio (CAR) of 25.89% and a Return on Assets (ROA) of 2.53%. Overall, the combination of stable economic growth, contained inflation, and a well-capitalized and liquid banking system with manageable credit risk positioned Indonesia's financial system in 2025 to effectively support economic financing while maintaining stability amid global uncertainty.*

# Operasi Bisnis Berkelanjutan
## *Sustainable Business Operation* [GRI 3-3]

Bank Maspion berkomitmen untuk menjadi institusi keuangan terdepan di tingkat regional dalam penerapan Keuangan Berkelanjutan, sebagaimana tercantum dalam Rencana Aksi Keuangan Berkelanjutan. Komitmen ini diwujudkan melalui pengembangan kapasitas internal, termasuk pendidikan dan pelatihan yang intensif bagi karyawan. Program-program ini dirancang untuk memperkuat pemahaman terhadap Keuangan Berkelanjutan, aspek teknis, dan strategi yang relevan dengan kebutuhan bank. Peningkatan kapasitas internal ini diharapkan mendorong ekspansi portofolio pembiayaan ramah lingkungan serta memperbaiki pengelolaan risiko dengan mempertimbangkan dimensi sosial dan lingkungan.

*Bank Maspion is committed to becoming a regional leading financial institution in the implementation of Sustainable Finance, as stated in the Sustainable Finance Action Plan. This commitment is realized through internal capacity building, including intensive education and training for employees. These programs are designed to strengthen understanding of Sustainable Finance, technical aspects, and strategies relevant to the bank's needs. This internal capacity building is expected to drive the expansion of the bank's green financing portfolio and improve risk management by considering social and environmental dimensions.*

Prinsip keberlanjutan diintegrasikan ke dalam seluruh lini operasional Bank melalui pelaksanaan program yang mendukung Keuangan Berkelanjutan. Program-program ini mencakup peningkatan kompetensi sumber daya manusia serta berbagai inisiatif yang dirancang oleh masing-masing Satuan Kerja dan Unit Kerja, bekerja sama dengan Direksi. Rencana kerja tersebut diawasi dan dievaluasi secara berkala untuk memastikan keberhasilan implementasinya. Pendekatan holistik ini mencerminkan komitmen kolektif Bank Maspion untuk menerapkan prinsip keberlanjutan di seluruh aspek operasional.

*Sustainability principles are integrated into all lines of the Bank's operations through the implementation of programs that support Sustainable Finance. These programs include human resource competency enhancement as well as various initiatives designed by each Work Unit, in collaboration with the Board of Directors. The work plans are regularly monitored and evaluated to ensure successful implementation. This holistic approach reflects Bank Maspion's collective commitment to implementing sustainability principles in all aspects of its operations.*

Pada tahun 2025, Bank Maspion melanjutkan langkah-langkah strategis untuk mencapai tujuan keberlanjutannya dengan program kerja Rencana Aksi Keuangan Berkelanjutan melalui prioritas kegiatan, yaitu:

1. Pengembangan Kapasitas Internal.
2. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional (*standard operating procedure*) yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan.
3. Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan yang mana akan dilaksanakan sebagai bagian dari rencana jangka panjang 2026.

*In 2025, Bank Maspion continues the strategic steps to achieve its sustainability goals with the Sustainable Finance Action Plan work program through priority activities, namely:*

1. *Internal Capacity Building.*
2. *Modification of organisational structure, risk management, governance, and/or standard operating procedures to conform to the principles underlying the implementation of Sustainable Finance.*
3. *Development of Sustainable Financial Products and/or Services, which may include expanding the portfolio of funding, investments, or placements in financial instruments or projects that adhere to the principles of Sustainable Finance which will be implemented as part of the 2026 long-term plan.*

# Produk dan Layanan
## *Products and Services*

Pengembangan produk dan layanan Bank Maspion tidak hanya diarahkan untuk menjawab kebutuhan nasabah, tetapi juga untuk memperkuat keberlanjutan usaha Bank dalam jangka panjang. Prinsip keberlanjutan diintegrasikan ke dalam proses bisnis sebagai fondasi dalam meningkatkan kualitas layanan, menjaga efisiensi operasional, serta menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

*The development of products and services is designed not only to meet customer needs, but also to strengthen the Bank's long-term sustainability. Sustainability principles are embedded into business processes as a foundation for enhancing service quality, improving operational efficiency, and creating sustainable value for stakeholders.*

Pendekatan ini tercermin dalam komitmen Bank untuk:
- meningkatkan standar layanan secara konsisten,
- mendorong produktivitas melalui perbaikan proses dan pemanfaatan teknologi, serta
- mengelola biaya secara optimal tanpa mengurangi kualitas layanan.

*This commitment is reflected in the Bank's focus on:*
- *consistently improving service standards,*
- *enhancing productivity through process improvements and technology adoption, and*
- *optimizing cost efficiency while maintaining service excellence.*

Dengan menjunjung tinggi transparansi, integritas, dan inovasi, Bank terus membangun kepercayaan publik sekaligus menjaga reputasi sebagai institusi keuangan yang bertanggung jawab.

*By upholding transparency, integrity, and innovation, the Bank continues to build public trust and reinforce its reputation as a responsible financial institution.*

## Kemitraan sebagai Katalisator Kinerja Keberlanjutan

Dalam memperluas dampak keberlanjutan, Bank Maspion memandang kolaborasi sebagai elemen kunci. Pengembangan produk dan layanan dilakukan melalui pemanfaatan teknologi, penguatan kompetensi sumber daya manusia, serta penerapan tata kelola yang baik. Pendekatan kolaboratif ini memperkuat posisi Bank tidak hanya sebagai penyedia layanan keuangan, tetapi juga sebagai mitra pembangunan yang berperan aktif dalam mendorong ekosistem perbankan berkelanjutan di Indonesia.

## *Partnerships as a Catalyst for Sustainable Performance*

*Bank Maspion views collaboration as a key driver in expanding the impact of sustainability initiatives. The development of products and services is supported by technology adoption, strengthened human capital capabilities, and sound governance practices. Through this collaborative approach, the Bank reinforces its role not only as a financial service provider, but also as a development partner contributing to a sustainable banking ecosystem in Indonesia.*

Ke depan, Bank akan memperluas kerja sama dengan berbagai pihak untuk mendukung pertumbuhan sektor Usaha Mikro, Kecil, dan Menengah (UMKM), termasuk melalui program penciptaan sejuta UMKM. Bank juga berkomitmen memenuhi Rasio Pembiayaan Inklusif Makroprudensial (RPIM) sesuai Rencana Bisnis Bank (RBB) sebagai bentuk kontribusi nyata dalam memperluas akses keuangan yang inklusif.

*Looking ahead, the Bank will broaden partnerships to support the growth of Micro, Small, and Medium Enterprises (MSMEs), including through the one million MSMEs creation program. The Bank is also committed to meeting the Macroprudential Inclusive Financing Ratio (RPIM) in line with its Business Plan (RBB), as part of its tangible contribution to advancing financial inclusion.*

## Pendekatan Manajemen dalam Pengembangan Layanan

Bank Maspion mengelola pengembangan produk dan layanan dengan fokus pada relevansi dan kemudahan bagi nasabah. Inovasi dilakukan secara berkelanjutan untuk memastikan bahwa solusi perbankan yang ditawarkan tetap adaptif terhadap perubahan kebutuhan masyarakat dan dunia usaha.

## *Management Approach in Services Development*

*Bank Maspion manages its product and service development with a strong focus on relevance and customer convenience. Continuous innovation is pursued to ensure that financial solutions remain responsive to evolving customer needs and market dynamics.*

Beberapa fokus utama dalam pendekatan manajemen meliputi:
- Digitalisasi layanan, untuk menghadirkan proses transaksi yang lebih cepat, aman, dan efisien;
- Penguatan layanan berbasis teknologi, sejalan dengan transformasi perbankan modern; dan
- Penyediaan solusi yang inklusif, bagi nasabah individu, korporasi, maupun komunitas.

*Key areas of focus include:*
- *Service digitalization to enable faster, safer, and more efficient transactions;*
- *Technology-driven solutions aligned with modern banking trends; and*
- *Inclusive financial services for individuals, corporates, and communities.*

Sebagai bagian dari dukungan terhadap agenda nasional digitalisasi dan inklusi keuangan, Bank mengembangkan Maspion Electronic Banking (MEB) yang dapat diakses 24/7 melalui *Internet Banking* dan *Mobile Banking*. *Platform* ini dirancang untuk memberikan kemudahan transaksi sesuai dengan pola perilaku nasabah yang semakin digital.

*As part of its support for national initiatives on banking digitalization and MSME empowerment, the Bank has developed Maspion Electronic Banking (MEB), accessible 24/7 through Internet Banking and Mobile Banking. This platform is designed to enhance customer convenience in line with increasingly digital lifestyles.*

Selain layanan digital, Bank juga menghadirkan layanan kas yang menjangkau berbagai lokasi strategis, seperti pusat perdagangan, sekolah, dan fasilitas kesehatan. Kehadiran Kas Mobil dengan layanan *customer service*, *teller*, dan ATM memungkinkan Bank memberikan layanan langsung yang fleksibel, mulai dari pembukaan rekening hingga transaksi keuangan harian.

*In addition to digital channels, the Bank also provides cash services across strategic locations, including commercial centers, schools, and healthcare facilities. Mobile Cash Services equipped with customer service, teller counters, and ATMs enable a wide range of transactions, from account opening to daily banking needs.*

Seluruh inisiatif tersebut dijalankan secara terintegrasi dengan prinsip keberlanjutan. Melalui otomatisasi dan pemanfaatan teknologi, Bank Maspion terus meningkatkan efisiensi dan produktivitas, sekaligus memperkuat kinerja ekonomi. Pendekatan ini menegaskan bahwa inovasi dan keberlanjutan menjadi landasan utama dalam mendukung pertumbuhan Bank yang sehat dan berkelanjutan.

*All of these initiatives are implemented in an integrated and consistent manner with a strong sustainability focus. Through automation and technology utilization, Bank Maspion continues to improve productivity and efficiency while strengthening its economic performance. This approach demonstrates that innovation and sustainability form a solid foundation for the Bank's long-term growth.*

**Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi**
*Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss* [OJK F.2]

| Uraian<br>*Description* | RBB 2025<br>*2025 Bank Business Plan* | Realisasi 2025<br>*2025 Realisation* | Pencapaian<br>*Achievement* |
|---|---|---|---|
| Kredit yang Diberikan<br>*Loan Disbursement* | 16.466.199.000 | 17.343.331.860 | 1005,33% |
| Total Aset<br>*Total Assets* | 22.662.646.000 | 22.416.231.615 | 98,91% |
| Dana Pihak Ketiga<br>*Third Fund Party* | 13.327.502.000 | 11.849.989.304 | 88,91% |
| Laba Bersih<br>*Net Income* | 30.692.000 | 31.818.493 | 105,67% |

**Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan**
*Comparison of Portfolio Targets and Performances, Financing Targets, or Investments in Financial Instruments or Projects in Accordance with the Implementation of Sustainable Finance* [OJK F.3]

| Keterangan<br>*Description* | 2025 | | 2024 | |
|---|---|---|---|---|
| | RBB 2025<br>*2025 Bank Business Plan* | Realisasi 2025<br>*2025 Realisation* | RBB 2024<br>*2024 Bank Business Plan* | Realisasi 2024<br>*2024 Realisation* |
| Rasio Pembiayaan Inklusif Makroprudensial (RPIM)<br>*Macro prudential Inclusive Financing Ratio (RPIM)* | 5.896.148.000.000 | 6.554.975.811.254 | 5.843.539.000.000 | 5.860.786.789.150 |

# Nilai Ekonomi yang Dihasilkan & Didistribusikan

## *Economic Value Generated & Distributed* [GRI 201-1, 207-1, 207-4]

Bank Maspion telah menciptakan nilai ekonomi langsung yang dihasilkan dan nilai ekonomi yang didistribusikan sepanjang tahun 2025 sebagaimana ditampilkan pada tabel berikut:

*Bank Maspion has created direct economic value generated and economic value distributed throughout 2025, as shown in the following table:*

**Tabel Distribusi Nilai Ekonomi**
*Table of Economic Value Distribution*

| Uraian | Tahun yang berakhir pada tanggal 31 Desember *Year Ended on 31 Desember* | | *Description* |
|---|---|---|---|
| | 2025 (dalam ribuan Rupiah \| *In thousand Rupiah*) | 2024 (dalam ribuan Rupiah \| *In thousand Rupiah*) | |
| Nilai Ekonomi Langsung yang Dihasilkan | | | *Generated Direct Economic Value* |
| Pendapatan Bunga Neto | 676.521.681 | 712.464.334 | *Net Interest Income* |
| Jumlah Pendapatan Operasional Lainnya | 75.667.517 | 58.856.857 | *Total Other Operating Income* |
| Pendapatan Non-Operasional Bersih | 2.610.841 | 5.858.448 | *Net Non-Operating Income* |
| Jumlah Nilai Ekonomi yang Dihasilkan | 754.800.039 | 777.179.639 | *Total Economic Value Generated* |
| Nilai Ekonomi yang Didistribusikan | | | *Distributed Economic Value* |
| Beban Operasional Lainnya | (707.346.239) | (1.088.466.470) | *Other Operating Expenses* |
| Pajak yang dibayarkan | (180.092.969) | (189.060.055) | *Taxes paid* |
| Pembayaran Dividen | - | - | *Dividend Payment* |
| Jumlah Nilai Ekonomi yang Didistribusikan | 887.439.208 | 1.277.526.525 | *Total of Distributed Economic Value* |

## Nilai Ekonomi yang Dihasilkan

Pada tahun 2025, Bank berhasil menghasilkan nilai ekonomi sebesar Rp754.800.039 ribu, mengalami penurunan sebesar 2,88% atau senilai Rp22.379.600 ribu dibandingkan capaian tahun sebelumnya, yaitu Rp777.179.639 ribu. Perubahan ini terutama dipengaruhi oleh penurunan biaya bunga bersih yang menjadi faktor utama dalam menghambat pertumbuhan kinerja ekonomi Bank selama tahun berjalan.

## Nilai Ekonomi yang Didistribusikan

Nilai ekonomi yang didistribusikan Bank kepada para pemangku kepentingan pada tahun 2025 tercatat sebesar Rp887.439.208 ribu, mengalami penurunan sebesar 30,53% atau setara dengan Rp390.087.317 ribu dibandingkan tahun 2024 yang mencapai Rp1.277.526.525 ribu. Perubahan ini dipengaruhi oleh penurunan beban operasional lainnya seiring penurunan pada nilai ekonomi yang dihasilkan.

## *Economic Value Generated*

*In 2025, the Bank managed to generate economic value of Rp754,800,039 thousand, a decrease of 2.88% or Rp22.379.600 thousand compared to the previous year's achievement of Rp777,179,639 thousand. This change was mainly influenced by the decrease of net interest income, which was the main factor in inhibiting the growth of the Bank's economic performance during the year.*

## *Distributed Economic Value*

*The economic value distributed by the Bank to stakeholders in 2025 was recorded at Rp887,439,208 thousand, decreaseof 30.53% or equivalent to Rp390,087,317 thousand compared to 2024 which reached Rp1,277,526,525 thousand. This change was influenced by a decrease in other operating expenses in line with the decrease in generated economic value.*

# Kontribusi terhadap Negara

## *Contribution to the State* [GRI 201-1, 207-2, 207-3]

Bank Maspion berkomitmen untuk mendukung pembangunan negara melalui kontribusi yang signifikan dalam pembayaran pajak. Pembayaran pajak merupakan salah satu bentuk tanggung jawab Bank sebagai institusi yang beroperasi secara berkelanjutan dan sesuai dengan peraturan perundang-undangan. Dengan mematuhi kewajiban perpajakan, Bank tidak hanya memastikan kepatuhan terhadap regulasi, tetapi juga berperan aktif dalam mendukung pembangunan ekonomi nasional.

*Bank Maspion is committed to supporting the country's development through significant contributions in tax payments. Tax payment is one of the Bank's responsibilities as an institution that operates sustainably and in accordance with laws and regulations. By complying with tax obligations, the Bank not only ensures compliance with regulations, but also plays an active role in supporting national economic development.*

Pada tahun 2025, total pembayaran pajak Bank Maspion mencapai Rp180.092.969 ribu, menurun Rp8.967.086 ribu dibandingkan tahun 2024 yang tercatat sebesar Rp189.060.055 ribu*. Selama periode pelaporan, Bank berhasil melaksanakan kewajiban perpajakannya dengan tepat waktu tanpa adanya ketidakpatuhan. Hal ini mencerminkan komitmen Bank untuk berkontribusi secara konsisten dalam mendukung program pembangunan nasional melalui penerimaan pajak.

*: Termasuk PPh Badan, PPh potong dan pungut, dan PPN

*In 2025, Bank Maspion's total tax payments reached Rp180,092,969 thousand, decrease of Rp8,967,086 thousand compared to 2023 which was recorded at Rp189,060,055 thousand*. During the reporting period, the Bank managed to carry out its tax obligations in a timely manner without any non-compliance. This reflects the Bank's commitment to contribute consistently in supporting national development programs through tax revenue.*

**: Including corporate income tax, withholding and collection income tax, and VAT*

# Praktik Pengadaan Barang dan Jasa

## *Goods and Services Procurement Practices* [GRI 3-3, 203-2, 205-1]

Pengadaan barang dan jasa Bank Maspion diperlakukan sebagai bagian penting dari sistem pengendalian dan keberlanjutan operasional Bank. Proses pengadaan dirancang tidak hanya untuk memastikan ketersediaan kebutuhan operasional, tetapi juga untuk menjaga efisiensi, kepatuhan, dan integritas dalam setiap keputusan bisnis.

*Procurement in Bank Maspion is regarded as an integral component of operational control and business sustainability. Procurement activities are designed not only to support daily operations, but also to ensure efficiency, compliance, and integrity in every business decision.*

Dalam pelaksanaannya, Bank menerapkan prinsip-prinsip utama sebagai berikut:

- Transparansi dan akuntabilitas, untuk memastikan setiap proses dapat ditelusuri dan dipertanggungjawabkan;
- Efisiensi dan kewajaran, guna memperoleh nilai terbaik tanpa mengorbankan kualitas; serta
- Persaingan usaha yang sehat, sebagai dasar pemilihan mitra kerja secara objektif.

*In implementing procurement processes, the Bank adheres to the following key principles:*

- *Transparency and accountability, ensuring that all processes are traceable and auditable;*
- *Efficiency and fairness, to achieve optimal value while maintaining service quality; and*
- *Healthy competition, providing equal opportunities for business partners.*

Pendekatan ini menjadi bagian dari upaya Bank dalam memitigasi risiko penyimpangan, termasuk praktik korupsi dan gratifikasi, sekaligus memperkuat tata kelola perusahaan yang baik.

*These principles form part of the Bank's efforts to mitigate risks related to irregularities, including corruption and gratuities, while reinforcing sound corporate governance practices.*

Untuk mendukung konsistensi implementasi, Bank menetapkan prosedur pengadaan yang terstruktur dan terdokumentasi dengan jelas. Proses seleksi vendor dilakukan melalui tahapan evaluasi yang komprehensif, mencakup aspek kualitas, harga, dan kesesuaian dengan kebutuhan operasional. Dalam penetapan harga, Bank melakukan perbandingan penawaran dari minimal tiga vendor sebagai dasar pengambilan keputusan, sehingga tercapai keseimbangan antara efisiensi biaya dan kualitas layanan.

*To ensure consistent implementation, the Bank applies structured and well-documented procurement procedures. Vendor selection is conducted through a comprehensive evaluation process covering quality, pricing, and alignment with operational requirements. Price assessments are based on comparisons of proposals from at least three vendors, enabling cost efficiency while ensuring optimal value for the Bank.*

Sejalan dengan komitmen keberlanjutan, aspek lingkungan juga menjadi pertimbangan dalam proses pengadaan. Bank secara bertahap mengadopsi praktik pengadaan yang lebih ramah lingkungan, termasuk pemanfaatan teknologi hijau seperti penggunaan kendaraan operasional berbasis hybrid maupun listrik. Inisiatif ini mencerminkan kontribusi Bank dalam mendukung transisi menuju ekonomi hijau serta memperkuat peran Bank sebagai institusi yang bertanggung jawab terhadap lingkungan dan masyarakat. [GRI 203-2]

*In line with its sustainability commitment, environmental considerations are increasingly integrated into procurement decisions. The Bank has begun adopting environmentally friendly practices, including the use of green technologies such as hybrid and fully electric vehicles for operational purposes. This initiative demonstrates the Bank's contribution to the transition toward a green economy and reinforces its role as a responsible financial institution toward the environment and society.* [GRI 203-2]

# Perlindungan Data & Kepuasan Nasabah

## *Data Protection & Customer Satisfaction* [GRI 3-3, 418-1]

Untuk menciptakan keseimbangan yang harmonis antara pertumbuhan bisnis Bank dan pemenuhan hak serta kewajiban Konsumen, upaya strategis dilakukan untuk memperkuat kepercayaan Konsumen terhadap Bank. Dalam hal ini, Direksi telah menetapkan kebijakan terkait Perlindungan Konsumen dengan berpedoman pada:

- Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
- Surat Edaran Otoritas Jasa Keuangan No. 12/SEOJK.07/2014 tentang Penyampaian Informasi Dalam Rangka Pemasaran Produk dan/atau Layanan Jasa Keuangan;
- Peraturan Bank Indonesia No. 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia; dan
- Peraturan Aggota Dewan Gubernur No. 23/17/PDAG/2021 tentang Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia.

*To create a harmonious balance between the Bank's business growth and the fulfillment of consumer rights and obligations, strategic efforts are made to strengthen consumer confidence in the Bank. In this regard, the Board of Directors has established policies related to Consumer Protection based on:*

- *Financial Services Authority Regulation no. 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector;*
- *Financial Services Authority Circular No. 12/SEOJK.07/2014 concerning Submission of Information in the Context of Marketing Financial Products and/or Services;*
- *Bank Indonesia Regulation no. 3 of 2023 concerning Bank Indonesia Consumer Protection; And*
- *Governor's Board Member Regulation No. 23/17/PDAG/2021 concerning Procedures for Implementing Bank Indonesia Consumer Protection.*

Bagi Bank Maspion, perlindungan data pribadi dan konsumen merupakan fondasi utama dalam menjaga kepercayaan publik terhadap layanan perbankan. Setiap data pribadi nasabah dikelola secara terbatas, relevan, sah secara hukum, dan transparan, serta hanya digunakan untuk tujuan yang jelas dan disetujui. Pengelolaan tersebut dilakukan secara bertanggung jawab dan dapat dipertanggungjawabkan sesuai dengan prinsip kepatuhan yang berlaku.

*For Bank Maspion, the protection of personal data and consumers is a fundamental pillar in maintaining public trust in banking services. All customer personal data is managed in a limited, relevant, lawful, and transparent manner, and is used solely for clear and approved purposes. Such data management is carried out responsibly and in a manner that is accountable in accordance with applicable compliance principles.*

Komitmen perlindungan nasabah diwujudkan melalui penerapan prinsip kerahasiaan, keamanan sistem informasi, serta penyediaan mekanisme pengaduan yang mudah diakses, responsif, dan efektif. Pendekatan ini memastikan bahwa hak-hak nasabah terlindungi secara menyeluruh, baik dalam interaksi langsung maupun melalui layanan digital.

*The Bank's commitment to customer protection is demonstrated through the implementation of confidentiality principles, information system security, and the provision of complaint-handling mechanisms that are easily accessible, responsive, and effective. This approach ensures comprehensive protection of customer rights, both in direct interactions and through digital-based services.*

Sebagai lembaga intermediasi keuangan, Bank beroperasi berdasarkan kepercayaan masyarakat yang menitipkan dana dan data pribadinya. Kepercayaan ini menjadi prasyarat keberlanjutan usaha Bank-semakin tinggi tingkat kepercayaan, semakin besar partisipasi masyarakat dalam memanfaatkan produk dan layanan perbankan. Oleh karena itu, perlindungan konsumen ditempatkan sebagai prioritas strategis untuk menjaga kredibilitas dan kesinambungan bisnis Bank di tengah persaingan industri yang semakin ketat.

*As a financial intermediary institution, the Bank operates based on the trust of the public who entrust their funds and personal data. This trust is a prerequisite for the Bank's business sustainability—the higher the level of trust, the greater the public's willingness to utilize banking products and services. Therefore, consumer protection is positioned as a strategic priority to safeguard the Bank's credibility and business continuity amid increasingly intense industry competition.*

### Menjawab Tantangan Perlindungan Konsumen di Era Digital [OJK F.27]

Seiring berkembangnya industri jasa keuangan dan meningkatnya digitalisasi layanan, cakupan perlindungan konsumen turut meluas. Selain mencakup aspek transparansi dan keadilan layanan, perlindungan konsumen kini juga mencakup keamanan siber, pengelolaan data pribadi, serta kejelasan informasi dalam layanan digital.

Digitalisasi memberikan kemudahan dan efisiensi bagi nasabah, namun juga menghadirkan risiko baru, termasuk ancaman kebocoran data dan kejahatan siber. Menyikapi hal tersebut, Bank secara berkelanjutan memperkuat kebijakan internal, pengawasan, serta sistem pengamanan teknologi informasi agar selaras dengan regulasi yang berlaku dan ekspektasi nasabah.

### *Addressing Consumer Protection Challenges in the Digital Era* [OJK F.27]

*Along with the growth of the financial services industry and the increasing digitalization of services, the scope of consumer protection has continued to expand. In addition to transparency and fairness in services, consumer protection now also encompasses cybersecurity, personal data management, and clarity of information in digital services.*

*While digitalization provides greater convenience and efficiency for customers, it also introduces new risks, including data breach threats and cybercrime. In response to these challenges, the Bank continuously strengthens its internal policies, oversight mechanisms, and information technology security systems to ensure alignment with prevailing regulations and customer expectations.*

Penguatan perlindungan konsumen tidak hanya dilihat sebagai pemenuhan kewajiban regulasi, tetapi sebagai bagian dari komitmen Bank dalam membangun ekosistem keuangan yang aman, inklusif, dan berkelanjutan. Dengan mengintegrasikan perlindungan konsumen ke dalam strategi operasional, Bank berupaya menjaga kepercayaan masyarakat sekaligus mendorong inovasi layanan yang bertanggung jawab.

*Strengthening consumer protection is not viewed merely as regulatory compliance, but as part of the Bank's commitment to building a safe, inclusive, and sustainable financial ecosystem. By integrating consumer protection into its operational strategy, the Bank seeks to maintain public trust while encouraging responsible service innovation.*

## Prinsip Perlindungan Konsumen

Dalam menjalankan perlindungan konsumen, Bank menerapkan prinsip-prinsip berikut:

1. **Kesetaraan dan Perlakuan yang Adil**
   Memberikan layanan secara adil dan tidak diskriminatif, termasuk bagi konsumen dengan kebutuhan khusus.
2. **Keterbukaan dan Transparansi**
   Menyampaikan informasi produk dan/atau layanan secara jelas, lengkap, dan mudah dipahami.
3. **Edukasi dan Literasi Keuangan**
   Meningkatkan pemahaman konsumen dan masyarakat terhadap produk dan layanan perbankan.
4. **Perilaku Bisnis yang Bertanggung Jawab**
   Menawarkan produk dengan mempertimbangkan kebutuhan dan kemampuan konsumen.
5. **Keandalan Layanan**
   Menyediakan layanan yang akurat melalui sistem, prosedur, infrastruktur, dan SDM yang andal.
6. **Kerahasiaan dan Keamanan Data Konsumen**
   Melindungi data dan informasi konsumen serta menggunakannya hanya untuk tujuan yang disetujui.
7. **Penanganan Pengaduan yang Efektif**
   Menyediakan mekanisme pengaduan yang responsif, tepat waktu, dan solutif.
8. **Kepatuhan terhadap Regulasi**
   Memastikan seluruh aktivitas Bank sejalan dengan ketentuan perlindungan konsumen.
9. **Perlindungan Aset Konsumen**
   Menjaga keamanan aset konsumen dari penyalahgunaan, termasuk kecurangan dan fraud.

## *Consumer Protection Principles*

*In implementing consumer protection, the Bank applies the following principles:*

1. ***Equality and Fair Treatment***
   *Providing fair and non-discriminatory services, including for customers with special needs.*
2. ***Openness and Transparency***
   *Delivering clear, complete, and easily understood information regarding products and/or services.*
3. ***Education and Financial Literacy***
   *Enhancing the understanding of consumers and the public regarding banking products and services.*
4. ***Responsible Business Conduct***
   *Offering products by taking into account customers' needs and financial capacity.*
5. ***Service Reliability***
   *Providing accurate services supported by reliable systems, procedures, infrastructure, and human resources.*
6. ***Confidentiality and Security of Consumer Data***
   *Protecting consumer data and information and using them solely for approved purposes.*
7. ***Effective Complaint Handling***
   *Providing complaint-handling mechanisms that are responsive, timely, and solution-oriented.*
8. ***Regulatory Compliance***
   *Ensuring that all Bank activities are conducted in accordance with consumer protection regulations.*
9. ***Protection of Consumer Assets***
   *Safeguarding consumer assets from misuse, including fraud and other fraudulent activities.*

### Hak dan Kewajiban Konsumen

Hak Konsumen, antara lain:
- memperoleh keamanan dalam menggunakan produk dan layanan;
- memilih produk dan layanan sesuai kebutuhan;
- mendapatkan informasi yang akurat, jelas, dan tidak menyesatkan;
- menyampaikan pengaduan dan memperoleh penyelesaian sengketa;
- memperoleh edukasi keuangan dan ganti rugi sesuai ketentuan.

Kewajiban Konsumen, antara lain:
- memahami informasi produk sebelum menggunakan layanan;
- mematuhi perjanjian dan ketentuan yang berlaku;

### *Consumer Rights and Obligations*

*Consumer Rights, among others, include:*
- *obtaining security when using products and services;*
- *choosing products and services according to their needs;*
- *receiving accurate, clear, and non-misleading information;*
- *submitting complaints and obtaining dispute resolution;*
- *receiving financial education and compensation in accordance with applicable provisions.*

*Consumer Obligations, among others, include:*
- *understanding product information before using services;*
- *complying with applicable agreements and terms;*

- beritikad baik dalam menggunakan produk dan layanan; serta
- mengikuti mekanisme penyelesaian sengketa yang ditetapkan.

- *acting in good faith when using products and services; and*
- *following established consumer dispute resolution mechanisms.*

## Penguatan Perlindungan Data dan Pengaduan Konsumen

## *Strengthening Data Protection and Consumer Complaint Handling*

Regulasi terbaru Otoritas Jasa Keuangan (OJK) semakin menegaskan pentingnya perlindungan data dan informasi konsumen, sejalan dengan meningkatnya risiko kebocoran data dan ancaman digital. Bank wajib menjaga kerahasiaan data pribadi, memastikan keamanan sistem informasi, serta mematuhi ketentuan pertukaran dan transfer data, termasuk lintas negara.

*Recent regulations issued by the Financial Services Authority (OJK) further emphasize the importance of protecting consumer data and information, in line with increasing data breach risks and digital threats. The Bank is required to safeguard the confidentiality of personal data, ensure the security of information systems, and comply with provisions governing data exchange and transfer, including cross-border data transfers.*

Sebagai bagian dari komitmen perlindungan konsumen, Bank menyediakan layanan pengaduan tanpa biaya bagi nasabah. Mekanisme ini mencakup penerimaan, penanganan, dan penyelesaian pengaduan secara transparan dan efektif, sebagai wujud perlindungan hak konsumen. [GRI 418-1; OJK F.24]

*As part of its consumer protection commitment, the Bank provides a complaint-handling service free of charge for customers. This mechanism covers the receipt, handling, and resolution of complaints in a transparent and effective manner, as a manifestation of the protection of consumer rights. [GRI 418-1; OJK F.24]*

Untuk mendukung kemudahan akses, Bank menyediakan layanan pengaduan melalui *customer service* di seluruh kantor cabang pada jam kerja, serta melalui *Contact Center* yang dapat diakses setiap hari pukul 07.00–22.00. Sepanjang tahun 2025, Bank berhasil menindaklanjuti 100% pengaduan konsumen yang diterima, mencerminkan komitmen berkelanjutan dalam meningkatkan kualitas layanan dan perlindungan konsumen.

*To enhance accessibility, the Bank facilitates customer complaints through customer service at all branch offices during business hours, as well as through the Contact Center, which is available daily from 07:00 to 22:00. Throughout 2025, the Bank successfully followed up on 100% of consumer complaints received, reflecting its ongoing commitment to improving service quality and consumer protection.*

Berikut detail Laporan Pelayanan dan Penyelesaian Pengaduan konsumen Bank:

*Details of the Bank's Consumer Complaint Handling and Resolution Report are presented below:*

**Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Periode Januari – Desember 2025**
*Report on Service and Settlement of Consumer Complaints for the Period of January - December 2025*

| No. | Jenis Produk dan/atau Layanan *Type of Product and/or Services* | Jumlah *Total* | Status Penyelesaian *Settlement Status* | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | Selesai *Solved* | | Tidak Selesai *Unsolved* | | Dalam Proses *On Process* | |
| | | | Jumlah *Total* | % | Jumlah *Total* | % | Jumlah *Total* | % |
| 1 | ATM / CDM / EDC / Debit | 116 | 114 | 98% | 0 | 0 | 2 | 20% |
| 2 | Electronic Banking | 60 | 60 | 100% | 0 | 0 | 0 | 0 |
| 3 | Produk Lainnya *Other Products* | 5 | 4 | 80% | 0 | 0 | 1 | 20% |
| Jumlah *Total* | | 181 | 178 | | 0 | | 3* | |

*3 pengaduan dalam proses telah terselesaikan di awal tahun 2026.
*3 on process complaints have been solved in the beginning of 2026.*

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# 11 Menjaga **Kelestarian Lingkungan**

*Preserving Environmental Sustainability*

BANK MASPION



**Dengan menempatkan kepedulian terhadap lingkungan sebagai bagian dari strategi bisnis, Bank berupaya memastikan bahwa setiap langkah pertumbuhan berjalan seiring dengan upaya menjaga bumi untuk generasi mendatang."**

*"By embedding environmental stewardship into its business strategy, the Bank strives to ensure that every step of growth goes hand in hand with preserving the planet for future generations.*

# Komitmen Pelestarian Lingkungan dalam Mendukung *Net Zero Emission*

## *Commitment to Environmental Preservation to Support Net Zero Emission*

Perubahan iklim kini tidak lagi dipandang sebagai isu lingkungan semata, melainkan telah berkembang menjadi tantangan sistemik yang memengaruhi stabilitas sosial, ekonomi, dan keuangan global. Peningkatan frekuensi dan intensitas bencana alam, perubahan pola cuaca, serta tekanan terhadap ekosistem telah menciptakan risiko baru yang berdampak langsung maupun tidak langsung terhadap dunia usaha, termasuk industri perbankan. Bagi sektor keuangan, kondisi ini tidak hanya berpotensi menurunkan kualitas aset dan ketahanan portofolio pembiayaan, tetapi juga meningkatkan ketidakpastian dalam perencanaan bisnis jangka panjang.

*Climate change is no longer viewed merely as an environmental issue, but has evolved into a systemic challenge affecting global social, economic, and financial stability. The increasing frequency and severity of natural disasters, shifting weather patterns, and mounting pressure on ecosystems have introduced new risks that directly and indirectly impact businesses, including the banking industry. For the financial sector, these conditions may not only undermine asset quality and the resilience of financing portfolios, but also heighten uncertainty in long-term business planning.*

Dalam menghadapi dinamika tersebut, industri perbankan memegang peran strategis sebagai penggerak transisi menuju perekonomian yang lebih berkelanjutan. Melalui kebijakan pembiayaan dan pengelolaan portofolio, bank dapat mengarahkan alokasi modal ke sektor-sektor yang mendukung perlindungan lingkungan. Pada saat yang sama, bank juga memiliki ruang untuk secara bertahap mengurangi eksposur terhadap kegiatan usaha yang berisiko tinggi terhadap lingkungan dan iklim. Pendekatan ini tidak hanya memperkuat kontribusi sektor keuangan terhadap agenda keberlanjutan, tetapi juga membantu mengelola risiko jangka panjang yang timbul dari perubahan iklim.

*In response to these dynamics, the banking industry plays a strategic role in driving the transition towards a more sustainable economy. Through its financing policies and portfolio management, banks can steer capital allocation towards sectors that support environmental protection. At the same time, banks also have the capacity to gradually reduce exposure to business activities that pose significant environmental and climate-related risks. This approach not only strengthens the financial sector's contribution to the sustainability agenda, but also enhances the management of long-term risks arising from climate change.*

Sejalan dengan peran tersebut, Bank Maspion menegaskan komitmennya untuk mendukung target pemerintah dalam mencapai *net zero emission* pada tahun 2060. 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.

*In line with this role, Bank Maspion reaffirms its commitment to supporting the Government's target of achieving net zero emissions by 2060. This commitment is reflected in the integration of sustainability principles into the Bank's business strategy, the expansion of financing for environmentally responsible projects, and the implementation of more efficient and low-emission operational initiatives.*

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.

*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's people. This approach reflects the Bank's efforts to manage environmental impacts in a responsible and sustainable manner.*

### 1. Penguatan Kebijakan Keberlanjutan

Komitmen lingkungan Bank Maspion dibangun melalui pengembangan kebijakan keberlanjutan yang selaras dengan POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan. Kebijakan tersebut diimplementasikan melalui Pernyataan Kesanggupan Pengelolaan Lingkungan Hidup (PKPLH), yang menjadi dasar komitmen Bank dalam menjalankan pengelolaan dan pemantauan lingkungan hidup secara konsisten.

Dalam kerangka tersebut, Bank menyatakan kesanggupan untuk, antara lain:

- melaksanakan pengelolaan dan pemantauan lingkungan sesuai matriks UKL-UPL;
- memenuhi persetujuan teknis terkait baku mutu air limbah dan emisi, pengelolaan limbah B3, serta analisis dampak lalu lintas;
- melakukan pengambilan data rona lingkungan sebelum pelaksanaan tahap konstruksi;
- menerapkan tata kelola penyimpanan sementara limbah B3 dan pengelolaan limbah non-B3 sesuai ketentuan;
- mematuhi seluruh peraturan perundang-undangan di bidang perlindungan dan pengelolaan lingkungan hidup;
- berkoordinasi dengan instansi pemerintah pusat dan daerah terkait;
- mengupayakan penerapan prinsip *Reduce*, *Reuse*, dan *Recycle* (3R);
- melaksanakan kegiatan sesuai dengan *Standard Operating Procedure* (SOP);
- melakukan perbaikan berkelanjutan atas keandalan teknologi guna meminimalkan dampak lingkungan;
- mendokumentasikan seluruh aktivitas pengelolaan lingkungan; serta
- menyediakan dana penjaminan pemulihan fungsi lingkungan hidup dan memenuhi kewajiban lain sesuai ketentuan otoritas berwenang.

### 2. Penerapan Operasional yang Lebih Bersih [OJK F.5][GRI 306-2]

Sebagai bagian dari upaya menekan jejak lingkungan, Bank Maspion menerapkan konsep operasional bersih dengan fokus pada pengurangan limbah dan efisiensi sumber daya. Inisiatif yang dijalankan antara lain:

- optimalisasi layanan digital banking untuk mengurangi penggunaan kertas dalam proses perbankan;
- pemanfaatan *platform* kolaborasi digital, seperti Microsoft Teams, untuk mendukung proses kerja dan penelaahan dokumen secara elektronik;
- penerapan administrasi nir-kertas melalui pemanfaatan *e-mail* sebagai sarana komunikasi internal;
- penghematan kertas melalui pencetakan dua sisi dan pemanfaatan kertas bekas untuk keperluan internal; serta
- pemberian opsi kepada nasabah dalam transaksi ATM untuk memilih pencetakan atau non-pencetakan bukti transaksi.

### *1. Strengthening Sustainability Policies*

*The Bank's environmental commitment is reinforced through the development of sustainability policies aligned with POJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance. These policies are operationalized through the Environmental Management Commitment Statement (PKPLH), which serves as the foundation for the Bank's commitment to consistent environmental management and monitoring.*

*Under this framework, the Bank commits, among others, to:*

- *implementing environmental management and monitoring in accordance with the UKL-UPL matrix;*
- *complying with technical approvals related to wastewater quality standards, emission standards, hazardous waste management, and traffic impact analysis;*
- *collecting baseline environmental data prior to construction activities;*
- *implementing proper temporary storage procedures for hazardous waste and managing non-hazardous waste in line with regulations;*
- *complying with all applicable environmental protection and management laws and regulations;*
- *coordinating with relevant central and regional government authorities;*
- *promoting the application of the Reduce, Reuse, and Recycle (3R) principle;*
- *conducting activities in accordance with established Standard Operating Procedures (SOPs);*
- *continuously improving the reliability of technology used to minimize environmental impacts;*
- *documenting all environmental management activities; and*
- *providing environmental restoration guarantee funds and fulfilling other obligations stipulated by authorized authorities.*

### *2. Implementing Cleaner Operations* [OJK F.5][GRI 306-2]

*As part of its efforts to reduce its environmental footprint, Bank Maspion applies cleaner operational practices with a focus on waste reduction and resource efficiency. Key initiatives include:*

- *expanding digital banking services to reduce paper usage in banking processes;*
- *utilizing digital collaboration platforms, such as Microsoft Teams, to support electronic document review and workflow efficiency;*
- *implementing paperless administration through the use of e-mail for internal communications;*
- *reducing paper consumption through double-sided printing and reuse of paper for internal purposes; and*
- *providing customers with the option to print or not print ATM transaction receipts.*

- Langkah-langkah ini dilakukan untuk menjaga keseimbangan antara efisiensi operasional dan kepedulian terhadap lingkungan.

**3. Penguatan Budaya dan Kesadaran Lingkungan**

Komitmen lingkungan Bank juga diwujudkan melalui pengembangan sumber daya manusia yang memiliki kesadaran dan kepedulian terhadap lingkungan. Bank Maspion menumbuhkan budaya keberlanjutan melalui berbagai program pelatihan, kampanye internal, dan penyebaran informasi yang mendorong perilaku ramah lingkungan.

Upaya ini tidak hanya menyasar karyawan, tetapi juga melibatkan nasabah dan mitra bisnis, sehingga nilai-nilai keberlanjutan dapat diterapkan secara lebih luas dan konsisten dalam seluruh ekosistem Bank.

Bank berkomitmen untuk menerapkan prinsip Keselamatan, Keamanan, Kesehatan, dan Pelestarian Lingkungan (K3L) dalam seluruh kegiatan operasionalnya. Komitmen tersebut diwujudkan melalui penerapan praktik kerja yang aman dan sehat, pengelolaan lingkungan kerja yang bertanggung jawab, serta upaya berkelanjutan untuk meminimalkan dampak operasional terhadap lingkungan.

Bank juga mengadopsi berbagai kebijakan yang berfokus pada keberlanjutan lingkungan dalam pengembangan produk keuangan, serta langkah-langkah yang mendukung pelestarian alam. Pada tahun 2025, Bank telah merencanakan beberapa program prioritas sesuai Rencana Aksi Keuangan Berkelanjutan (RAKB) yang bertujuan untuk memperkuat kontribusi Bank dalam mendukung inisiatif lingkungan yang lebih luas.

- *These initiatives aim to balance operational efficiency with environmental responsibility.*

***3. Building Environmentally Conscious People***

*The Bank's environmental commitment is further strengthened through the development of environmentally conscious human capital. Bank Maspion fosters a sustainability-oriented culture through training programs, internal campaigns, and information dissemination that encourage environmentally responsible behavior.*

*These efforts extend beyond employees to include customers and business partners, ensuring that sustainability values are embedded consistently across the Bank's broader ecosystem.*

*The Bank is committed to implementing the principles of Safety, Security, Health, and Environmental Preservation (K3L) in all of its operational activities. This commitment is realized through the implementation of safe and healthy work practices, responsible management of the work environment, and continuous efforts to minimize the operational impact on the environment.*

*The Bank has also adopted various policies that focus on environmental sustainability in the development of financial products, as well as measures that support nature conservation. By 2025, the Bank has planned several priority programs, as outlined in Sustainable Finance Action Plan (RAKB) which aims to strengthen the Bank's contribution in supporting broader environmental initiatives.*

# Pengelolaan dan Pemantauan Lingkungan

## *Environmental Management and Monitoring* [OJK F.9, F.10, F.16][GRI 3-3]

Pengelolaan dan pemantauan lingkungan Bank Maspion tidak hanya dipandang sebagai kewajiban kepatuhan, tetapi sebagai instrumen pengendalian risiko dan tata kelola yang mendukung keberlanjutan usaha. Pendekatan ini menjadi bagian integral dari Sistem Manajemen Lingkungan Bank serta memperkuat implementasi Keuangan Berkelanjutan sebagaimana dirumuskan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB).

Dalam menjalankan aktivitas operasional, Bank menerapkan pendekatan preventif dengan mengidentifikasi, memantau, dan mengendalikan potensi dampak lingkungan sejak tahap perencanaan. Setiap kegiatan dievaluasi dengan mempertimbangkan prinsip kehati-hatian, sehingga aspek lingkungan menjadi bagian dari pengambilan keputusan operasional, bukan sekadar tahapan administratif.

*Environmental management and monitoring in Bank Maspion are not viewed merely as compliance requirements, but as essential risk management and governance tools that support business sustainability. This approach forms an integral part of the Bank's Environmental Management System and strengthens the implementation of Sustainable Finance as outlined in the Sustainable Finance Action Plan (RAKB).*

*In carrying out its operations, the Bank applies a preventive approach by identifying, monitoring, and controlling potential environmental impacts from the planning stage onward. Environmental considerations are embedded in operational decision-making, ensuring that prudence toward environmental aspects is applied beyond administrative compliance.*

Sebagai landasan pelaksanaan, Bank mengacu pada ketentuan Analisis Mengenai Dampak Lingkungan (AMDAL), Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan (UKL-UPL), serta regulasi lain yang relevan. Kepatuhan terhadap kerangka regulasi tersebut memastikan bahwa kegiatan Bank dijalankan secara bertanggung jawab, terukur, dan dapat dipertanggungjawabkan kepada pemangku kepentingan.

*As a guiding framework, the Bank refers to Environmental Impact Assessment (AMDAL) requirements, Environmental Management and Monitoring Efforts (UKL-UPL), and other relevant regulations. Adherence to these regulatory frameworks ensures that the Bank's activities are conducted responsibly, transparently, and in an accountable manner.*

Sepanjang periode pelaporan, Bank Maspion tidak mencatatkan adanya pelanggaran terhadap ketentuan perlindungan dan pengelolaan lingkungan hidup. Ke depan, Bank akan terus memperkuat sistem pemantauan lingkungan, meningkatkan kualitas pengelolaan, serta mengintegrasikan pertimbangan lingkungan ke dalam praktik bisnis sehari-hari. Upaya ini dilakukan sebagai bentuk kontribusi Bank dalam menjaga kualitas lingkungan sekaligus mendukung agenda pembangunan berkelanjutan secara berkelanjutan.

*Throughout the reporting period, Bank Maspion recorded no violations of environmental protection regulations. Looking ahead, the Bank remains committed to strengthening its environmental management and monitoring practices, enhancing system effectiveness, and further integrating environmental considerations into daily business operations. These efforts reflect the Bank's ongoing contribution to preserving environmental quality while supporting sustainable development objectives.*

# Upaya Pengelolaan Energi dan Penurunan Emisi GRK

## *Energy Management and GHG Emission Reduction Efforts* [OJK F.7, F.12] [GRI 302-4, 305-5]

Bank Maspion secara konsisten menerapkan berbagai inisiatif efisiensi energi sebagai bagian dari komitmen terhadap pengelolaan lingkungan yang bertanggung jawab. Upaya tersebut mencakup penerapan konsep ruang kerja yang memaksimalkan pencahayaan alami, penggunaan lampu LED, serta pengaturan operasional gedung seperti mematikan lampu, AC, dan peralatan elektronik saat tidak digunakan, termasuk penghentian operasional *chiller* pada akhir pekan dan hari libur.

*Bank Maspion consistently implements various energy efficiency initiatives as part of its commitment to responsible environmental management. These efforts include adopting workspace concepts that maximise natural lighting, using LED lighting, and optimising building operations by switching off lights, air conditioning, and electronic equipment when not in use, including suspending chiller operations during weekends and public holidays.*

Untuk mendorong perubahan perilaku, Bank juga mengajak karyawan menerapkan kebiasaan hemat energi, antara lain dengan memanfaatkan tangga untuk jarak pendek. Di sisi lain, pengendalian emisi dilakukan melalui penggunaan refrigeran AC yang ramah lingkungan, pelaksanaan uji emisi secara berkala untuk genset dan kendaraan operasional, serta pengurangan perjalanan dinas dengan mengoptimalkan pertemuan daring melalui video dan *teleconference*.

*To encourage behavioural change, the Bank also promotes energy-saving practices among employees, such as using stairs for short distances. Emission control is further supported through the use of environmentally friendly refrigerants, regular emission testing for generators and operational vehicles, and the reduction of business travel by optimising virtual meetings via video and teleconferencing.*

Selain itu, pengembangan layanan Maspion *Electronic Banking* (MEB) turut berkontribusi dalam menekan konsumsi energi dan emisi karbon dengan mengurangi kebutuhan nasabah untuk datang ke kantor cabang. Melalui pengelolaan yang lebih efisien atas penggunaan listrik, bahan bakar, dan sumber daya lainnya, Bank terus berupaya menurunkan jejak lingkungannya sekaligus mendukung operasional perbankan yang lebih berkelanjutan. [OJK F.7] [GRI 302-4, 305-5]

*In addition, the development of Maspion Electronic Banking (MEB) helps reduce energy consumption and carbon emissions by minimising the need for customers to visit branches. Through more efficient management of electricity, fuel, and other resources, the Bank continues to reduce its environmental footprint while supporting more sustainable banking operations.* [OJK F.7] [GRI 302-4, 305-5]

# Penggunaan Energi

## *Energy Usage* [OJK F.6] [GRI 302-1, GRI 302-4]

Pengelolaan energi menjadi salah satu fokus Bank dalam mendukung efisiensi operasional dan komitmen keberlanjutan. Sepanjang tahun 2025, total konsumsi listrik Bank tercatat sebesar 3.320.574 kWh, yang mencerminkan kebutuhan energi untuk mendukung aktivitas operasional di seluruh unit kerja.

*Energy management is one of the Bank's key focus areas in supporting operational efficiency and sustainability commitments. Throughout 2025, the Bank recorded total electricity consumption of 3,320,574 kWh, reflecting the energy required to support operational activities across all business units.*

Seiring dengan meningkatnya perhatian terhadap dampak lingkungan, Bank secara berkelanjutan melakukan pemantauan atas penggunaan energi listrik sebagai dasar untuk mengidentifikasi peluang efisiensi. Upaya ini dilengkapi dengan penerapan kebijakan dan praktik operasional yang diarahkan pada pengendalian konsumsi energi serta pengurangan jejak karbon, tanpa mengurangi kualitas layanan kepada nasabah.

*In response to growing environmental considerations, the Bank continuously monitors electricity usage to identify opportunities for efficiency improvements. These efforts are complemented by the implementation of policies and operational practices aimed at controlling energy consumption and reducing carbon emissions, while maintaining service quality for customers.*

Data berikut menyajikan rincian penggunaan listrik Bank selama periode pelaporan:

*The following table presents a breakdown of the Bank's electricity consumption during the reporting period:*

**E-03 Tabel Penggunaan Listrik (kWh)**
*E-03 Table of Electricity Usage (kWh)*

| Jenis Energi<br>*Type of Energy* | Satuan<br>*Unit* | 2025 | 2024 |
|---|---|---|---|
| Electricity<br>*Listrik* | kwh | 3.320.574 | 4.019.477 |

Sepanjang tahun 2025, konsumsi bahan bakar minyak (BBM) untuk mendukung operasional kendaraan Bank tercatat sebesar 17.737 liter. Penggunaan BBM tersebut dikelola secara terukur sebagai bagian dari pengendalian biaya operasional sekaligus upaya menekan dampak lingkungan dari aktivitas transportasi.

*Throughout 2025, the Bank recorded total fuel consumption of 17,737 liters for its operational vehicles. Fuel usage is managed in a measured manner as part of efforts to control operational costs while also reducing the environmental impact of transportation activities.*

Untuk meningkatkan efisiensi, Bank menerapkan berbagai langkah penghematan, antara lain melalui perawatan kendaraan secara berkala guna menjaga kinerja mesin tetap optimal, serta pengurangan frekuensi perjalanan dinas dengan memaksimalkan pemanfaatan teknologi komunikasi seperti *video conference* dan *teleconference*. Inisiatif ini membantu menekan kebutuhan BBM sekaligus mendukung pola kerja yang lebih efisien dan berkelanjutan.

*To improve fuel efficiency, the Bank implemented several initiatives, including regular vehicle maintenance to ensure optimal engine performance and reducing business travel by prioritizing the use of communication technologies such as video conferencing and teleconferencing. These measures contribute to lower fuel consumption while supporting more efficient and sustainable working practices.*

Berikut ini adalah rincian penggunaan BBM untuk kendaraan operasional Bank:

*The following is a breakdown of fuel usage for the Bank's operational vehicles:*

**Tabel Penggunaan BBM (liter)**
*Table of Fuel Usage (liter)*

| No. | Jenis BBM<br>*Type of Fuel* | 2025 | 2024 |
|---|---|---|---|
| 1 | Pertamax Turbo | 807 | 1.096 |
| 2 | DEX | 4.209 | 6.555 |
| 3 | Pertamax | 5.242 | 6.562 |
| 4 | Pertalite | 6.797 | 30.386 |
| 5 | Dexlite | 40 | 77 |
| 6 | Bio Solar | 648 | 992 |
| **Jumlah**<br>*Total* | | **17.737** | **45.668** |

# Emisi GRK yang Dihasilkan

## *Generated GHG Emissions* [OJK F.11] [GRI 305-1, 305-2, 305-4, 305-5]

Bank mengukur dan mengelola dampak lingkungan dengan menghitung emisi GRK Cakupan 1 dan 2 menggunakan metode berbasis aktivitas.

*Banks measure and manage environmental impacts by calculating Scope 1 and 2 GHG emissions using an activity-based method.*

Penghitungan Emisi Cakupan 1 menggunakan rumus:

*Scope 1 Emissions are calculated using the formula:*

Konversi ke TCO2e

*Conversion to TCO2e:*

Faktor emisi dan nilai kalor *netto* yang digunakan merujuk pada data dari Kementerian ESDM, sehingga rincian penghitungan emisi cakupan 1 Bank adalah sebagai berikut:

*The emission factors and net calorific values used refer to data from the Ministry of Energy and Mineral Resources, so the details of the Bank's Scope 1 emission calculations are as follows:*

| No. | Jenis BBM *Type of Fuel* | 2025 | | | 2024 | | |
|---|---|---|---|---|---|---|---|
| | | Nilai Kalor Netto *Net Calorific Value* (GJ/liter) | Faktor Emisi *Emission Factor* (kg Co2/ GJ) | Emisi *Emission* (TCo2e) | Nilai Kalor Netto *Net Calorific Value* (GJ/liter) | Faktor Emisi *Emission Factor* (kg Co2/GJ) | Emisi *Emission* (TCo2e) |
| 1 | Pertamax Turbo | 0,0342 | 68,91 | 1,9 | 0,0342 | 68,91 | 2,58 |
| 2 | DEX | 0,0357 | 72,85 | 10,95 | 0,0357 | 72,85 | 17,05 |
| 3 | Pertamax | 0,0342 | 69,04 | 12,38 | 0,0342 | 69,04 | 15,49 |
| 4 | Pertalite | 0,0342 | 69,29 | 16,11 | 0,0342 | 69,29 | 72,01 |
| 5 | Dexlite | 0,0357 | 72,93 | 0,1 | 0,0357 | 72,93 | 0,20 |
| 6 | Bio Solar | 0,0357 | 73,28 | 1,79 | 0,0357 | 73,28 | 2,60 |
| Jumlah | | | | 43,23 | | | 109,93 |

Penghitungan Emisi Cakupan 2 menggunakan rumus:

*Scope 2 emissions are calculated using the formula:*

Faktor emisi yang digunakan merujuk pada data dari Kementerian ESDM, sehingga rincian penghitungan emisi cakupan 2 Bank adalah sebagai berikut:

*The emission factors used refer to data from the Ministry of Energy and Mineral Resources, so the details of the calculation of emissions for Scope 2 of the Bank are as follows:*

| Keterangan *Description* | 2025 | | 2024 | |
|---|---|---|---|---|
| | Faktor Emisi *Emission Factor* (TCO2/MWh) | Emisi *Emission* (TCo2e) | Faktor Emisi *Emission Factor* (TCO2/MWh) | Emisi *Emission* (TCo2e) |
| Grid Jawa-Madura-Bali (Jamali) | 0,95 | 3.154,54 | 0,95 | 3.818,50 |

**E-01 Tabel Emisi GRK**
*E-01 Table of GHG Emissions*

| Uraian *Description* | Satuan *Unit* | 2025 | 2024 |
|---|---|---|---|
| Emisi GRK Scope 1<br>*Scope 1 GHG Emissions* | TCO2e | 43,23 | 109,93 |
| Emisi GRK Scope 2<br>*Scope 2 GHG Emissions* | | 3.154,54 | 3.818,50 |
| Jumlah Emisi GRK Scope 1 dan Scope 2<br>*Total Scope 1 and Scope 2 GHG Emissions* | | 3.197,77 | 16.031,97 |

**E-01 Tabel Emisi GRK**
*E-01 Table of GHG Emissions*

| Uraian *Description* | Satuan *Unit* | 2025 | 2024 |
|---|---|---|---|
| Intensitas Emisi GRK/Pendapatan *GHG Emissions/Revenue* | TCO2e/Rp | 0,00 | 0,00 |

# Penggunaan & Penghematan Air

## *Water Usage and Efficiency* [OJK F.8] [GRI 302-2, 303-5]

Dalam mendukung upaya pelestarian lingkungan, Bank menerapkan pendekatan pengelolaan air yang berorientasi pada efisiensi dan tanggung jawab. Penggunaan air diarahkan untuk memenuhi kebutuhan operasional secara proporsional, dengan pengendalian konsumsi dan pengaturan distribusi yang disesuaikan dengan kebutuhan masing-masing unit kerja.

*As part of its commitment to environmental stewardship, the Bank adopts a responsible and efficiency-oriented approach to water management. Water usage is managed to adequately support operational needs while maintaining control over consumption and prioritizing areas with higher water requirements.*

Bank secara konsisten mendorong pemanfaatan air secara bijaksana melalui penerapan praktik operasional yang hemat air serta peningkatan kesadaran di seluruh kantor cabang mengenai pentingnya konservasi air. Perbedaan karakteristik operasional dan skala aktivitas menyebabkan tingkat penggunaan air yang bervariasi antar kantor cabang.

*The Bank continuously promotes prudent water use through efficient operational practices and by raising awareness across all branch offices regarding the importance of water conservation. Differences in operational characteristics and activity levels result in varying water consumption among branches.*

Seluruh kebutuhan air Bank bersumber dari pasokan PDAM, digunakan untuk menunjang kegiatan operasional sehari-hari, dan selanjutnya dialirkan ke sistem pembuangan limbah umum sesuai dengan ketentuan yang berlaku. Rincian penggunaan air pada masing-masing kantor cabang disajikan dalam tabel berikut:

*All of the Bank's water consumption is sourced from municipal water supply (PDAM), utilized for daily operational activities, and discharged into the public wastewater system in accordance with applicable regulations. A detailed breakdown of water usage across branch offices is presented in the table below:*

**Tabel Penggunaan Air ($m^3$)**
*Table of Water Usage ($m^3$)*

| No. | Lokasi *Location* | 2025 | 2024 | Perubahan *Change (%)* |
|---|---|---|---|---|
| 1 | Surabaya | 6.063 | 10.731 | -44% |
| 2 | Jakarta | 771 | 436 | 77% |
| 3 | Malang | 312 | 356 | -12% |
| 4 | Bandung | 426 | 462 | -8% |
| 5 | Solo | 168 | 242 | -31% |
| 6 | Semarang | 337 | 317 | 6% |
| 7 | Purwokerto | 330 | 285 | 16% |
| 8 | Palembang | 283 | 229 | 24% |
| 9 | Denpasar | 176 | 432 | -59% |
| 10 | Makassar | 325 | 3.420 | -90% |
| 11 | Medan | 18.136 | 402.414 | -95% |
| 12 | Jember | 119.883 | 128.507 | -7% |
| **Jumlah** *Total* | | **147.210** | **547.831** | **-73%** |

# Pengelolaan Limbah

## *Waste Management* [OJK F.13, F.14, F.15] [GRI 306-1, 306-2, 306-3]

Sebagai bagian dari tanggung jawab lingkungan, Bank Maspion menerapkan pengelolaan limbah yang terstruktur dan patuh terhadap ketentuan peraturan perundang-undangan. Aktivitas operasional Bank terutama menghasilkan limbah non-B3, yang didominasi oleh limbah kertas dari kegiatan administrasi, dokumentasi, serta pengarsipan.

*As part of its environmental responsibility, Bank Maspion implements a structured waste management approach in compliance with applicable regulations. The Bank's operational activities primarily generate non-hazardous waste, which mainly consists of paper waste from administrative processes, document printing, and record management.*

Untuk menekan dampak lingkungan, Bank mengarahkan pengelolaan limbah pada upaya pengurangan dan pemanfaatan kembali, khususnya melalui optimalisasi daur ulang kertas. Kebijakan ini sejalan dengan upaya Bank dalam mendorong efisiensi sumber daya dan mengurangi volume limbah yang berakhir di tempat pembuangan.

*To minimize environmental impact, the Bank focuses its waste management efforts on waste reduction and resource recovery, particularly by maximizing paper recycling. This approach supports the Bank's commitment to resource efficiency and reducing the amount of waste disposed of in landfills.*

Dalam implementasinya, Bank menjalin kerja sama dengan pihak ketiga yang memiliki izin resmi serta kompetensi dalam pengelolaan limbah. Seluruh limbah kertas diserahkan kepada *vendor* yang bertanggung jawab untuk melakukan proses daur ulang atau pembuangan akhir sesuai dengan standar lingkungan yang berlaku. Sepanjang tahun 2025, Bank Maspion tidak mencatatkan adanya insiden tumpahan limbah.

*In practice, the Bank collaborates with licensed third-party vendors that possess the necessary expertise and capacity in waste management. All paper waste is handled by authorized vendors responsible for recycling or final disposal in accordance with environmental standards. Throughout 2025, Bank Maspion recorded no incidents of waste spills.*

Secara keseluruhan terdapat penurunan limbah kertas Bank dengan rincian sebagai berikut:

*Overall there was a decrease in the Bank's paper waste with the following details:*

**Tabel Limbah Kertas**
*Table of Paper Waste*

| Uraian<br>*Description* | Satuan<br>*Unit* | 2025 | 2024 |
|---|---|---|---|
| Limbah Kertas<br>*Paper Waste* | ton | 2,49 | 4,48 |

Konversi 1 ton kertas = 400 rim | *Conversion 1 ton of paper = 400 reams*

# Kepatuhan Lingkungan & Sosial

## *Environmental & Social Compliance* [OJK F.16] [GRI 307-1]

Sepanjang tahun 2025, Bank Maspion menjalankan seluruh kegiatan operasionalnya dengan mengedepankan kepatuhan terhadap ketentuan peraturan perundang-undangan di bidang lingkungan hidup dan sosial. Selama periode pelaporan, Bank tidak menerima sanksi maupun mencatatkan pelanggaran terkait aspek lingkungan dan sosial.

*Throughout 2025, Bank Maspion conducted its operations in full compliance with applicable environmental and social laws and regulations. During the reporting period, the Bank recorded no sanctions or violations related to environmental or social matters.*

Pencapaian ini mencerminkan komitmen Bank dalam menempatkan kepatuhan sebagai bagian integral dari tata kelola perusahaan yang baik. Bank secara konsisten memastikan bahwa aktivitas bisnis, kebijakan internal, serta pengambilan keputusan operasional dijalankan dengan mempertimbangkan dampak lingkungan dan sosial, sejalan dengan prinsip keberlanjutan dan tanggung jawab sosial.

*This achievement reflects the Bank's commitment to embedding compliance as a core element of sound corporate governance. The Bank consistently ensures that business activities, internal policies, and operational decisions take into account environmental and social considerations, in line with sustainability principles and social responsibility.*

### Pendekatan Manajemen [GRI 3-3]

Bank Maspion mengelola isu kepatuhan lingkungan dan sosial melalui pendekatan manajemen yang terstruktur dan terintegrasi ke dalam sistem pengendalian internal. Pendekatan ini mencakup:

### *Management Approach* [GRI 3-3]

*Bank Maspion manages environmental and social compliance through a structured management approach that is integrated into its internal control system. This approach includes:*

1. Kebijakan dan Komitmen
   Bank menetapkan kebijakan internal yang mengacu pada peraturan perundang-undangan terkait perlindungan lingkungan hidup dan tanggung jawab sosial, serta memastikan kebijakan tersebut dikomunikasikan dan dipahami oleh seluruh unit kerja.

2. Implementasi dan Pengendalian
   Kepatuhan lingkungan dan sosial diintegrasikan dalam prosedur operasional, termasuk dalam perencanaan kegiatan, pelaksanaan operasional, serta pengelolaan risiko. Unit kerja terkait secara berkala melakukan pemantauan untuk memastikan kesesuaian pelaksanaan dengan ketentuan yang berlaku.

3. Pemantauan dan Evaluasi
   Bank melakukan evaluasi berkala atas kepatuhan terhadap aspek lingkungan dan sosial sebagai bagian dari mekanisme pengawasan internal. Hasil pemantauan digunakan untuk mengidentifikasi potensi risiko, memastikan tindakan korektif bila diperlukan, serta memperkuat praktik keberlanjutan.

4. Peningkatan Berkelanjutan
   Bank berkomitmen untuk terus meningkatkan kualitas pengelolaan lingkungan dan sosial melalui penyempurnaan kebijakan, prosedur, serta peningkatan kesadaran insan Bank terhadap pentingnya kepatuhan dan keberlanjutan.

Melalui pendekatan ini, Bank Maspion memastikan bahwa kepatuhan terhadap aspek lingkungan dan sosial tidak hanya bersifat administratif, tetapi menjadi bagian dari budaya operasional dan strategi keberlanjutan Bank.

1. *Policies and Commitments*
   *The Bank establishes internal policies aligned with applicable environmental protection and social responsibility regulations, and ensures that these policies are communicated and understood across all business units.*

2. *Implementation and Controls*
   *Environmental and social compliance is embedded in operational procedures, including activity planning, operational execution, and risk management. Relevant units conduct regular monitoring to ensure adherence to applicable requirements.*

3. *Monitoring and Evaluation*
   *The Bank performs periodic evaluations of environmental and social compliance as part of its internal oversight mechanisms. Monitoring results are used to identify potential risks, implement corrective actions when necessary, and strengthen sustainability practices.*

4. *Continuous Improvement*
   *The Bank remains committed to continuously enhancing its environmental and social management through policy refinement, procedural improvements, and increased awareness among employees regarding compliance and sustainability.*

*Through this management approach, Bank Maspion ensures that environmental and social compliance extends beyond administrative requirements and becomes an integral part of its operational culture and sustainability strategy.*

# Implementasi ESG dalam Investasi Berkelanjutan
## *ESG Implementation in Sustainable Investment*

Bagi Bank Maspion, penerapan prinsip Lingkungan, Sosial, dan Tata Kelola (LST) dalam aktivitas investasi diposisikan sebagai kerangka pengambilan keputusan untuk memastikan keberlanjutan nilai jangka panjang. Integrasi LST dilakukan secara menyeluruh guna memastikan bahwa setiap investasi yang dijalankan tidak hanya layak secara finansial, tetapi juga memberikan dampak positif bagi masyarakat dan lingkungan.

Dalam mendukung agenda tersebut, Bank Maspion memperluas kerja sama strategis dengan perusahaan *fintech* dan *multifinance* sebagai mitra penyaluran pembiayaan, khususnya kepada Usaha Mikro, Kecil, dan Menengah (UMKM) serta sektor-sektor produktif lainnya. Pendekatan ini memungkinkan Bank menjangkau segmen usaha yang lebih luas, sekaligus mendorong pertumbuhan ekonomi yang inklusif dan berkelanjutan. Sejalan dengan perkembangan teknologi, Bank juga secara aktif mengevaluasi peluang digital dan inovasi model bisnis untuk memperkuat portofolio investasi berkelanjutan.

*For Bank Maspion, the integration of Environmental, Social, and Governance (ESG) principles into investment activities serves as a decision-making framework to ensure long-term value creation. ESG considerations are embedded to ensure that investments are not only financially sound, but also deliver positive social and environmental impact.*

*To advance this commitment, Bank Maspion has expanded strategic collaborations with fintech and multifinance companies to channel financing to Micro, Small, and Medium Enterprises (MSMEs) and other productive sectors. This approach enables the Bank to reach a broader segment of businesses while supporting inclusive and sustainable economic growth. In parallel, the Bank continuously explores digital opportunities and innovative business models to strengthen its sustainable investment portfolio.*

Komitmen terhadap ESG turut diperkuat oleh dukungan pemegang saham yang mendorong agar prinsip pembangunan berkelanjutan menjadi bagian integral dari arah kebijakan dan operasional Bank. Dalam konteks ini, Bank Maspion berupaya memastikan bahwa setiap pembiayaan yang disalurkan selaras dengan prinsip kehati-hatian, memberikan manfaat optimal bagi pemangku kepentingan, serta berkontribusi pada penciptaan nilai jangka panjang. Melalui konsistensi penerapan ESG, Bank menegaskan perannya sebagai institusi keuangan yang berorientasi pada keberlanjutan dan berkontribusi nyata bagi pembangunan ekonomi dan sosial.

*Support from shareholders further reinforces the Bank's ESG commitment, encouraging sustainability principles across economic, social, and environmental dimensions to be embedded within the Bank's strategic direction and operations. Accordingly, Bank Maspion is committed to ensuring that each credit facility extended delivers optimal benefits to stakeholders, supports long-term value creation, and strengthens the Bank's aspiration to serve as a sustainability-oriented financial institution that contributes positively to society and national development.*

# 12 Memberdayakan **Insan Bank Maspion** dan **Masyarakat**

*Empowering People of Bank Maspion and The Community*



BANK MASPION



**Pengembangan talenta, lingkungan kerja yang inklusif, dan kontribusi sosial yang berkelanjutan merupakan fondasi bagi Bank Maspion dalam membangun nilai jangka panjang bagi karyawan, masyarakat, dan seluruh pemangku kepentingan.**

*Talent development, an inclusive working environment, and sustainable social contributions form the foundation for Bank Maspion in creating long-term value for its people, communities, and all stakeholders.*

Bank Maspion menempatkan pengembangan manusia sebagai salah satu pilar utama dalam membangun pertumbuhan yang berkelanjutan. Komitmen ini diwujudkan melalui berbagai inisiatif yang mendorong peningkatan kapabilitas karyawan sekaligus memperluas manfaat bagi masyarakat. Melalui program pelatihan, edukasi, dan pengembangan kompetensi, Bank berupaya menciptakan sumber daya manusia yang adaptif, produktif, dan siap menghadapi dinamika perubahan.

*Bank Maspion places people development as one of the key pillars in building sustainable growth. This commitment is realised through various initiatives aimed at enhancing employees' capabilities while extending broader benefits to the community. Through training, education, and competency development programmes, the Bank seeks to nurture a workforce that is adaptive, productive, and well-prepared to respond to a dynamic environment.*

Sejalan dengan itu, Bank juga secara aktif berkontribusi dalam peningkatan kesejahteraan sosial melalui berbagai program di bidang pendidikan, kesehatan, dan penguatan ekonomi lokal. Bentuk dukungan tersebut mencakup pemberian beasiswa, pelatihan kewirausahaan, serta kegiatan sosial yang ditujukan untuk memperkuat kapasitas dan kemandirian masyarakat.

*In parallel, the Bank actively contributes to improving social welfare through programmes in education, healthcare, and local economic empowerment. These initiatives include scholarship programmes, entrepreneurship training, and social activities designed to strengthen community capacity and self-reliance.*

Dengan pendekatan tersebut, Bank Maspion tidak hanya berfokus pada penciptaan nilai ekonomi, tetapi juga berupaya menghadirkan dampak sosial yang berkelanjutan. Peran ini menegaskan posisi Bank sebagai bagian dari ekosistem pembangunan yang inklusif, di mana pemberdayaan insan dan masyarakat menjadi fondasi bagi kemajuan jangka panjang.

*Through this approach, Bank Maspion is not only focused on creating economic value, but also on delivering sustainable social impact. This reflects the Bank's role as part of an inclusive development ecosystem, where empowering people and communities serves as the foundation for long-term progress.*

## Komposisi & Peningkatan Kualitas SDM

### *HR Composition & Quality Improvement* [GRI 3-3]

Pada tahun 2025, Bank Maspion memperkuat transformasi internal melalui peluncuran *platform Insight Notes* sebagai sarana komunikasi internal yang menyajikan informasi terkini bagi seluruh pegawai. *Platform* ini dirancang sebagai pusat informasi yang terus dikembangkan untuk memastikan setiap insan Bank memperoleh akses yang cepat dan relevan terhadap berbagai perkembangan Perseroan.

*In 2025, Bank Maspion strengthened its internal transformation through the launch of the Insight Notes platform as an internal communication channel providing up-to-date information to all employees. The platform is designed as a central information hub and will continue to be enhanced to ensure timely and relevant access to corporate developments.*

Hingga 31 Desember 2025, jumlah pegawai Bank tercatat sebanyak 844 orang, menurun dibandingkan dengan 936 pegawai pada tahun 2024. Perubahan jumlah tersebut mencerminkan dinamika pengelolaan SDM yang mencakup rekrutmen, penyesuaian kebutuhan organisasi, serta pergerakan pegawai akibat pensiun maupun pengunduran diri. [GRI 401-1]

*As of December 31, 2025, the Bank's total workforce stood at 844 employees, an decrease from 936 employees in 2024. This change reflects the dynamics of human capital management, including new recruitment, organisational adjustments, as well as employee movements due to retirement and resignations. [GRI 401-1]*

Seiring dengan pertumbuhan organisasi, Bank secara berkelanjutan memperkuat kapabilitas SDM melalui pemetaan kebutuhan kompetensi jangka panjang, pengembangan program pelatihan, serta inisiatif untuk mendorong kolaborasi lintas unit kerja. Pengembangan pegawai dipandang sebagai investasi strategis untuk membangun tim yang adaptif, solid, dan siap menjawab tantangan industri serta percepatan perubahan teknologi.

*In line with organisational growth, the Bank continues to strengthen its human capital capabilities through long-term competency mapping, the enhancement of training programmes, and initiatives to foster cross-functional collaboration. Employee development is regarded as a strategic investment to build an adaptive and cohesive team that is well prepared to respond to industry challenges and rapid technological change.*

Beberapa program pengembangan pegawai yang telah dijalankan Bank Maspion sepanjang tahun 2025, telah dijabarkan pada bagian Penembangan Kompetensi Karyawan dalam bab Tinjauan Pendukung Bisnis pada halaman 140-163 dalam laporan ini. [GRI 404-1][OJK F.22]

*Several employee development programs implemented by Bank Maspion throughout 2025 are detailed in the Employee Competency Development section of the Business Support Review chapter on pages 140–163 of this report.* [GRI 404-1][OJK F.22]

**Jumlah Jam Pelatihan Berdasarkan Jenis Pelatihan Tahun 2025** [GRI 404-1][OJK F.22]
*Number of Training Hours by Training Type in 2025*

| 2025 | | | | |
|---|---|---|---|---|
| **Program Pelatihan** *Training Program* | **Peserta Pelatihan (Orang)** *Training Participant (people)* | | **Total Jam Pelatihan (Jam)** *Total Training Hours (hours)* | |
| *Compliance, Risk & Regulatory* | 10.233 | orang \| *people* | 722 | jam \| *hours* |
| *Technical* | 8.708 | orang \| *people* | 1.314 | jam \| *hours* |
| *Leadership* | 192 | orang \| *people* | 106 | jam \| *hours* |
| Sertifikasi Profesional | 1.402 | orang \| *people* | 510 | jam \| *hours* |
| *Sustainability* | 23 | orang \| *people* | 17 | jam \| *hours* |
| Lain-lain | 2.835 | orang \| *people* | 431 | jam \| *hours* |
| Total | 23.393 | orang \| *people* | 3.100 | jam \| *hours* |

Pelatihan diberikan baik kepada manajemen (Direksi dan Dewan Komisaris), Pejabat Eksekutif, maupun kepada karyawan-karyawan Bank. Selain pelatihan, Bank juga menghadiri kegiatan sosialisasi yang diselenggarakan oleh OJK antara lain:

1. Sosialisasi Tata Cara Pelaporan dan Publikasi Suku Bunga Dasar Kredit sesuai POJK SDBK
2. Sosialisasi APOLO OJK Modul Laporan Insidental Perbankan
3. Rapat Dengar Pendapat Rancangan POJK Transparansi dan Publikasi Laporan Bank
4. *Workshop* Penerapan *Climate Risk Management and Scenario Analysis*
5. Sosialisasi Peraturan Otoritas Jasa Keuangan Nomor 28 Tahun 2024 tentang Pengelolaan Informasi Rekam Jejak Pelaku melalui SIPELAKU dan Mekanisme Penggunaan SIPELAKU
6. Webinar *How to Achieve Peak Performance in* 2025
7. Webinar Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan
8. Webinar *Outlook* Ekonomi dan Keuangan di Tahun 2025
9. Webinar Peningkatan *Awareness* terhadap Risiko Tindak Pidana terkait *Investment Fraud* dan *Green Financial Crime*
10. Webinar *Sustainability Accounting and Reporting in the Financial Services Sector* (bersama CPA Australia)
11. Forum Penguatan Fungsi GRC terkait Penerapan *Internal Control over Financial Reporting* dalam rangka Penguatan Sektor Jasa Keuangan
12. Webinar Penyegaran Emiten Perusahaan Publik POJK No.15

*Training was provided to the management (Board of Directors and Board of Commissioners), Executive Officers, and employees of the Bank. In addition to training, the Bank also attended socialization activities organized by OJK, among others:*

1. *Socialization of Procedures for Reporting and Publishing the Base Lending Rate in accordance with POJK SDBK*
2. *Socialization of the APOLO OJK Module for Incidental Banking Reports*
3. *Public Hearing on the Draft POJK on Transparency and Publication of Bank Reports*
4. *Workshop on the Implementation of Climate Risk Management and Scenario Analysis*
5. *Socialization of Financial Services Authority Regulation No. 28 of 2024 on the Management of Track Record Information through SIPELAKU and the Mechanism for Using SIPELAKU*
6. *Webinar How to Achieve Peak Performance in 2025*
7. *Webinar The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability*
8. *Webinar Economic and Financial Outlook for 2025*
9. *Webinar Enhancing Awareness of Criminal Risks Related to Investment Fraud and Green Financial Crime*
10. *Webinar Sustainability Accounting and Reporting in the Financial Services Sector (in collaboration with CPA Australia)*
11. *Forum on Strengthening the GRC Function Related to the Implementation of Internal Control over Financial Reporting to Strengthen the Financial Services Sector*
12. *Webinar Refreshment for Public Company Issuers on POJK*

Tahun 2022 dan POJK No.29 Tahun 2023 tentang Aksi Korporasi (bersama AEI)

13. Webinar Sosialisasi POJK No.45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik
14. Webinar Sosialisasi Taksonomi untuk Keuangan Berkelanjutan Indonesia

Berikut merupakan beberapa kegiatan pelatihan, sosialisasi, dan seminar yang dilaksanakan di sepanjang tahun 2025:

**Teknologi Informasi dan Sistem Digital**

- *Cyber Hygiene Secure AI* – Kasikornbank
- *Cyber Hygiene Secure Data Practice* – Kasikornbank
- *Project Management Lifecycle* dan *IT Project Enablement Framework* – Kasikornbank
- *Transfer Knowledge IT Service Management* – Divisi IT Infrastructure

**Kepatuhan, Manajemen Risiko, dan Tata Kelola**

- *Data Subject Right Management Exam* – Divisi *Compliance*
- Sosialisasi SOP *Data Protection Impact Assessment* – Divisi Compliance
- Refresher Ketentuan Batas Maksimum Pemberian Kredit (BMPK) Batch 1 – Divisi Compliance
- Refresher Ketentuan Batas Maksimum Pemberian Kredit (BMPK) Batch 2 – Divisi *Compliance*
- Sosialisasi SOP Anti Penyuapan *Batch* 1 – Divisi *Compliance*
- Sosialisasi SOP Anti Penyuapan *Batch* 2 – Divisi *Compliance*
- Sosialisasi SOP Anti Penyuapan *Batch* 3 – Divisi *Compliance*
- Sosialisasi SOP Anti Penyuapan *Batch* 4 – Divisi *Compliance*
- *Refreshment Data Subject Right Management Batch* 1–5 – Divisi Compliance
- Sosialisasi AML terkait ketentuan internal dan penanganan judi online – Divisi AML CFTP
- Sosialisasi Penanganan Transfer Abuse – Divisi AML CFTP

**Sertifikasi Treasury, Manajemen Risiko, dan Keahlian Perbankan**

- Ujian Sertifikasi *Treasury Dealer* Jenjang 5 – ACI FMA
- *Refreshment* Sertifikasi *Treasury Dealer* Jenjang 5 – ACI FMA
- *Training* Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 *Batch* 1–3 – PT Raharja Duta Solusindo
- Ujian Sertifikasi Manajemen Risiko Jenjang 4 Batch 1–3 – BSMR / LSPP
- Ujian Resertifikasi Manajemen Risiko Jenjang 4 – BSMR
- Sertifikasi Pengelolaan Transfer Dana Jenjang 4 – LPPI

*No. 15 of 2022 and POJK No. 29 of 2023 on Corporate Actions (in collaboration with AEI)*

13. *Webinar on the Socialization of POJK No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies*
14. *Webinar on the Socialization of the Indonesian Sustainable Finance Taxonomy*

*The following training, socialization, and seminar activities were conducted throughout 2025:*

***Information Technology and Digital Systems***

- *Cyber Hygiene Secure AI – Kasikornbank*
- *Cyber Hygiene Secure Data Practice – Kasikornbank*
- *Project Management Lifecycle and IT Project Enablement Framework – Kasikornbank*
- *Transfer Knowledge IT Service Management – IT Infrastructure Division*

***Compliance, Risk Management, and Governance***

- *Data Subject Right Management Exam – Compliance Division*
- *Socialization of Standard Operating Procedures for Data Protection Impact Assessment – Compliance Division*
- *Refresher on Credit Legal Lending Limit (Batas Maksimum Pemberian Kredit) Batch 1 – Compliance Division*
- *Refresher on Credit Legal Lending Limit (Batas Maksimum Pemberian Kredit) Batch 2 – Compliance Division*
- *Socialization of Anti-Bribery SOP Batch 1 – Compliance Division*
- *Socialization of Anti-Bribery SOP Batch 2 – Compliance Division*
- *Socialization of Anti-Bribery SOP Batch 3 – Compliance Division*
- *Socialization of Anti-Bribery SOP Batch 4 – Compliance Division*
- *Refreshment Data Subject Right Management Batch 1–5 – Compliance Division*
- *Socialization of AML regulations related to internal circular letters and online gambling handling – AML CFTP Division*
- *Socialization on Handling Transfer Abuse – AML CFTP Division*

***Treasury, Risk Certification, and Banking Technical Skills***

- *Treasury Dealer Certification Examination Level 5 – ACI FMA*
- *Treasury Dealer Certification Refreshment Level 5 – ACIFMA*
- *Risk Management Certification Preparation Training Level 4 Batch 1–3 – PT Raharja Duta Solusindo*
- *Risk Management Certification Examination Level 4 Batch 1–3 – BSMR / LSPP*
- *Risk Management Recertification Examination Level 4 – BSMR*
- *Fund Transfer Management Certification Level 4 – LPPI*

**Keahlian Hukum, Perbankan, dan Keuangan**

- *Banking Recovery Strategy through PKPU and Bankruptcy: A Legal Approach to Non-Performing Loans* – Fernandes Partnership
- *Mastery of Guarantees: Fundamental Mechanisms and Structuring Facility Batch* 2 – Alta Perfecto
- *Debt Collection and Recovery* Indonesia – Hiswara Bunjamin dan Tandjung

**ESG, Keberlanjutan, dan Pasar Karbon**

- Sosialisasi Perdagangan Karbon Internasional – IDX
- Webinar *ESG Talk Series 1: Exploring Green Technologies on How CCS and CCUS Contribute to Decarbonization* – AEI & Universitas Airlangga
- Webinar *ESG Talk Series 2: Integrating Proper Standards into Sustainability Strategies* – AEI & Universitas Airlangga
- Webinar *Navigating Sustainability Reporting Standards*: IFRS – AEI & IDX
- Webinar *Sustainability Report Awareness* – IDX

**Pengembangan SDM dan Kepemimpinan**

- *Strategic Workshop for Branch Banking Leaders* – Divisi Branch Banking
- HR Forum 2025: Meningkatkan Kapasitas SDM di Industri Perbankan – Infobank Institute
- *HR Strategy 5.0: Transforming Administrative HR into Delivering Strategy* – GML Consulting
- *Financial Planning Strategies for Individuals and Families for Clerical Team* – Purnomo Sutirto Adi
- *New Employee Orientation Program Batch 1–2* – Various Division

**Forum Industri Perbankan dan Koordinasi Pemangku Kepentingan**

- *Focus Group Discussion* bersama *Stakeholders* Sektor Keuangan – Bank Indonesia
- Rapat Koordinasi Dukungan dan Partisipasi GERNAS APU PPT – PPATK
- Rapat Koordinasi Pemenuhan Kebutuhan Uang Tahun 2025 – Bank Indonesia
- Evaluasi Penyusunan Estimasi Kebutuhan Uang dan *Capacity Building* – Bank Indonesia
- Jatim *Talk Road to East Java Economic Forum* Tahun 2025 – Bank Indonesia

**Kebijakan Moneter, Sistem Pembayaran, dan Regulasi Perbankan**

- *Workshop* Penyusunan Proyeksi Kebutuhan Uang 2025 – Bank Indonesia
- Sosialisasi Pengguna Eksternal Aplikasi Perizinan Bank Indonesia (*E-Licensing*) – Bank Indonesia
- Sosialisasi Kebijakan Insentif Likuiditas Makroprudensial dan Giro Wajib Minimum – Bank Indonesia
- Sosialisasi PBI Nomor 3 Tahun 2025 tentang DHE SDA – Divisi *Compliance*

***Banking, Legal, and Financial Expertise***

- *Banking Recovery Strategy through PKPU and Bankruptcy: A Legal Approach to Non-Performing Loans – Fernandes Partnership*
- *Mastery of Guarantees: Fundamental Mechanisms and Structuring Facility Batch 2 – Alta Perfecto*
- *Debt Collection and Recovery Indonesia – Hiswara Bunjamin dan Tandjung*

***ESG, Sustainability, and Carbon Market***

- *Socialization of International Carbon Trading – IDX*
- *Webinar ESG Talk Series 1: Exploring Green Technologies on How CCS and CCUS Contribute to Decarbonization – AEI & Universitas Airlangga*
- *Webinar ESG Talk Series 2: Integrating Proper Standards into Sustainability Strategies – AEI & Universitas Airlangga*
- *Webinar Navigating Sustainability Reporting Standards: IFRS – AEI & IDX*
- *Webinar Sustainability Report Awareness – IDX*

***Human Capital Development and Leadership***

- *Strategic Workshop for Branch Banking Leaders – Branch Banking Division*
- *HR Forum 2025: Enhancing Human Capital Capacity in the Banking Industry – Infobank Institute*
- *HR Strategy 5.0: Transforming Administrative HR into Delivering Strategy – GML Consulting*
- *Financial Planning Strategies for Individuals and Families for Clerical Team – Purnomo Sutirto Adi*
- *New Employee Orientation Program Batch 1–2 – Various Divisions*

***Banking Industry Forums and Coordination Meetings***

- *Focus Group Discussion with Financial Sector Stakeholders – Bank Indonesia*
- *Coordination Meeting on National AML/CFT Program Participation (GERNAS APU PPT) – PPATK*
- *Coordination Meeting on Cash Demand Planning 2025 – Bank Indonesia*
- *Evaluation of Cash Demand Estimation and Capacity Building – Bank Indonesia*
- *East Java Economic Forum 2025 Pre-Event Discussion – Bank Indonesia*

***Monetary Policy, Payment Systems, and Banking Regulation***

- *Workshop on the Preparation of Cash Demand Projection 2025 – Bank Indonesia*
- *Socialization of External User Access to Bank Indonesia E-Licensing Application – Bank Indonesia*
- *Socialization of Macroprudential Liquidity Incentive Policy and Minimum Reserve Requirement – Bank Indonesia*
- *Socialization of Foreign Exchange Export Proceeds Regulation (DHE SDA) – Compliance Division*

- Sosialisasi SE LPS tentang Bukti Kepesertaan dan Informasi Penjaminan Simpanan – Divisi *Compliance* / LPS

**Operasional, Produk, dan Kebijakan Internal**

- Sosialisasi Program Taktikal *Go Grow Saving* – Divisi *Product and Channel*
- Sosialisasi dan *Refreshment Product Payroll Loan* – Divisi *Credit Product Trade and Supply Chain*
- Sosialisasi Skema Transaksi FX Tanpa Aplikasi – Divisi *Treasury*
- Sosialisasi Program Baru dan *Ongoing* – Divisi *Digital and Channel Management Product*
- Sosialisasi Penggunaan Anggaran dan Pembayaran Umum – Divisi *Finance Accounting*
- Sosialisasi Pedoman Iklan – Divisi *Compliance*

**Keamanan, Fasilitas, dan Dukungan Operasional**

- Pembinaan Fisik *Security* – PT Garda Utama Nasional

**Pengadaan dan Keuangan**

- *Procurement Workshop* 2025 – Divisi *Finance Accounting*

**Sertifikasi Profesi dan Pengembangan Profesional**

- Pendidikan Dasar Penilai Properti 1 – MAPPI

Kategori ini mencerminkan fokus perusahaan dalam meningkatkan kompetensi karyawan di berbagai bidang strategis, dari kepatuhan regulasi, manajemen risiko, hingga inovasi dan keberlanjutan dalam industri keuangan.

- *Socialization of Deposit Insurance Coverage Information – Compliance Division / LPS*

***Operations, Product, and Internal Policy Socialization***

- *Socialization of Tactical Program Go Grow Saving – Product and Channel Division*
- *Socialization and Refreshment of Payroll Loan Product – Credit Product Trade and Supply Chain Division*
- *Socialization of FX Transaction Scheme without Application – Treasury Division*
- *Socialization of New and Ongoing Programs – Digital and Channel Management Product Division*
- *Socialization of Budget Utilization and General Payment Policy – Finance Accounting Division*
- *Socialization of Advertising Guidelines – Compliance Division*

***Security, Facilities, and Operational Support***

- *Security Physical Training – PT Garda Utama Nasional*

***Procurement and Finance***

- *Procurement Workshop 2025 – Finance Accounting Division*

***Professional Certification and Professional Development***

- *Basic Property Appraiser Education Level 1 – MAPPI*

*This category reflects the company's focus on improving employee competencies in various strategic fields, from regulatory compliance and risk management to innovation and sustainability in the financial industry.*

# Sistem Penilaian Kinerja & Pengembangan Karir

## *Performance Assessment System & Career Development* [GRI 404-2] [OJK F.18] [OJK F.22]

Bank Maspion mengelola kinerja pegawai melalui sistem penilaian yang berbasis meritokrasi, yang dirancang untuk menjamin proses yang objektif, transparan, dan akuntabel. Sistem ini tidak hanya menjadi dasar dalam pemberian penghargaan dan konsekuensi atas kinerja, tetapi juga berfungsi sebagai pijakan utama dalam penyusunan rencana pengembangan dan pengelolaan karier pegawai. Melalui mekanisme ini, Bank memperoleh gambaran yang komprehensif mengenai kinerja dan potensi setiap individu.

Penilaian kinerja dilakukan secara berkala oleh atasan langsung dengan mengacu pada target dan indikator kinerja yang telah ditetapkan. Pendekatan berbasis hasil ini memastikan bahwa setiap capaian dinilai secara terukur dan selaras dengan sasaran strategis Perseroan, sekaligus mendorong terbentuknya budaya kerja yang berorientasi pada kinerja dan peningkatan berkelanjutan.

Sepanjang tahun 2025, proses penilaian kinerja telah diterapkan di seluruh jenjang jabatan bagi seluruh pegawai, baik pria maupun wanita. Hasil penilaian tersebut digunakan sebagai dasar dalam penetapan pengembangan karir, remunerasi, serta kebijakan rotasi dan promosi.

*Bank Maspion manages employee performance through a merit-based evaluation system designed to ensure an objective, transparent, and accountable process. This system serves not only as the basis for rewards and consequences related to performance, but also as a key foundation for career planning and development. Through this mechanism, the Bank obtains a comprehensive view of each employee's performance and potential.*

*Performance assessments are conducted periodically by direct supervisors based on predetermined targets and key performance indicators. This results-oriented approach ensures that achievements are measured objectively and aligned with the Company's strategic objectives, while also fostering a performance-driven culture and continuous improvement.*

*Throughout 2025, the performance evaluation process was implemented across all job levels for both male and female employees. The results were used as the basis for career development, remuneration decisions, as well as rotation and promotion policies.*

**Sistem Penilaian Kinerja & Pengembangan Karier** [POJK F.18] [POJK F.22] [GRI 404-3]
*Performance Appraisal & Career Development System*

| 2025 | | | |
|---|---|---|---|
| **Keterangan** ***Description*** | **Laki-Laki** ***Male*** | **Perempuan** ***Female*** | **Jumlah** ***Total*** |
| Total karyawan yang menerima tinjauan rutin terhadap kinerja (orang) *Total employees performance reviewed (people)* | 433 | 396 | 829 |
| Total Karyawan per 31 Desember (orang) *Total employees as of 31 December (people)* | 437 | 397 | 834 |
| Persentase karyawan yang di*review* (%) *Persentage of employees reviewed (%)* | 99,1% | 99,7% | 99,4% |

*Catatan: Untuk seluruh karyawan yang bergabung paling lambat 30 September 2025
**Note: For all employee with latest joining date 30 September 2025*

# Tingkat Perputaran
## *Turnover Rate*

Bank Maspion secara konsisten membangun lingkungan kerja yang mendukung kinerja, kesejahteraan, dan pengembangan karir pegawai, sejalan dengan penerapan kebijakan remunerasi dan manfaat yang kompetitif. Pendekatan ini bertujuan untuk menjaga tingkat retensi pegawai sekaligus memastikan terciptanya suasana kerja yang sehat, saling menghargai, dan mendorong setiap individu untuk berkontribusi secara optimal.

*Bank Maspion consistently strives to build a supportive working environment that promotes performance, employee well-being, and career development, supported by competitive remuneration and benefits policies. This approach aims to strengthen employee retention while fostering a healthy and respectful workplace that encourages everyone to contribute at their best.*

Sebagai bagian dari evaluasi kebijakan sumber daya manusia, Bank secara berkala menyelenggarakan survei pegawai untuk memahami tingkat kepuasan, kebutuhan, serta aspirasi pegawai, khususnya terkait aspek remunerasi, *benefit*, dan lingkungan kerja. Hasil survei tersebut digunakan sebagai masukan dalam penyempurnaan kebijakan dan praktik pengelolaan SDM.

*As part of its human capital management evaluation, the Bank regularly conducts employee surveys to understand satisfaction levels, needs, and aspirations, particularly with regard to remuneration, benefits, and the working environment. The results of these surveys serve as key inputs for refining policies and HR practices.*

Pada tahun 2025, tingkat perputaran pegawai terus dipantau sebagai salah satu indikator utama dalam menilai efektivitas pengelolaan SDM dan kesejahteraan pegawai. Informasi mengenai dinamika keluar-masuk pegawai menjadi dasar bagi Bank untuk melakukan evaluasi dan menyusun langkah perbaikan yang diperlukan guna memperkuat daya saing sebagai tempat kerja pilihan.

*In 2025, the employee turnover rate continued to be monitored as one of the key indicators in assessing the effectiveness of human capital management and employee well-being. Insights from workforce movement data provide the basis for further evaluation and improvement initiatives, reinforcing the Bank's commitment to remain an employer of choice.*

| **Bulan \| *Month*** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *New Joiner* | 14 | 11 | 9 | 17 | 16 | 7 | 10 | 5 | 5 | 2 | 2 | 1 |
| *Leaving* | 13 | 7 | 19 | 21 | 18 | 19 | 15 | 24 | 21 | 29 | 10 | 5 |

[S-03]

| **Uraian** ***Description*** | **2025** | |
|---|---|---|
| Jumlah Pegawai yang *Resign*/Pemutusan Hubungan Kerja *Number of Employees who Resign / Termination of Employment* | 201 orang/*employees* | 23,8% [*turnover rate*] |
| Jumlah Pegawai Baru/Pengganti *Number of New Employees/Replacements* | 99 orang/*employees* | 11,7% [dari total pegawai/ *from tota employees*] |

Pada akhir tahun 2025, tingkat perputaran karyawan tercatat sebesar 23,8%. Hal ini menunjukkan tingkat perputaran karyawan Bank masih dalam batas yang wajar dan tidak berdampak signifikan terhadap kinerja Bank [GRI 401-1].

*At the end of 2025, the employee turnover rate was 23.8%. This figure indicates that the Bank's employee turnover rate is within reasonable limits and has no significant impact on the Bank's performance* [401-1].

# Kesejahteraan Pegawai
## *Employee Welfare* [GRI 3-3]

Kesejahteraan pegawai merupakan hal yang sangat diperhatikan oleh Bank dengan memenuhi kewajiban pemberian Upah Minimum Regional/Upah Minimum Provinsi berdasarkan peraturan yang berlaku dan menyediakan program kesejahteraan lainnya disamping gaji pokok seperti tunjangan tetap seperti tunjangan jabatan, tunjangan makan, tunjangan transport, tunjangan kehadiran dan tunjangan pulsa [GRI 401-2].

*The Bank pays close attention to employee welfare by fulfilling the obligation to provide Regional Minimum Wage/Provincial Minimum Wage based on the applicable regulations and providing other welfare programs in addition to the basic salary, such as fixed allowances such as position allowances, meal allowances, transport allowances, attendance allowances and communication allowance* [GRI 401-2].

Berikut tabel kesejahteraan pegawai berdasarkan level jabatan:

*The following is a table of employee welfare based on position level:*

| Level *Levels* | Tunjangan Jabatan *Position Allowance* | Tunjangan Makan *Lunch Allowance* | Tunjangan Transport *Transportation Allowance* | Tunjangan Kehadiran *Attendance Allowance* | Tunjangan Pulsa *Communication Allowance* |
|---|---|---|---|---|---|
| *Senior Management* | √ | √ | √ | √ | √ |
| *Middle Management* | √ | √ | √ | √ | √ |
| *Junior Management* | - | √ | - | √ | - |
| *Staff* | - | √ | - | √ | - |

## Rasio Upah Dasar [OJK F.20][GRI 2-21, 202-1, 405-2]

## *Ratio of Basic Wages* [OJK F.20][GRI 2-21, 202-1, 405-2]

Bank Maspion menerapkan kebijakan pengupahan yang berlandaskan pada ketentuan peraturan perundang-undangan yang berlaku, termasuk Undang-Undang Ketenagakerjaan, Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja, serta Peraturan Pemerintah Nomor 36 Tahun 2021 tentang Pengupahan. Dalam pelaksanaannya, Bank memastikan bahwa sistem remunerasi diterapkan secara adil dan konsisten, tanpa membedakan latar belakang maupun posisi, sebagai wujud komitmen terhadap prinsip kesetaraan, transparansi, dan tata kelola yang baik.

*Bank Maspion implements its remuneration policy in accordance with prevailing laws and regulations, including the Manpower Law, Law No. 11 of 2020 on Job Creation, and Government Regulation No. 36 of 2021 on Wages. In practice, the Bank ensures that its remuneration system is applied fairly and consistently, without discrimination based on background or position, reflecting its commitment to the principles of equality, transparency, and sound governance.*

Untuk menjaga kelayakan tingkat kesejahteraan pegawai, Bank menetapkan struktur upah dengan memperhatikan standar kebutuhan hidup, perkembangan inflasi, serta kondisi ekonomi di masing-masing wilayah operasional. Bank juga memastikan bahwa tingkat upah terendah yang diterima pegawai sekurang-kurangnya setara dengan Upah Minimum Regional yang berlaku. Melalui pendekatan ini, Bank tidak hanya memenuhi kewajiban regulasi, tetapi juga berupaya menciptakan sistem pengupahan yang mendukung motivasi kerja, produktivitas, dan keberlanjutan hubungan kerja.

*To safeguard a decent standard of living for employees, the Bank structures its wage levels by taking into account basic living needs, inflation trends, and economic conditions in each of its operating regions. The Bank also ensures that the lowest wage level is at least in line with the applicable regional minimum wage. Through this approach, the Bank not only complies with regulatory requirements, but also strives to establish a remuneration system that supports motivation, productivity, and sustainable employment relationships.*

| Wilayah Operasional *Operational Region* | | Besaran UMP Provinsi/ Kabupaten (Rp) *Provincial/Regency Minimum Wage (Rp)* | Besaran Gaji Karyawan Gol. Terendah Sebagai Karyawan Baru (Rp) *The Lowest Basic Salary for New Employees (Rp)* | Rasio Karyawan yang Menerima UMK *Ratio of Employees receiving the Provincial Minimum Wage* |
|---|---|---|---|---|
| Provinsi *Province* | Kota *City* | | | |
| Jawa Timur | Surabaya | 5.032.635 | 5.033.000 | 0% |
| Jawa Timur | Kota Malang | 3.524.238 | 3.616.000 | 0% |
| Jawa Timur | Jember | 2.838.642 | 3.000.000 | 0% |
| DKI Jakarta | Jakarta | 5.396.761 | 5.400.000 | 0% |
| Jawa Tengah | Kota Semarang | 3.454.827 | 4.348.000 | 0% |
| Jawa Tengah | Kota Surakarta | 2.416.560 | 2.500.000 | 0% |
| Jawa Tengah | Kabupaten Banyumas | 2.338.410 | 2.937.000 | 0% |
| Sumatera Utara | Medan | 4.014.072 | 4.020.000 | 0% |
| Sumatera Selatan | Palembang | 3.916.635 | 4.407.000 | 0% |
| Jawa Barat | Kota Bandung | 4.482.914 | 4.677.000 | 0% |
| Sulawesi Selatan | Makassar | 3.880.137 | 4.980.000 | 0% |
| Bali | Denpasar | 3.298.117 | 3.300.000 | 0% |

Bank menerapkan prinsip kesetaraan dalam pengelolaan sumber daya manusia dengan memastikan bahwa sistem remunerasi ditetapkan secara objektif berdasarkan jabatan dan capaian kinerja. Penetapan kompensasi dilakukan tanpa membedakan jenis kelamin, sehingga pegawai perempuan dan laki-laki yang berada pada jabatan dan tingkat (*grade*) yang sama memperoleh perlakuan dan hak remunerasi yang setara.

*The Bank upholds the principle of equality in human capital management by ensuring that its remuneration system is determined objectively based on position and performance achievements. Compensation is provided without regard to gender, ensuring that female and male employees holding the same positions and grade levels receive equal treatment and remuneration.*

## Kesehatan dan Keselamatan Kerja

## *Occupational Health and Safety* [OJK F.21] [GRI 3-3. 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7 403-8, 403-9, 403-10]

Bank Maspion menempatkan aspek Kesehatan dan Keselamatan Kerja (K3) sebagai bagian penting dari perlindungan hak pegawai, yang secara tegas diatur dalam Peraturan Perusahaan. Bank memastikan bahwa seluruh pegawai bekerja dalam lingkungan yang aman dan sehat, dengan dukungan kebijakan, fasilitas, serta prosedur kerja yang dirancang untuk meminimalkan risiko dan mencegah terjadinya kecelakaan kerja. Upaya ini diperkuat melalui pelaksanaan program pelatihan K3 secara berkala guna meningkatkan kesadaran dan kepatuhan terhadap standar keselamatan.

*Bank Maspion places Occupational Health and Safety (OHS) as a fundamental part of protecting employees' rights, as clearly stipulated in the Company Regulations. The Bank ensures that all employees work in a safe and healthy environment, supported by policies, facilities, and work procedures designed to minimise risks and prevent workplace accidents. These efforts are further strengthened through regular OHS training programmes to enhance awareness and compliance with safety standards.*

Dalam pelaksanaannya, Bank mengusung prinsip *zero accident* sebagai arah utama pengelolaan K3 di seluruh aktivitas operasional. Pendekatan ini didukung oleh evaluasi berkelanjutan atas prosedur keselamatan serta keterlibatan aktif pegawai dalam membangun budaya kerja yang aman dan bertanggung jawab. Sepanjang tahun 2025, Bank Maspion tidak mencatat adanya kejadian kecelakaan kerja, yang mencerminkan efektivitas penerapan sistem K3 di lingkungan kerja.

*In its implementation, the Bank upholds the zero accident principle as the guiding direction for OHS management across all operational activities. This approach is supported by continuous evaluation of safety procedures and active employee involvement in fostering a safe and responsible working culture. Throughout 2025, Bank Maspion recorded no workplace accidents, reflecting the effectiveness of its OHS management system.*

Bank telah memiliki kebijakan Kesehatan dan Keselamatan Kerja yang dapat diunduh oleh seluruh karyawan BMAS yang terdapat di dalam kanal komunikasi internal, *Insight Notes*. [S-11]

*The Bank already has an Occupational Health and Safety policy that can be downloaded by all BMAS employees in the internal communication channel, Insight Notes.* [S-11]

[S-06]

| Uraian<br>*Description* | 2025 | 2024 | 2023 |
|---|---|---|---|
| Frekuensi kecelakaan kerja dari total pegawai<br>*Frequency of occupational accident from total employee* | 1 kecelakaan/*accidents* | 0 kecelakaan/*accidents* | 0 kecelakaan/*accidents* |
| Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai<br>*Percentage of serious work accidents resulting in serious and fatal injuries out of total employees* | 0% | 0% | 0% |

## Cuti Melahirkan

Bank Maspion menyediakan hak cuti melahirkan bagi pegawai perempuan serta cuti pendampingan bagi pegawai pria yang istrinya melahirkan, sesuai dengan ketentuan yang diatur dalam Peraturan Perusahaan dan kebijakan kepegawaian. Kebijakan ini merupakan bagian dari komitmen Bank dalam mendukung kesejahteraan keluarga pegawai sekaligus mendorong keseimbangan antara kehidupan kerja dan kehidupan pribadi.

Pada tahun 2025, jumlah pegawai perempuan yang memanfaatkan cuti melahirkan tercatat sebanyak 12 orang, sementara pegawai pria yang mengambil cuti pendampingan berjumlah 26 orang. Seluruh pegawai yang mengambil cuti tersebut kembali bekerja setelah masa cuti berakhir, sehingga tingkat kembali bekerja tercatat sebesar 100%, mencerminkan keberlanjutan karir dan dukungan lingkungan kerja yang kondusif. [GRI 401-3]

## *Maternity Leave* [GRI 401-3]

*Bank Maspion provides maternity leave for female employees and paternity leave for male employees whose spouses give birth, in accordance with the provisions set out in the Company Regulations and human capital policies. This policy reflects the Bank's commitment to supporting employees' family well-being while promoting a healthy work-life balance.*

*In 2025, a total of 12 female employees utilised maternity leave, while 26 male employees took paternity leave. All employees who took such leave returned to work after the leave period ended, resulting in a 100% return-to-work rate, which demonstrates career continuity and a supportive working environment.* [GRI 401-3]

# Keamanan & Dampak Produk

## *Product Safety & Impact* [OJK F.28] [OJK F.29] [GRI 3-3, 416-1, 416-2]

Bank Maspion menerapkan proses penelaahan yang komprehensif sebelum meluncurkan setiap produk dan layanan, yang mencakup aspek operasional, teknologi, kepatuhan, dan manajemen risiko. Setiap inisiatif baru wajib melalui tahapan uji kelayakan dan penilaian risiko secara menyeluruh, serta memperoleh persetujuan internal dan regulator yang berwenang. Pendekatan ini memastikan bahwa seluruh produk yang ditawarkan tidak hanya memenuhi standar tata kelola dan kepatuhan, tetapi juga aman dan andal bagi nasabah.

Penilaian terhadap produk perbankan, seperti tabungan, giro, dan deposito, dilakukan secara berkala dengan mencakup evaluasi atas fitur produk, kualitas layanan, kepatuhan terhadap ketentuan yang berlaku, serta aspek perlindungan nasabah. Sejalan dengan POJK No. 13/POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum, Bank juga melakukan penelaahan risiko atas setiap rencana produk dan aktivitas baru untuk mengidentifikasi potensi risiko sebelum implementasi.

*Bank Maspion applies a comprehensive review process prior to launching any product or service, covering operational, technological, compliance, and risk management aspects. Every new initiative is required to undergo feasibility assessments and thorough risk evaluations, as well as obtain the necessary internal and regulatory approvals. This approach ensures that all products offered not only comply with governance and regulatory standards, but are also safe and reliable for customers.*

*Reviews of banking products, such as savings, current accounts, and time deposits, are conducted on a regular basis, encompassing evaluations of product features, service quality, regulatory compliance, and customer protection aspects. In line with POJK No. 13/POJK.03/2021 on the Implementation of Commercial Bank Products, the Bank also performs risk assessments for any planned new products and activities to identify potential risks prior to implementation.*

Hingga tahun 2025, Bank Maspion belum meluncurkan produk atau layanan khusus yang secara langsung dikaitkan dengan keuangan berkelanjutan, sehingga belum terdapat dampak yang dapat diungkapkan beserta strategi mitigasinya. Namun demikian, Bank memahami pentingnya pengembangan inisiatif keuangan berkelanjutan dan peluang untuk memperluas portofolio pembiayaan berbasis Lingkungan, Sosial, dan Tata Kelola (LST). Dalam pengembangannya ke depan, Bank tetap berkomitmen untuk menerapkan prinsip kehati-hatian dan manajemen risiko yang menyeluruh guna memastikan bahwa setiap produk memberikan manfaat yang seimbang bagi nasabah, masyarakat, dan kinerja Bank.

*As of 2025, Bank Maspion has not yet launched any products or services specifically related to sustainable finance, and therefore no specific impacts or mitigation strategies can be disclosed. Nevertheless, the Bank recognises the importance of developing sustainable finance initiatives and the potential to expand its Environmental, Social, and Governance (ESG) financing portfolio. Going forward, the Bank remains committed to applying prudential principles and comprehensive risk management to ensure that every product delivers balanced benefits for customers, society, and the Bank's overall performance.*

## Komitmen Untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen

### *Commitment to Providing Equivalent Products and/or Services to Consumers* [OJK F.17] [OJK F.27] [OJK F.29]

Bank Maspion berkomitmen untuk menyediakan produk dan layanan yang relevan dan dapat diakses oleh berbagai segmen nasabah, dengan tetap mengedepankan kualitas, transparansi, dan perlindungan konsumen. Untuk menjaga mutu layanan, Bank secara aktif membuka berbagai kanal komunikasi bagi nasabah guna menyampaikan saran, masukan, maupun keluhan, yang ditindaklanjuti secara responsif sesuai dengan standar layanan yang berlaku. Setiap produk juga dilengkapi dengan informasi yang jelas, akurat, dan mudah dipahami agar nasabah dapat mengambil keputusan secara tepat dan bertanggung jawab.

*Bank Maspion is committed to providing products and services that are relevant and accessible to various customer segments, while upholding quality, transparency, and consumer protection. To maintain service standards, the Bank actively provides multiple channels for customers to submit feedback and complaints, which are addressed in a timely manner in accordance with established service guidelines. Each product is also accompanied by clear, accurate, and easy-to-understand information to enable customers to make informed and responsible decisions.*

Di samping itu, Bank secara konsisten menyelenggarakan program literasi dan inklusi keuangan untuk meningkatkan pemahaman masyarakat terhadap produk dan jasa perbankan. Melalui inisiatif ini, nasabah diharapkan dapat memilih produk yang sesuai dengan kebutuhan dan memahami karakteristik serta risiko yang melekat pada setiap layanan. Dengan demikian, Bank Maspion berupaya membangun hubungan jangka panjang yang didasari kepercayaan, edukasi, dan nilai tambah yang berkelanjutan.

*In addition, the Bank consistently conducts financial literacy and financial inclusion programmes to enhance public understanding of banking products and services. Through these initiatives, customers are expected to select products that best suit their needs and to understand the characteristics and risks associated with each service. In this way, Bank Maspion seeks to build long-term relationships based on trust, education, and sustainable value creation.*

## Penegakan Hak Asasi Manusia (HAM)

### *Human Rights Enforcement (HAM)* [S-07, 08, 09, 10] [GRI 3-3, 410-1, 411-1]

Bank Maspion menegaskan komitmennya terhadap penghormatan dan perlindungan Hak Asasi Manusia (HAM) melalui kebijakan yang diterapkan secara konsisten di seluruh kegiatan operasional. Prinsip-prinsip tersebut menjadi landasan dalam memperlakukan seluruh pemangku kepentingan, termasuk pegawai dan nasabah, secara adil, bermartabat, dan tanpa diskriminasi.

*Bank Maspion reaffirms its commitment to respecting and protecting human rights through policies that are consistently applied across all operational activities. These principles serve as the foundation for treating all stakeholders, including employees and customers, fairly, with dignity, and without discrimination.*

Sepanjang tahun 2025, Bank Maspion tidak mencatat adanya kasus pelanggaran HAM. Capaian ini mencerminkan penerapan tata kelola yang berintegritas serta komitmen berkelanjutan Bank dalam menjalankan kegiatan usaha yang bertanggung jawab secara sosial.

*Throughout 2025, Bank Maspion recorded no cases of human rights violations. This achievement reflects the Bank's strong governance practices and its ongoing commitment to conducting business in a socially responsible manner.*

## Tidak Adanya Pelecehan Seksual dan Diskriminasi [GRI 3-3, 406-1]

Sebagai wujud komitmen terhadap penghormatan Hak Asasi Manusia (HAM), Bank Maspion menerapkan kebijakan dan mekanisme yang tegas untuk mencegah terjadinya pelecehan seksual serta segala bentuk diskriminasi di lingkungan kerja. Kebijakan ini dirancang untuk memastikan terciptanya tempat kerja yang aman, saling menghormati, dan inklusif bagi seluruh pegawai, tanpa membedakan jenis kelamin, suku, agama, maupun latar belakang lainnya.

Pendekatan pencegahan tersebut diperkuat melalui pengaturan perilaku kerja, sosialisasi nilai-nilai etika, serta pengawasan internal yang berkelanjutan. Sepanjang tahun 2025, Bank Maspion tidak mencatatkan adanya laporan atau insiden terkait pelecehan seksual maupun diskriminasi. Kondisi ini mencerminkan budaya kerja yang menjunjung tinggi rasa saling menghargai serta bebas dari tindakan kekerasan dan ketidakadilan.

## *Absence of Sexual Harrasment and Discrimination*

*As part of its commitment to upholding Human Rights, Bank Maspion enforces strict policies and control mechanisms to prevent sexual harassment and any form of discrimination in the workplace. These measures are intended to foster a safe, respectful, and inclusive working environment for all employees, regardless of gender, ethnicity, religion, or other backgrounds.*

*Preventive efforts are reinforced through clear standards of conduct, ethics awareness initiatives, and ongoing internal oversight. Throughout 2025, Bank Maspion recorded no reported cases of sexual harassment or discrimination, reflecting a workplace culture that promotes mutual respect and remains free from violence and unfair treatment.*

## Tidak Adanya Tenaga Kerja Anak dan Karyawan Paksa

Bank Maspion memastikan bahwa seluruh proses ketenagakerjaan dijalankan secara bertanggung jawab dan sesuai dengan ketentuan peraturan perundang-undangan. Setiap karyawan yang direkrut telah memenuhi persyaratan usia minimum sebagaimana diatur dalam regulasi yang berlaku, sebagai bagian dari upaya perlindungan terhadap anak dari praktik eksploitasi tenaga kerja.

Selain itu, Bank secara konsisten melarang segala bentuk kerja paksa. Setiap hubungan kerja didasarkan pada kesepakatan yang sah, tanpa adanya unsur paksaan, ancaman, atau tekanan dalam bentuk apa pun yang dapat membatasi kebebasan individu. Kebijakan ini menjadi bagian dari komitmen Bank dalam menjunjung tinggi etika kerja dan hak-hak dasar pekerja.

Dalam pelaksanaannya, Bank Maspion mematuhi ketentuan Undang-Undang Republik Indonesia Nomor 13 Tahun 2003 tentang Ketenagakerjaan, serta merujuk pada standar internasional yang relevan, termasuk Konvensi ILO No. 138/1973 dan No. 182/1999 terkait perlindungan anak, serta Konvensi ILO No. 29/1930 dan No. 105/1957 mengenai penghapusan kerja paksa. Sepanjang tahun pelaporan, tidak terdapat kasus pekerja anak maupun kerja paksa di lingkungan Bank, yang menunjukkan konsistensi penerapan prinsip keadilan, kepatuhan, dan etika kerja.

## *Absence of Child Labour and Forced Employees* [OJK F.19] [GRI 3-3, 408-1, 409-1]

*Bank Maspion ensures that all employment practices are conducted responsibly and in full compliance with applicable labor regulations. All employees meet the minimum age requirements stipulated by law, demonstrating the Bank's commitment to protecting children from labor exploitation.*

*The Bank also strictly prohibits any form of forced labor. Employment relationships are established on the basis of lawful agreements, free from coercion, threats, or any form of pressure that could restrict individual freedom. This policy underscores the Bank's commitment to ethical labor practices and respect for fundamental workers' rights.*

*In implementing these commitments, Bank Maspion complies with Indonesian Labor Law No. 13 of 2003 and adheres to relevant international standards, including ILO Conventions No. 138/1973 and No. 182/1999 on child labor, as well as ILO Conventions No. 29/1930 and No. 105/1957 on the elimination of forced labor. Throughout the reporting period, no incidents of child labor or forced labor were recorded within the Bank, demonstrating the consistent application of fairness, compliance, and ethical labor principles.*

# Dampak Operasi Terhadap Masyarakat Sekitar

## *Operational Impact on Surrounding Communities* [OJK F.23] [GRI 3-3, 413-1, 413-2]

Bagi Bank Maspion, keberadaan Bank di tengah masyarakat tidak hanya diukur dari aktivitas bisnis, tetapi juga dari kontribusi nyata yang dihasilkan bagi penguatan sosial dan ekonomi komunitas di sekitarnya. Oleh karena itu, Bank mengarahkan aktivitas operasional dan sosialnya agar mampu memberikan dampak positif yang berkelanjutan, sejalan dengan kebutuhan dan karakteristik masyarakat lokal.

*For Bank Maspion, the Bank's presence within communities is measured not only by business performance, but also by the positive and sustainable impact it delivers to surrounding societies. Accordingly, the Bank aligns its operational and social initiatives to generate long-term social and economic value in line with local community needs.*

Salah satu fokus utama Bank adalah mendorong inklusi keuangan, khususnya melalui kegiatan sosialisasi dan edukasi produk perbankan, termasuk pemanfaatan layanan digital. Program ini menyasar berbagai lapisan masyarakat, terutama di kota-kota kecil dan wilayah yang akses perbankannya masih terbatas. Melalui peningkatan pemahaman terhadap teknologi perbankan digital, masyarakat diharapkan dapat mengakses layanan keuangan secara lebih mudah, aman, dan efisien, sekaligus membuka peluang ekonomi baru yang mendukung peningkatan kesejahteraan.

*One of the Bank's key priorities is advancing financial inclusion, particularly through outreach and education programs on banking products and digital services. These initiatives target various community segments, especially in smaller cities and underserved areas. By enhancing digital banking literacy, communities are better equipped to access financial services in a secure and efficient manner, enabling broader economic participation and improved quality of life.*

Selain inklusi keuangan, Bank Maspion juga berkontribusi dalam pengembangan pendidikan dan kesehatan masyarakat. Melalui penyaluran bantuan dan dukungan kepada yayasan serta institusi sosial yang membutuhkan, Bank berupaya meningkatkan kualitas sumber daya manusia (SDM) dan akses terhadap layanan dasar. Program-program ini dirancang untuk memberikan manfaat jangka panjang, yang tercermin dalam peningkatan kualitas hidup, produktivitas, dan daya saing ekonomi masyarakat di wilayah operasional Bank.

*Beyond financial inclusion, Bank Maspion also contributes to education and healthcare development. Through donations and support to foundations and social institutions, the Bank seeks to strengthen human capital and improve access to essential services. These programs are designed to deliver long-term benefits, reflected in improved living standards, productivity, and regional economic competitiveness.*

## Pendekatan Manajemen terhadap Pengembangan Masyarakat [POJK F.23; F.25] [GRI 3-3]

Pengembangan masyarakat merupakan bagian dari pendekatan strategis Bank Maspion dalam menjalankan bisnis yang bertanggung jawab. Bank berkomitmen untuk mendukung kegiatan yang menjangkau berbagai segmen masyarakat, termasuk Perorangan Berpenghasilan Rendah (PBR) serta kelompok masyarakat yang masih kurang terlayani di wilayah-wilayah strategis pada pasar utama Bank.

Melalui pendekatan inklusi keuangan, Bank berupaya memenuhi kebutuhan nasabah ritel dan komersial pada berbagai tahapan pertumbuhan. Bank secara berkelanjutan mengembangkan produk dan layanan keuangan yang relevan, sekaligus menyesuaikan model bisnis untuk menjawab kebutuhan masyarakat lintas generasi.

Sepanjang tahun 2025, berbagai inisiatif telah dijalankan Bank untuk memperluas dampak sosialnya, antara lain:

- menyediakan produk dan layanan yang mudah diakses, termasuk layanan transaksi berbasis QRIS, serta memperluas penyaluran pembiayaan melalui kerja sama dengan Bank Perkreditan Rakyat (BPR);
- melaksanakan program literasi keuangan bagi UMKM, mendorong penguatan kapasitas usaha kecil dan menengah;
- mendukung pemberdayaan perempuan, khususnya melalui program pengembangan usaha yang dimiliki dan dikelola oleh perempuan; serta
- menjalankan program Tanggung Jawab Sosial Perusahaan (CSR) yang berfokus pada peningkatan kualitas hidup masyarakat, sejalan dengan visi dan nilai Bank.

Melalui pendekatan ini, Bank Maspion berupaya memastikan bahwa pertumbuhan usaha berjalan selaras dengan penguatan kesejahteraan masyarakat dan pembangunan ekonomi yang inklusif.

## *Management Approach to Community Development* [POJK F.23; F.25][GRI 3-3]

*Community development forms an integral part of Bank Maspion's responsible business approach. The Bank is committed to supporting initiatives that reach diverse community segments, including Low-Income Individuals, as well as underserved groups in strategic areas across its core markets.*

*Through financial inclusion initiatives, the Bank aims to address the needs of retail and commercial customers at various stages of growth. The Bank continuously develops and offers relevant financial products and services, while adapting its business model to meet the evolving needs of communities across different age groups.*

*Throughout 2025, the Bank implemented several initiatives to expand its social impact, including:*

- *providing accessible and innovative products and services, such as QRIS-based transactions, and expanding financing distribution through partnerships with Rural Banks (BPR);*
- *delivering financial literacy programs for MSMEs, empowering small and medium enterprises;*
- *promoting women's economic empowerment, particularly through business development programs for women-owned enterprises; and*
- *implementing Corporate Social Responsibility (CSR) programs aimed at improving community well-being in alignment with the Bank's vision and values.*

*Through these efforts, Bank Maspion strives to ensure that business growth goes hand in hand with community empowerment and inclusive economic development.*

# Tanggung Jawab Sosial Lingkungan Perusahaan

## *Corporate Social and Environmental Responsibility* [OJK F.25] [GRI 3-3]

Bank terus memperkuat komitmennya terhadap tanggung jawab sosial melalui berbagai inisiatif CSR yang didasarkan pada prinsip Tujuan Pembangunan Berkelanjutan (SDGs). Program CSR ini mencakup perhatian pada kesejahteraan karyawan, dengan memastikan kondisi kerja yang aman dan produktif, serta mengutamakan kesehatan dan keselamatan kerja sesuai dengan standar tertinggi. Hal ini sejalan dengan upaya Perseroan untuk menciptakan lingkungan kerja yang mendukung pengembangan profesional dan kesejahteraan karyawan.

*The Bank continues to strengthen its commitment to social responsibility through various CSR initiatives based on the principles of the Sustainable Development Goals (SDGs). These CSR programs include attention to employee welfare, by ensuring safe and productive working conditions, and prioritizing occupational health and safety in accordance with the highest standards. This is in line with the Company's efforts to create a work environment that supports professional development and employee welfare.*

Di sektor sosial dan kemasyarakatan, Bank melaksanakan berbagai kegiatan yang dirancang untuk meningkatkan kesejahteraan masyarakat sekitar. Program ini mencakup inisiatif pendidikan, kesehatan, dan pengembangan komunitas yang bertujuan menciptakan dampak sosial yang berkelanjutan. Selain itu, Bank juga menunjukkan kepeduliannya terhadap kelestarian lingkungan melalui partisipasi dalam program-program perlindungan lingkungan dan pengelolaan sumber daya alam yang bertanggung jawab.

*In the social and community sector, the Bank carries out various activities designed to improve the welfare of the surrounding community. These programs include education, health, and community development initiatives aimed at creating sustainable social impact. In addition, the Bank also demonstrates its concern for environmental sustainability through participation in environmental protection programs and responsible management of natural resources.*

Melalui penerapan program CSR yang terintegrasi dengan nilai-nilai tata kelola yang baik, Bank tidak hanya memenuhi tanggung jawab sosialnya, tetapi juga berperan aktif sebagai mitra dalam pembangunan sosial dan ekonomi. Komitmen ini mencerminkan dedikasi Bank untuk memberikan dampak positif yang signifikan bagi pemangku kepentingan sekaligus mendukung terwujudnya visi pembangunan berkelanjutan.

*Through the implementation of CSR programs that are integrated with good governance values, the Bank not only fulfills its social responsibilities, but also plays an active role as a partner in social and economic development. This commitment reflects the Bank's dedication to make a significant positive impact on stakeholders while supporting the realization of the vision of sustainable development.*

Tanggung jawab sosial dan lingkungan yang dilakukan oleh Bank pada tahun 2025 mencakup bidang praktik ketenagakerjaan, kesehatan dan keselamatan kerja, sosial dan kemasyarakatan, lingkungan hidup, serta tanggung jawab kepada nasabah.

*The social and environmental responsibilities carried out by us 2025 include employment practices, occupational health and safety, social and community, environment, and responsibility to customer.*

## Inisiatif kami [POJK F.25][GRI 203-1]

Bagi Bank Maspion, literasi dan inklusi keuangan merupakan fondasi penting dalam memperluas akses masyarakat terhadap layanan perbankan yang aman, relevan, dan berkelanjutan. Melalui berbagai inisiatif edukatif dan kolaboratif, Bank berupaya menjangkau beragam segmen masyarakat serta pelaku industri keuangan untuk meningkatkan pemahaman, pemanfaatan, dan kualitas layanan keuangan.

## *Our Initiatives* [POJK F.25][GRI 203-1]

*For Bank Maspion, financial literacy and inclusion are key pillars in expanding public access to safe, relevant, and sustainable banking services. Through a series of educational and collaborative initiatives, the Bank aims to reach diverse communities and financial industry players to enhance financial awareness, utilization, and service quality.*

### Literasi Keuangan Masyarakat

"Makin Cuan dengan Kelola Keuangan di Tahun Ular Kayu"

Pada 8 Januari 2025, bertepatan dengan perayaan *Chinese New Year* 2025, Bank Maspion menyelenggarakan kegiatan literasi keuangan yang dikemas secara tematik dan kontekstual. Kegiatan ini dilaksanakan melalui kolaborasi dengan *Developer* Griyo Mapan, pengembang properti terkemuka di Surabaya yang dikenal memiliki kawasan hunian dengan profil penghuni mapan.

Acara berlangsung di D'Club House Grand Peninsula dan diikuti oleh 65 peserta yang terdiri dari penghuni perumahan Grand Peninsula, nasabah dan calon nasabah Bank Maspion, serta prospek nasabah

### *Community Financial Literacy*

*"Maximizing Financial Gains through Smart Money Management in the Year of the Wood Snake"*

*On January 8, 2025, in conjunction with Chinese New Year 2025, Bank Maspion organized a thematic financial literacy program designed to align with current economic dynamics. The program was conducted in collaboration with Griyo Mapan, a well-established property developer in Surabaya known for residential areas occupied by high-net-worth individuals.*

*Held at the Grand Peninsula D'Club House, the event was attended by 65 participants comprising residents of the Grand Peninsula housing complex, existing and prospective customers of Bank Maspion, as well*

dari Developer Griyo Mapan. Melalui kegiatan ini, Bank memberikan edukasi mengenai pengelolaan keuangan yang bijak, perencanaan finansial, serta pemanfaatan produk perbankan secara optimal dalam menghadapi dinamika ekonomi.

*as potential clients from Griyo Mapan. The session focused on practical financial management, financial planning, and optimal utilization of banking products to support long-term financial well-being.*

### Inovasi Perbankan untuk Inklusi Keuangan

### *Banking Innovation for Financial Inclusion*

Sebagai bagian dari perannya dalam memperkuat ekosistem keuangan yang inklusif, pada 21 Juni 2025 Bank Maspion mengadakan sesi berbagi pengetahuan bersama BPR Insani di Solo. Kegiatan ini difokuskan pada pemanfaatan teknologi digital untuk mendukung transformasi BPR agar tetap adaptif dan kompetitif.

*As part of its efforts to strengthen an inclusive financial ecosystem, on June 21, 2025 Bank Maspion conducted a knowledge-sharing session with BPR Insani in Solo. The session focused on leveraging digital technology to support BPRs in remaining adaptive and competitive in a rapidly evolving financial landscape.*

Dalam sesi tersebut, Bank Maspion memaparkan solusi digitalisasi perbankan, termasuk implementasi API SNAP (Standar Nasional Open API Pembayaran) yang memungkinkan BPR menyediakan layanan transfer, *balance inquiry*, pembayaran, *virtual account*, serta integrasi dengan BI-FAST, QRIS, dan RTGS secara *real-time*. Bank juga memperkenalkan konsep *co-branding* QRIS, yang memungkinkan BPR berperan sebagai kanal distribusi QRIS meskipun bukan PJSP utama, termasuk penjelasan alur pendaftaran merchant dan skema pembagian biaya.

*Bank Maspion presented digital banking solutions, including the implementation of the SNAP API (National Standard Open API for Payments), enabling BPRs to offer services such as fund transfers, balance inquiries, payments, virtual accounts, and real-time integration with BI-FAST, QRIS, and RTGS. The Bank also introduced the QRIS co-branding concept, allowing BPRs to act as QRIS distribution channels despite not being primary payment service providers, along with explanations on merchant onboarding and fee-sharing mechanisms.*

Sebagai pelengkap, Bank Maspion menawarkan berbagai layanan pendukung, seperti *Payroll Solution* yang mencakup pembukaan rekening, aktivasi kartu ATM, dan perlindungan asuransi kecelakaan kerja, serta penyediaan layanan EDC melalui kerja sama dengan ESPAY untuk mendukung penerimaan pembayaran digital secara aman dan efisien.

*In addition, Bank Maspion offered supporting services such as Payroll Solutions, covering account opening, ATM card activation, and work accident insurance protection, as well as EDC services through collaboration with ESPAY to facilitate secure and efficient digital payments.*

### Literasi dan Edukasi Keuangan Digital

### *Digital Financial Literacy and Education*

Pada 20 Agustus 2025, Bank Maspion kembali melaksanakan kegiatan inklusi dan literasi keuangan digital melalui kerja sama dengan BPR Binsani. Kegiatan ini dihadiri oleh Direksi, jajaran manajemen, serta *Branch Manager* dari seluruh jaringan BPR Binsani Group.

*On August 20, 2025, Bank Maspion conducted a digital financial inclusion and literacy program in collaboration with BPR Binsani. The event was attended by the Board of Directors, management team, and Branch Managers across the BPR Binsani Group network.*

Dalam kegiatan tersebut, Bank Maspion menyampaikan materi terkait transformasi digital perbankan, pengenalan layanan digital Bank Maspion, serta peluang kolaborasi melalui pemanfaatan SNAP API dan QRIS untuk meningkatkan efisiensi operasional dan kualitas layanan kepada nasabah. Program ini dirancang untuk memperkuat kapasitas pelaku BPR dalam menghadapi perkembangan teknologi dan memperluas jangkauan layanan keuangan hingga ke masyarakat yang belum sepenuhnya terlayani.

*During the session, Bank Maspion delivered insights on banking digital transformation, introduced its digital banking services, and explored collaboration opportunities through SNAP API and QRIS to enhance operational efficiency and service quality. The program was designed to strengthen BPR capabilities in adapting to technological advancements and extending digital financial services to underserved communities.*

Melalui rangkaian inisiatif ini, Bank Maspion menegaskan komitmennya dalam mendukung program Otoritas Jasa Keuangan (OJK) untuk mewujudkan inklusi keuangan yang berkelanjutan, inklusif, dan berkeadilan di Indonesia.

*Through these initiatives, Bank Maspion reinforces its commitment to supporting the Financial Services Authority's (OJK) programs in achieving sustainable, inclusive, and equitable financial inclusion in Indonesia.*

## Bidang Praktik Ketenagakerjaan, Kesehatan dan Keselamatan Kerja [GRI 2-30]

## *Employment Practices, Occupational Health and Safety*

Serangkaian program dan kegiatan di bidang praktik ketenagakerjaan, kesehatan dan keselamatan kerja yang dilaksanakan di sepanjang tahun 2025 adalah sebagai berikut:

*A series of programs and activities in the field of employment practices, occupational health and safety implemented throughout 2025 are as follows:*

**1. Program Pendidikan dan Pelatihan** [GRI 3-3]

Pengembangan kompetensi karyawan merupakan fondasi penting dalam memperkuat kualitas sumber daya manusia di industri perbankan. Oleh karena itu, Bank secara konsisten menyelenggarakan program pendidikan dan pelatihan yang dirancang untuk meningkatkan kapasitas dan kapabilitas karyawan seiring dengan dinamika industri, perubahan regulasi, serta pesatnya perkembangan teknologi. Melalui investasi yang berkelanjutan dalam pembelajaran, Bank berupaya membekali karyawan dengan keahlian yang relevan agar mampu memberikan layanan yang unggul kepada nasabah, mengambil keputusan secara profesional, serta beradaptasi secara efektif terhadap perubahan lingkungan usaha. Penerapan budaya pembelajaran yang berkelanjutan juga menjadi bagian dari strategi Bank dalam menjaga daya saing dan mempertahankan talenta terbaik.

***1. Education and Training Program***

*Employee competency development is a key foundation for strengthening human capital quality within the banking industry. Accordingly, the Bank consistently implements education and training programmes designed to enhance employees' capabilities in line with industry dynamics, regulatory developments, and rapid technological advancements. Through sustained investment in learning initiatives, the Bank aims to equip its employees with relevant skills to deliver excellent customer service, make sound professional decisions, and adapt effectively to changes in the banking landscape. Fostering a culture of continuous learning also forms part of the Bank's strategy to remain competitive and retain top talent.*

Setiap karyawan memperoleh kesempatan yang setara untuk mengikuti program pendidikan dan pelatihan yang tersedia. Pelaksanaan program tersebut disesuaikan dengan kebutuhan organisasi, rencana pengembangan Bank, serta jalur pengembangan kompetensi masing-masing karyawan. Sepanjang tahun 2025, Bank telah melakukan 514 topik seminar dan pelatihan yang dilakukan baik secara luring maupun secara daring (*online learning*).

*All employees are provided with equal access to education and training programmes. Participation in these programmes is aligned with organisational needs, the Bank's development plans, and individual competency development pathways. Throughout 2025, the Bank has conducted 514 seminar and training topics, which were carried out both offline and online.*

[S-05]

**Rata-rata Jam Pelatihan Tahun 2025** [GRI 404-1] [POJK F.22]
*Average Training Hours in 2025*

| Keterangan *Description* | Total Jam Pelatihan (Jam) *Total Training Hours (Hours)* | Jumlah Karyawan (Orang) *Total Employee (People)* | Rata-rata Jam Pelatihan (Jam/Orang) *Average Training Hours (Hours/ Person)* |
|---|---|---|---|
| **Berdasarkan Jenis Kelamin:** *By Gender:* | | | |
| Laki-laki *Male* | 26.746,35 | 444 | 60,24 |
| Perempuan *Female* | 26.607,90 | 400 | 66,52 |
| **Berdasarkan Level Jabatan:** *By Position Level:* | | | |
| BOD Level | 511,65 | 5 | 102.33 |
| Eksekutif Level *Executive Level* | 5.757,3 | 51 | 112.89 |
| Karyawan non Eksekutif Level *Non-Executive Employee Level* | 46.896,3 | 783 | 59.89 |

[S-05]

| Uraian *Description* | 2025 |
|---|---|
| Rata-rata jam pelatihan per pegawai *Average training hours per employee* | 63,2 jam/pegawai *63.2 hours/employee* |
| Jumlah pegawai yang ikut serta dalam program pelatihan *Total employee participated in training program* | 844 orang/*employees* |
| Persentase jumlah pegawai yang ikut serta dalam pelatihan *Percentage of employees participated in training programs* | 100% orang/*employees* |

**2. Kesetaraan *Gender* dan Kesempatan Kerja**

Bank Maspion menempatkan prinsip kesetaraan *gender* dan perlakuan yang setara sebagai bagian penting dalam pengelolaan sumber daya manusia. Dalam setiap proses rekrutmen, pengembangan karier, dan promosi jabatan, Bank menerapkan kebijakan non-diskriminasi yang menjunjung tinggi keberagaman dan inklusi. Setiap individu diberikan peluang yang sama untuk berkontribusi dan berkembang tanpa memandang perbedaan jenis kelamin, latar belakang suku, agama, ras, pandangan politik, maupun status sosial. Selain itu, Bank secara berkelanjutan mendorong peningkatan keberagaman tenaga kerja dan kepemimpinan guna mewujudkan keseimbangan representasi perempuan dan laki-laki di seluruh jenjang organisasi.

Per Desember 2025, Bank memiliki 444 karyawan laki-laki dan 400 karyawan perempuan yang tersebar di seluruh wilayah operasional Bank di Indonesia. Prinsip kesetaraan *gender* juga dijunjung oleh Bank sebagaimana terlihat dari susunan Direksi Bank yang terdiri tiga (3) orang wanita dan 1 orang dalam susunan Dewan Komisaris.

***2. Gender Equality and Employment Opportunities***

*Bank Maspion upholds gender equality and equal treatment as integral principles in its human capital management. Throughout recruitment, career development, and promotion processes, the Bank implements non-discriminatory policies that promote diversity and inclusion. All individuals are provided with equal opportunities to contribute and advance, regardless of gender, ethnicity, religion, race, political views, or social background. Furthermore, the Bank continuously encourages workforce and leadership diversification to achieve balanced representation of women and men across all organisational levels.*

*As of December 2025, the Bank has 444 male employees and 400 female employees spread throughout the Bank's operational areas in Indonesia. The principle of gender equality is also upheld by the Bank, as can be seen from the composition of the Bank's Board of Directors, which consists of three (3) women and one (1) man in the Board of Commissioners' composition.*

[S-01]

**Tahun 2025**
*Year 2025*

| Keterangan<br>*Description* | Kategori<br>*Category* | Pria<br>*Male* | Wanita<br>*Female* |
|---|---|---|---|
| Jumlah Karyawan berdasarkan Jenjang Jabatan<br>*Number of Employees by Age* | Dewan Komisaris<br>*Board of Commissioners* | 4 | 1 |
| | Dewan Direksi<br>*Board of Directors* | 3 | 2 |
| | Pejabat Eksekutif<br>*Executive Officers* | 33 | 18 |
| | Jabatan Selain Dewan Komisaris, Dewan Direksi, dan Pejabat Eksekutif<br>*Positions Other Than Board of Commissioners, Board of Directors, and Executive Officers* | 404 | 379 |
| Jumlah Karyawan berdasarkan Usia<br>*Number of Employees by Age* | <30 | 88 | 111 |
| | 30 - 39 | 203 | 143 |
| | 40 - 49 | 113 | 97 |
| | >=50 | 33 | 46 |
| Jumlah Karyawan berdasarkan Tingkat Pendidikan<br>*Number of Employees by Education Level* | Pascasarjana<br>*Master's Degree* | 43 | 18 |
| | Sarjana<br>*Bachelor's Degree* | 374 | 331 |
| | Diploma | 9 | 26 |
| | SLTA<br>*Senior High School* | 11 | 22 |
| | SLTP/SD<br>*Junior High School/Elementary School* | 0 | 0 |

Tahun 2025
*Year 2025*

| Level Jabatan *Position Level* | Laki-laki *Male* | | Perempuan *Female* | |
|---|---|---|---|---|
| | Jumlah Pegawai *Total Employee* | Persentase Pegawai *Percentage of Employee* (%) | Jumlah Pegawai *Total Employee* | Persentase Pegawai *Percentage of Employee* (%) |
| *Entry-level* | 263 | 31,3% | 301 | 35,9% |
| *Mid-level* | 132 | 15,8% | 78 | 9,3% |
| *Senior-level* | 42 | 5,0% | 18 | 2,1% |
| *Executive-level* | 7 | 0,8% | 3 | 0,4% |
| Total Pegawai *Total Employee* | 444 | 52,6% | 400 | 47,4% |

[S-02]

Tahun 2025
*Year 2025*

| Level Jabatan *Position Level* | Level Jabatan *Position Level* | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | *Entry-level* | | *Mid-level* | | *Senior-level* | | *Executive-level* | |
| | Laki-laki *Male* | Perempuan *Female* | Laki-laki *Male* | Perempuan *Female* | Laki-laki *Male* | Perempuan *Female* | Laki-laki *Male* | Perempuan *Female* |
| 18-25 | 13 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-35 | 139 | 160 | 28 | 18 | 1 | 0 | 0 | 0 |
| 35-45 | 86 | 72 | 60 | 33 | 30 | 7 | 0 | 1 |
| 45-55 | 21 | 44 | 28 | 23 | 10 | 9 | 4 | 1 |
| >55 | 4 | 12 | 6 | 4 | 2 | 1 | 3 | 1 |

**3. Remunerasi**

Bank mentaati semua aturan yang berlaku terkait remunerasi, di mana besaran remunerasi seluruh karyawan telah sesuai atau berada di atas standar Upah Minimum yang berlaku di wilayah operasional Bank. Remunerasi yang diberikan Bank kepada karyawan dapat bersifat tetap maupun variabel, termasuk di antaranya gaji dan tunjangan, asuransi kesehatan, jaminan sosial tenaga kerja, tunjangan hari raya (THR), dan bonus sesuai dengan performa Bank dan masing-masing karyawan. Standar remunerasi karyawan juga disusun secara kompetitif sesuai dengan aturan yang berlaku untuk menarik, mempertahankan, dan memotivasi karyawan dalam bekerja. Bank memberikan remunerasi dan tunjangan secara adil sesuai dengan pengalaman, beban tanggung jawab, dan kinerja karyawan secara objektif.

***3. Remuneration***

*The Bank complies with all applicable regulations regarding remuneration, where the amount of remuneration for all employees is in accordance with or above the Minimum Wage standards applicable in the Bank's operational areas. The remuneration provided by the Bank to employees can be fixed or variable, including salary and allowances, health insurance, workforce social security, holiday allowances (THR), and bonuses according to the performance of the Bank and each employee. Employees' remuneration standards are also arranged competitively per applicable regulations to attract, retain and motivate employees to work. The Bank provides remuneration and benefits fairly under the experience, responsibility, and employees performance objectively.*

**4. Ketenagakerjaan, Kesehatan dan Keselamatan Kerja**

Bank menetapkan kebijakan dan ketentuan ketenagakerjaan yang mengatur hak serta kewajiban antara Bank dan karyawan dengan mengacu pada peraturan perundang-undangan yang berlaku, perjanjian kerja, serta kebijakan internal Bank. Ketentuan tersebut mencakup pengaturan waktu kerja, hak cuti, serta ketentuan lain yang berlaku dalam kondisi tertentu. Melalui penerapan aturan yang terstruktur dan konsisten, Bank berupaya membangun

***4. Employment, Occupational Health and Safety***

*The Bank establishes employment policies and provisions governing the rights and obligations of both the Bank and its employees, in compliance with prevailing laws and regulations, employment agreements, and internal policies. These provisions cover working hours, leave entitlements, and other applicable arrangements under specific circumstances. Through the implementation of clear and consistent regulations, the Bank*

lingkungan kerja yang profesional, berkeadilan, dan transparan, sekaligus menjaga reputasi Perseroan serta memenuhi ekspektasi para pemangku kepentingan.

Pada tahun 2025, Bank sudah mulai menerapkan *Flexible Working Arrangements* untuk Kantor Fungsional Pacific Century Place (PCP) di Jakarta, Bank juga mengirimkan pesan "*Welcome Onboard*" kepada seluruh karyawan untuk menginformasikan terkait karyawan-karyawan baru yang bergabung dengan Bank. Hal ini dilakukan agar antar karyawan lebih saling mengenal satu sama lain dan dapat berkolaborasi untuk mendorong pertumbuhan Bank.

Selain itu, sebagai wujud kepedulian Bank terhadap karyawan dalam bekerja, Bank memberikan kebebasan pada semua karyawan untuk menyampaikan pendapat, pengaduan atau aspirasi terkait pekerjaan atau praktik ketenagakerjaan di Bank. Dalam hal terdapat perbedaan pendapat ataupun pengaduan, seluruh karyawan dapat menyampaikan pendapatnya kepada Divisi atau Komite SDM. Jika tidak terdapat penyelesaian setelah musyawarah dengan masing-masing atasan dan Komite SDM, maka permasalahan akan disampaikan kepada pimpinan yang lebih tinggi yaitu Direksi agar penyelesaian dapat tercapai.

Bank menyediakan fasilitas kerja yang layak dan memadai agar dapat membangun lingkungan kerja yang aman, nyaman, dan kondusif bagi karyawan. Bank memastikan keselamatan karyawan dalam menjalankan kegiatan operasional perbankan dengan melakukan pemeliharaan berkala terhadap sarana dan prasarana keselamatan. Selama tahun 2025, tidak terdapat kecelakaan kerja dalam hari dan jam kegiatan operasional Bank.

Selain itu, Bank juga mendorong adanya keseimbangan kehidupan kerja (*work-life balance*) karyawan agar dapat mendorong produktivitas karyawan dan mendukung kesehatan fisik dan mental karyawan. Bank memberikan fasilitas kesehatan kepada karyawan dalam bentuk program BPJS (Badan Penyelenggara Jaminan Sosial) sebagaimana ditetapkan oleh pemerintah dan program asuransi swasta guna menjamin kesejahteraan karyawan.

**5. Tingkat Perputaran Karyawan**
Pada tahun 2025, tingkat perputaran mencapai 23,8%.

## Bidang Sosial dan Kemasyarakatan

Bank meyakini bahwa keberlanjutan usaha tidak terlepas dari hubungan yang harmonis dan dukungan aktif dari masyarakat. Oleh karena itu, sepanjang tahun 2025, Perseroan terus memperkuat pelaksanaan program Tanggung Jawab Sosial Perusahaan (CSR) yang diarahkan pada pengembangan sosial dan kemasyarakatan. Fokus utama program tersebut mencakup peningkatan akses dan kualitas pendidikan, penguatan literasi keuangan, serta perluasan kesempatan kerja sebagai upaya untuk menciptakan dampak sosial yang positif dan berkelanjutan.

*strives to foster a professional, fair, and transparent working environment, while safeguarding the Company's reputation and meeting stakeholders' expectations.*

*In 2025, the Bank has started implementing Flexible Working Arrangements for the Pacific Century Place (PCP) Functional Office in Jakarta. The Bank also sent a "Welcome Onboard" message to all employees to inform them regarding new employees joining the Bank. This is done so that employees know each other better and can collaborate to encourage the Bank's growth.*

*In addition, as a form of the Bank's concern for employees at work, the Bank provides freedom for all employees to express opinions, complaints or aspirations regarding work or employment practices at the Bank. In the event of differences of opinion or complaints, all employees can convey their opinions to the Division or HR Committee. If there is no resolution after deliberation with each superior and the HR Committee, then the problem will be conveyed to higher management, namely the Board of Directors, so that a resolution can be reached.*

*The Bank provides proper and adequate work facilities in order to build a safe, comfortable and conducive work environment for employees. The Bank ensures employee safety in carrying out banking operational activities by carrying out regular maintenance of safety facilities and infrastructure. During 2025, there were work accidents during the days and hours of the Bank's operational activities.*

*Apart from that, the Bank also encourages employee work-life balance in order to encourage employee productivity and support employee physical and mental health. The Bank provides health facilities to employees in the form of the BPJS (Social Security Administering Agency) program as determined by the government and private insurance programs to ensure employee welfare.*

***5. Employee Turnover Rate***
*In 2025, the turnover rate reached 23.8%.*

## *Social and Community*

*The Bank recognises that its business sustainability is closely linked to the active role and support of the surrounding community. Accordingly, throughout 2025, the Company continued to strengthen the implementation of its Corporate Social Responsibility (CSR) programmes, with a particular focus on social and community development. These initiatives prioritised education enhancement, financial literacy improvement, and employment opportunities, aiming to deliver positive and sustainable social impact.*

1. Penggunaan Tenaga Kerja
   Sebagai bagian dari komitmen pemberdayaan masyarakat, Bank membuka kesempatan kerja yang setara bagi seluruh masyarakat Indonesia dari berbagai latar belakang untuk bergabung dan berkembang bersama Bank. Dalam proses rekrutmen, Bank menerapkan prinsip objektivitas dan keadilan dengan mengutamakan kesesuaian antara kebutuhan organisasi, kompetensi yang dimiliki, serta kecocokan kandidat dengan posisi yang tersedia. Informasi mengenai peluang karier disampaikan secara terbuka melalui berbagai kanal, antara lain situs resmi Bank, *platform* profesional seperti LinkedIn, partisipasi dalam kegiatan *job fair,* serta melalui mekanisme rekomendasi dari karyawan internal.

2. Literasi Keuangan
   Bank telah memberikan berbagai pelatihan dan sosialisasi terkait program yang dimiliki Bank. Bank juga memberikan berbagai sosialisasi dalam bentuk edukasi keuangan terkait produk perbankan dan cara penggunaan Maspion *Virtual Account* (MAVA) dan *Internet Banking*. Hal ini dilakukan guna mendukung pertumbuhan UMKM dan BPR. Melalui sosialisasi yang diberikan, Bank turut serta dalam memberi pemahaman yang lebih baik kepada komunitas dan masyarakat terkait produk dan layanan perbankan, termasuk juga layanan digital teknologi yang tersedia dalam bidang perbankan.

3. Pendidikan
   Bank berkomitmen untuk berkontribusi dalam peningkatan kualitas pendidikan di Indonesia melalui penyaluran dukungan pendidikan kepada masyarakat. Dukungan tersebut diwujudkan melalui penyediaan bantuan pendanaan serta fasilitas pendukung bagi lembaga pendidikan yang membutuhkan, sebagai bagian dari upaya Bank dalam memperluas akses dan mendukung keberlanjutan sektor pendidikan.

1. *Use of Labour*
   *As part of its commitment to community empowerment, the Bank provides equal employment opportunities for all Indonesians from diverse backgrounds to join and grow with the Bank. The recruitment process is conducted based on principles of fairness and objectivity, focusing on alignment between organisational needs, candidates' competencies, and suitability for the available positions. Information on career opportunities is openly communicated through various channels, including the Bank's official website, professional platforms such as LinkedIn, job fairs, and employee referral programmes.*

2. *Financial Literacy*
   *The Bank has provided various training and outreach related to the Bank's programs. The Bank also provides various outreach in the form of financial education regarding banking products and how to use Maspion Virtual Account (MAVA) and Internet Banking. This is done to support the growth of MSMEs and MSMEs and rural banks. Through the socialization provided, the Bank participated in providing a better understanding to communities and society regarding banking products and services, including digital technology services available in the banking sector.*

3. *Education*
   *The Bank is committed to contributing to the improvement of education quality in Indonesia by providing educational support to the community. This commitment is realised through the provision of financial assistance and supporting facilities for educational institutions in need, as part of the Bank's efforts to enhance access and support the sustainability of the education sector.*

**Kegiatan CSR di Tahun 2025**
*CSR Activities in 2025*

| No. | Nama Program *Program Name* | Uraian Program *Program Description* | Pelaksanaan Program *Program Date* | Anggaran Program *Program Budget* | TPB *SDGs* |
|---|---|---|---|---|---|
| 1 | *Guest Lecture Session* untuk Universitas Kristen Petra<br>*Guest Lecture Session for Petra Christian University* | Kegiatan kuliah tamu oleh manajemen Bank Maspion sebagai bentuk berbagi pengetahuan industri keuangan kepada mahasiswa Program Studi Keuangan dan Investasi Universitas Kristen Petra.<br><br>*Guest lecture activities by Maspion Bank management as a form of sharing financial industry knowledge to students of the Finance and Investment Study Program at Petra Christian University.* | 20 Februari 2025<br>Sesi kuliah tamu oleh perwakilan manajemen Bank Maspion yang membahas praktik keuangan dan investasi di industri perbankan. Dilaksanakan sebagai bagian dari dukungan terhadap sektor pendidikan dan literasi keuangan.<br><br>*February 20, 2025*<br>*A guest lecture session by representatives of Maspion Bank management discussing financial and investment practices in the banking industry. Held as part of support for the financial education and literacy sector.* | - |  |
| 2 | BMAS Bagi-bagi Takjil<br><br>*BMAS Distributes Takjil* | Program filantropi berupa pembagian makanan berbuka puasa kepada masyarakat dan karyawan Bank Maspion dalam rangka bulan Ramadan.<br><br>*The philanthropic program involves distributing iftar meals to the public and Maspion Bank employees during the month of Ramadan.* | 26 Maret 2025<br>Distribusi takjil gratis kepada pengguna jalan dan karyawan Bank Maspion sebagai wujud kepedulian sosial dan penguatan nilai kebersamaan.<br><br>*March 26, 2025*<br>*Distribution of free takjil to road users and Maspion Bank employees as a form of social concern and strengthening the value of togetherness.* | Rp3.972.440 |  |
| 3 | *Earth Hour: World Environment Day*<br>[OJK F.4] | Kegiatan pelestarian lingkungan melalui penanaman mangrove bekerja sama dengan komunitas Earth Hour dalam rangka memperingati Hari Lingkungan Hidup Sedunia.<br><br>*Environmental conservation activities through mangrove planting in collaboration with the Earth Hour community in commemoration of World Environment Day.* | 15 Juni 2025<br>Penanaman 150 bibit mangrove di kawasan Ekowisata Wonorejo, Surabaya, yang melibatkan karyawan sebagai bagian dari *employee engagement* dan aksi lingkungan.<br><br>*June 15, 2025*<br>*Planting 150 mangrove seedlings in the Wonorejo Ecotourism area, Surabaya, involving employees as part of employee engagement and environmental action.* | Rp14.910.000 |  |
| 4 | Donasi Sumatra Utara - Aceh<br><br>*Donation in North Sumatra - Aceh* | Program donasi untuk korban bencana di Sumatra Utara dan Aceh.<br><br>*Donation program for disaster relief in North Sumatra and Aceh.* | 5 Desember 2025<br>Donasi uang tunai dan sembako melalui Pemerintah Daerah Sumatra Utara.<br><br>*December 5, 2025*<br>*Cash donations and basic food supplies through the North Sumatra Regional Government.* | Rp5.000.000 (tunai I *cash*)<br>Rp4.900.000 (sembako I *basic food supplies*) |  |

**Kegiatan CSR di Tahun 2025**
*CSR Activities in 2025*

| No. | Nama Program *Program Name* | Uraian Program *Program Description* | Pelaksanaan Program *Program Date* | Anggaran Program *Program Budget* | TPB *SDGs* |
|---|---|---|---|---|---|
| 5 | *Petra Business School: Entrepreneurial Finance Program* | Program penguatan kapasitas mahasiswa melalui pembelajaran intensif mengenai keuangan kewirausahaan yang menghubungkan teori akademik dan praktik industri.<br><br>*A program to strengthen student capacity through intensive learning on entrepreneurial finance that connects academic theory and industrial practice.* | 16-29 Oktober 2025<br>Program pembelajaran intensif selama lima hari yang dibawakan oleh manajemen Bank Maspion kepada mahasiswa Petra Business School di Kantor Pusat Bank Maspion.<br><br>*October 16-29, 2025*<br>*A five-day intensive learning program presented by Maspion Bank management to Petra Business School students at Maspion Bank Head Office.* | Rp7.061.000 |  |
| 6 | *BIK – Financial Literacy & Inclusion Event* | Kegiatan literasi dan inklusi keuangan bagi anak-anak melalui pendekatan edukatif dan kompetisi kreatif.<br><br>*Financial literacy and inclusion activities for children through educational approaches and creative competitions.* | 31 Oktober – 2 November 2025<br>Acara selama tiga hari berupa kompetisi anak, edukasi literasi keuangan melalui *storytelling*, serta pengenalan produk tabungan anak bekerja sama dengan mitra penyelenggara.<br><br>*October 31 – November 2, 2025*<br>*The three-day event includes children's competitions, financial literacy education through storytelling, and the introduction of children's savings products in collaboration with the organizing partners.* | - |  |



***Guest Lecture Session* untuk Universitas Kristen Petra**
*Guest Lecture Session for Petra Christian University*



***Earth Hour: World Environment Day***



***Entrepreneurial Finance Program***



**BMAS Bagi-bagi Takjil**
*BMAS Distributes Takjil*



**Donasi Sumatra Utara - Aceh**
*Donate Sumatra Utara - Aceh*



**BIK – *Financial Literacy & Inclusion Event***
*BIK – Financial Literacy & Inclusion Event*

## Bidang Lingkungan Hidup

Bank Maspion memandang aspek lingkungan sebagai elemen strategis yang turut menentukan ketahanan dan kesinambungan usaha dalam jangka panjang. Walaupun aktivitas perbankan tidak menimbulkan dampak lingkungan secara langsung sebagaimana sektor industri berbasis sumber daya alam, berbagai isu lingkungan global, seperti perubahan iklim, penurunan kualitas lingkungan, serta meningkatnya frekuensi bencana alam, dapat memengaruhi stabilitas ekonomi dan sosial yang menjadi fondasi kegiatan usaha Bank. Kondisi tersebut mendorong Bank untuk berkontribusi secara aktif dalam upaya pelestarian lingkungan sebagai bagian dari tanggung jawab sosial sekaligus penerapan strategi bisnis yang berkelanjutan.

Sejalan dengan hal tersebut, Bank Maspion juga menyadari bahwa aktivitas operasional internal, termasuk konsumsi energi listrik dan penggunaan air, memiliki implikasi terhadap lingkungan apabila tidak dikelola secara bijak. Untuk meminimalkan potensi dampak tersebut, Bank secara berkelanjutan mendorong penerapan praktik operasional yang lebih efisien dan bertanggung jawab. Melalui penguatan kebijakan serta inisiatif pengelolaan sumber daya yang berkelanjutan, Bank berupaya menekan jejak lingkungan, meningkatkan efisiensi operasional, serta menciptakan nilai tambah yang berkelanjutan bagi masyarakat dan pemangku kepentingan.

Melalui kebijakan dan komunikasi internal dalam Bank, Bank berusaha untuk menerapkan pola hidup ramah lingkungan dalam kegiatan operasional Bank setiap harinya, antara lain dengan:

- Melaksanakan program penghematan energi dengan mematikan listrik dan mencabut perangkat elektronik, seperti laptop dan ponsel, dari stop kontak selama jam istirahat.
- Mendorong budaya efisiensi penggunaan air di lingkungan kerja bagi seluruh karyawan.
- Mengedepankan penyimpanan dan pengiriman dokumen dalam bentuk digital (*softcopy*) melalui *email*, *internet, cloud*, dan *platform* seperti *Microsoft Teams* untuk mengurangi penggunaan kertas dan menerapkan budaya *paperless*.
- Melakukan migrasi laporan mutasi kas dari bentuk cetak (*hardcopy*) menjadi digital (*softcopy*) secara bertahap.
- Secara bertahap mengadopsi kendaraan listrik (EV) dan *hybrid* untuk kendaraan operasional.
- Menginisiasi program daur ulang seragam bagi karyawan *front liner* melalui kerja sama dengan pihak ketiga.
- Mengurangi konsumsi bahan bakar fosil (BBM) dalam perjalanan dinas dengan memanfaatkan sarana *video conference* dan *teleconference* jika memungkinkan.
- Menyediakan berbagai fitur dalam Maspion *Electronic Banking* (MEB) sebagai *delivery channel* bagi nasabah, sehingga meminimalkan kebutuhan kunjungan fisik ke jaringan kantor Bank dan mengurangi konsumsi BBM.

## *Environment*

*Bank Maspion considers environmental aspects as a strategic factor that supports long-term business resilience and sustainability. Although banking operations do not directly generate environmental impacts comparable to those of resource-intensive industries, global environmental challenges, such as climate change, environmental degradation, and the increasing occurrence of natural disasters, can affect economic and social stability, which in turn influences the Bank's operations. In this context, the Bank recognises the importance of actively contributing to environmental preservation as part of its social responsibility and sustainable business strategy.*

*Furthermore, Bank Maspion acknowledges that its daily operational activities, including electricity and water consumption, may pose environmental implications if not managed prudently. To address this, the Bank continuously promotes more efficient and responsible operational practices. By strengthening policies and implementing sustainable resource management initiatives, the Bank aims to reduce its environmental footprint, enhance operational efficiency, and deliver long-term value for the community and all stakeholders.*

*The Bank, through its internal policies and communications, strives to implement an environmentally sustainable approach in the Bank's daily operations by, among others:*

- *Implement an energy saving program by turning off the electricity and unplugging electronic devices, such as laptops and cell phones, from the outlet during break times.*
- *Encourage a culture of water efficiency in the work environment for all employees.*
- *Promote the storage and sending of documents in digital form (softcopy) via email, internet, cloud, and platforms such as Microsoft Teams to reduce paper usage and implement a paperless culture.*
- *Gradually migrate cash transaction reports from hardcopy to digital (softcopy).*
- *Gradually adopt electric vehicles (EVs) and hybrids for operational vehicles.*
- *Initiate a uniform recycling program for front-line employees through collaboration with third parties.*
- *Reduce fossil fuel (BBM) consumption on business trips by utilizing video conferencing and teleconferencing facilities where possible.*
- *Provide various features in Maspion Electronic Banking (MEB) as a delivery channel for customers, thus minimizing the need for physical visits to the Bank's office network and reducing fuel consumption.*

## Tanggung Jawab Bank kepada Nasabah

Bank berusaha untuk menjaga tingkat kepuasan dan loyalitas nasabah dengan senantiasa memberikan layanan perbankan yang berkualitas. Bank memberikan fasilitas layanan pengaduan bagi nasabah melalui *customer service* yang berada di seluruh kantor Bank pada hari dan jam operasional, atau melalui *Contact Center* di nomor 1500889 yang dapat diakses setiap hari pk. 07.00 - 22.00. Nasabah juga dapat menyampaikan pengaduan melalui *Whatsapp* ataupun SMS di nomor 08990515662. Bank memastikan bahwa keluhan nasabah akan ditangani sesuai dengan *Service Level Agreement* (SLA). [OJK F.30]

Bank juga selalu memberikan informasi terkait produk dan layanan perbankan, beserta biaya serta risiko yang ada untuk setiap produk dan layanan perbankan yang diberikan. Informasi tersebut telah disampaikan pada saat pemasaran, ketika calon nasabah atau nasabah akan mengikat perjanjian dengan Bank, maupun ketika terdapat perubahan pada produk dan jasa perbankan yang telah digunakan oleh nasabah [OJK F.26].

Bank berusaha untuk memberikan informasi yang jelas, termasuk manfaat dan risiko yang timbul kepada nasabah dan calon nasabah sehingga mereka dapat mengambil keputusan yang tepat.

Bank juga berkomitmen untuk menjaga kerahasiaan data nasabah dengan menerapkan prinsip kerahasiaan dan keamanan informasi nasabah sesuai dengan SLA dan regulasi yang ada. Bank memastikan bahwa data nasabah tidak disalahgunakan oleh pihak yang tidak bertanggung jawab sehingga nasabah dapat merasa aman dalam bertransaksi dan dapat meningkatkan kepercayaannya kepada Bank.

## Tata Kelola Keberlanjutan

Informasi berikut telah tersedia pada Bab Tata Kelola Perusahaan sebagai berikut:

- Penanggung Jawab terhadap Penerapan Tata Kelola Keberlanjutan
  Telah disajikan pada bagian Dewan Komisaris dan Direksi

- Pengembangan Kompetensi terkait Keuangan Berkelanjutan
  Telah disajikan pada bagian Pelatihan Dewan Komisaris dan Direksi
- Penilaian Risiko atas Penerapan Keuangan Berkelanjutan
  Telah disajikan pada bagian Sistem Manajemen Risiko
- Hubungan dengan Pemangku Kepentingan
  Telah disajikan pada bagian Kode Etik

Informasi berikut telah tersedia pada Pesan Direksi

- Permasalahan terhadap Penerapan Keuangan Berkelanjutan

## *The Bank's Responsibility to Customers*

*The Bank strives to maintain customers' satisfaction and loyalty by providing excellent banking services. The Bank provides a complaint service facility for customers through customer service representatives located in all Bank offices during operational days and hours, or through the Contact Center at 1500889, which can be accessed daily from 7:00 a.m. to 10:00 p.m. Customers can also submit complaints via WhatsApp or SMS at 08990515662. The bank ensures that customer complaints will be handled in accordance with the Service Level Agreement (SLA).* [OJK F.30]

*The Bank also always provide information regarding banking products and services, along with the costs and risks that exist for each banking product and service provided. This information is conveyed during marketing, when prospective customers or customers are about to enter into an agreement with the Bank, or when there are changes to banking products and services that have been used by customers* [OJK F.26].

*The Bank strives to provide clear information, including the benefits and risks that arise, to customers and prospective customers so that they can make the right decisions.*

*The Bank is also committed to maintain customer data confidentiality by implementing customer information's confidentiality and security principles according to the SLA and existing regulations. The Bank ensures that customer data is not abused by irresponsible parties to ensure that customers can feel safe conducting transactions and increase their trust in the Bank.*

## *Sustainability Governance*

*The following information has been disclosed in Corporate Governance Chapter as follows:*

- *Unit in Charge on the Implementation of Sustainable Governance*
  *Has been disclosed on the Board of Commissioners and Board of Directors section*
- *Competency Development related to Sustainable Finance*
  *Has been disclosed on the Trainings of the Board of Commissioners and Board of Directors section*
- *Risk Assessment on the Sustainable Finance Implementation*
  *Has been disclosed on the Risk Management System section*
- *Relationship with Stakeholders*
  *Has been disclosed on the Code of Ethics*

*The following information has been disclosed in the Board of Directors' Message*

- *Issues related to Sustainable Finance Implementation*



# Indeks Konten GRI
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**Pernyataan penggunaan** : Bank Maspion telah melaporkan informasi yang dikutip dalam indeks konten GRI untuk periode 1 Januari 2025 – 31 Desember 2025 dengan merujuk kepada Standar GRI.
*Statement of Use:* *Bank Maspion has reported the information cited in this GRI content index for the period January 1, 2025 – December 31, 2025 with reference to the GRI Standards*

**GRI 1 yang digunakan** : GRI 1: Landasan 2021
*GRI 1 used:* *GRI 1: Foundation 2021*

**Standar Sektor GRI yang Berlaku** : Pengungkapan Sektor Jasa Keuangan GRI G4
*Applicable GRI Sector Standard:* *GRI G4 Financial Services Sector Disclosure*

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# Lembar Umpan Balik

## *Feedback Sheet*

[GRI 102-53] [OJK G.2]

PROFIL ANDA (Mohon diisi bila berkenan)
*YOUR PROFILE (Please fill in if you wish)*

Nama:
*Name*

Institusi/perusahaan:
*Institution/Company*

Email:
*Email*

Telp/HP:
*Phone/Mobile*

Golongan pemangku kepentingan:
*Stakeholder groups*

| | | |
|---|---|---|
| ____ Pemegang Saham/Investor<br>*Shareholders/Investors* | ____ Nasabah<br>*Customers* | ____ Pegawai<br>*Employees* |
| ____ Serikat Pekerja<br>*Trade Unions* | ____ Media<br>*Media* | ____ Pemasok<br>*Suppliers* |
| ____ Organisasi Masyarakat/NGO<br>*Community Organizations/NGOs* | ____ Pemerintah/OJK<br>*Government/OJK* | ____ Organisasi Bisnis<br>*Business Organizations* |

Lain-lain: _____
*Etc*

| **Bagaimana penilaian Anda mengenai penulisan Laporan ini:**<br>***How do you feel about the writing of this report:*** | **Tidak setuju**<br>***Disagree*** | **Kurang setuju**<br>***Do not agree*** | **Tidak tahu**<br>***Incognisant*** | **Setuju**<br>***Agree*** | **Sangat setuju**<br>***Extremely Agree*** |
|---|---|---|---|---|---|
| Laporan ini mudah dimengerti<br>*This report is easy to understand* | | | | | |
| Laporan ini bermanfaat<br>*This report is useful* | | | | | |
| Laporan ini sudah menggambarkan kinerja LJK dalam pembangunan berkelanjutan<br>*This report describes the performance of Financial Services Institutions in sustainable development* | | | | | |

| Bagaimana penilaian Anda mengenai tingkat materialitas topik-topik di bawah ini: *How do you feel about the writing of this report:* | Tidak penting *Insignificant* | Kurang penting *Less Important* | Tidak tahu *Incognisant* | Penting *Significant* | Sangat penting *Extremely Significant* |
|---|---|---|---|---|---|
| Kinerja ekonomi<br>*Economic performance* | | | | | |
| Dampak ekonomi tidak langsung<br>*Indirect economic impact* | | | | | |
| Kinerja keuangan berkelanjutan<br>*Sustainable financial performance* | | | | | |
| Pendidikan dan pelatihan<br>*Education and training* | | | | | |
| Ketenagakerjaan<br>*Employment* | | | | | |
| Privasi nasabah<br>*Customer privacy* | | | | | |
| Anti korupsi<br>*Anti-Corruption* | | | | | |
| Kinerja lingkungan<br>*Environmental performance* | | | | | |

Mohon berikan saran, usul, atau komentar Anda atas Laporan ini: [OJK G.3]

*Please provide your suggestions, suggestions, or comments on this report:* [OJK G.3]

_____

_____

_____

_____

_____

_____

_____

_____

_____

# Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya

## *Responses to the Preceding Year's Report Feedback* [OJK G.3]

Terkait laporan keberlanjutan tahun 2025, kami tidak mendapatkan umpan balik. Namun demikian, Bank senantiasa membuka diri untuk *feedback* dan masukan untuk kemajuan laporan dengan menyediakan *form* dan sarana bagi para pemangku kepentingan untuk menyampaikan masukan-masukan mereka.

*Regarding the 2025 sustainability report, we did not receive any feedback. Nevertheless, the Bank is always open to feedback and input for the progress of the report by providing forms and channels for stakeholders to provide their input.*

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BANK MASPION

**SURAT PERNYATAAN**

**ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI**

**TENTANG**

**TANGUNG JAWAB ATAS LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN 2025**

**PT BANK MASPION INDONESIA Tbk.**

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan **PT. BANK MASPION INDONESIA, Tbk** tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Surabaya, 17 Maret 2026

**DEWAN KOMISARIS**

| | | | | |
|---|---|---|---|---|
| **Chai Luanggarpa**<br>Komisaris Utama | **Diana Alim**<br>Komisaris | **Alan Jesviphakul**<br>Komisaris Independen | **Pardi Kendy**<br>Komisaris Independen | **Rony Teja S**<br>Komisaris Independen |

**DIREKSI**

| | | | | |
|---|---|---|---|---|
| **Kasemsri Charoensiddhi**<br>Direktur Utama | **Junita Wangsadinata**<br>Direktur Bisnis | **Irawan Rukmanto**<br>Direktur Operasional | **Viktor Ebenheizer Fanggidae**<br>Direktur Kepatuhan & Legal | **Jeffrey Bob Karman**<br>Direktur Kredit & Risiko |

Head Office
Pakuwon Tower, Tunjungan Plaza 6 # 32 & 33, Jl. Embong Malang No. 31-37, Surabaya, Indonesia
Phone : (+62 31) 905 66789 | Email : sekt_dirut@bankmaspion.co.id
www.bankmaspion.co.id

BANK MASPION

**STATEMENT LETTER**

**BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS**

**REGARDING**

**RESPONSIBILITY FOR THE 2025 ANNUAL REPORT AND SUSTAINABILITY REPORT OF**

**PT BANK MASPION INDONESIA Tbk**

We, the undersigned, declare that all information in the Annual Report and Sustainability Report of **PT BANK MASPION INDONESIA Tbk** for the year of 2025 has been published in full and is fully responsible for the correctness of the contents of the Company's Annual Report and Sustainability Report.

We declare that the above made statements are true.

Surabaya, 17 March 2026

**BOARD OF COMMISSIONERS**

| | | | | |
|---|---|---|---|---|
| **Chat Luangarpa**<br>President Commissioner | **Diana Alim**<br>Commissioner | **Alan Jeuniphaleur**<br>Independent Commissioner | **Pardi Kendy**<br>Independent Commissioner | **Rony Teja S**<br>Independent Commissioner |

**BOARD OF DIRECTORS**

| | | | | |
|---|---|---|---|---|
| **Kasemsri Charoensiddhi**<br>President Director | **Jumita Wangsadinata**<br>Business Director | **Irawan Rukmanto**<br>Operational Director | **Viktor Ebenheizer Fanggidae**<br>Compliance & Legal Director | **Jeffrey Bob Karman**<br>Credit & Risk Director |

Head Office
Pakuwon Tower, Tunjungan Plaza 6 & 32 & 33, Jl. Embong Malang No. 21-31, Surabaya, Indonesia
Phone : +62 31 986 89789 | Email : sekt_dirut@bankmaspion.co.id

# 13 Laporan **Keuangan**

*Financial Report*



BANK MASPION



# PT BANK MASPION INDONESIA TBK

LAPORAN KEUANGAN /
*FINANCIAL STATEMENTS*

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2025/
*FOR THE YEAR ENDED 31 DECEMBER 2025*

DAN / *AND*

LAPORAN AUDITOR INDEPENDEN/
*INDEPENDENT AUDITORS' REPORT*

*These Financial Statements are originally issued in Indonesian language*

**PT BANK MASPION INDONESIA TBK**
**LAPORAN KEUANGAN**
**UNTUK TAHUN YANG BERAKHIR**
**31 DESEMBER 2025**

***PT BANK MASPION INDONESIA TBK***
***FINANCIAL STATEMENTS***
***FOR THE YEAR ENDED***
***31 DECEMBER 2025***

**D A F T A R  I S I**

***C O N T E N T S***


| | **Ekshibit/** ***Exhibit*** | |
|---|---|---|
| **Pernyataan Direksi** | | ***Director's Statement*** |
| Laporan Posisi Keuangan | A | *Statement of Financial Position* |
| Laporan Laba Rugi dan Penghasilan Komprehensif Lain | B | *Statement of Profit or Loss and Other Comprehensive Income* |
| Laporan Perubahan Ekuitas | C | *Statement of Changes in Equity* |
| Laporan Arus Kas | D | *Statement of Cash Flows* |
| Catatan atas Laporan Keuangan | E | *Notes to Financial Statements* |
| **Laporan Auditor Independen** | | ***Independent Auditors' Report*** |

# BANK MASPION

**PT BANK MASPION INDONESIA TBK**
**SURAT PERNYATAAN DIREKSI**
**TENTANG TANGGUNG JAWAB ATAS**
**LAPORAN KEUANGAN PADA TANGGAL**
**31 DESEMBER 2025**
**SERTA UNTUK TAHUN YANG BERAKHIR**
**31 DESEMBER 2025**

***PT BANK MASPION INDONESIA TBK***
***DIRECTOR'S STATEMENT LETTER***
***REGARDING THE RESPONSIBILITY FOR THE***
***FINANCIAL STATEMENTS AS OF***
***31 DECEMBER 2025***
***AND FOR THE YEAR ENDED***
***31 DECEMBER 2025***

Saya, yang bertandatangan di bawah ini: / *I, the undersigned below:*

| | | | | |
|---|---|---|---|---|
| Nama | : | Kasemsri Charoensiddhi | : | *Name* |
| Alamat kantor | : | Pakuwon Tower, Tunjungan Plaza 6 Lantai 32 dan 33, Jalan Embong Malang No. 21-31, Surabaya | : | *Office address* |
| Alamat domisili | : | One Icon Residence - Tunjungan Plaza 6, Superblok Tunjungan City, Surabaya | : | *Domicile as stated* |
| Telepon | : | 031-98588789 | : | *Telephone* |
| Jabatan | : | Direktur Utama/*President Director* | : | *Title* |

Menyatakan, bahwa: / *Declare, that:*

1. Saya bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Maspion Indonesia Tbk; / *I am responsible for the preparation and presentation of the financial statements of PT Bank Maspion Indonesia Tbk;*

2. Laporan keuangan PT Bank Maspion Indonesia Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia; / *The financial statements of PT Bank Maspion Indonesia Tbk has been prepared and presented in accordance with Indonesian Financial Accounting Standards;*

3. a. Semua informasi dalam laporan keuangan PT Bank Maspion Indonesia Tbk telah dimuat secara lengkap dan benar; / *All information in the financial statements of PT Bank Maspion Indonesia Tbk has been disclosed in a complete and truthful manner;*

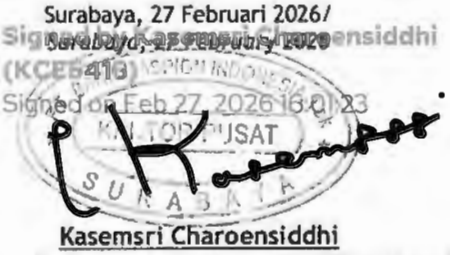
   b. Laporan keuangan PT Bank Maspion Indonesia Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material; / *The financial statements of PT Bank Maspion Indonesia Tbk do not contain any incorrect information or material fact, nor do they omit information or material fact;*

4. Saya bertanggung jawab atas sistem pengendalian internal PT Bank Maspion Indonesia Tbk. / *I am responsible for the internal control system of PT Bank Maspion Indonesia Tbk.*

Demikian pernyataan ini dibuat dengan sebenarnya. / *This statement has been made truthfully.*

Surabaya, 27 Februari 2026/
*Surabaya, 27 February 2026*




**Kasemsri Charoensiddhi**
(Direktur Utama dan Direktur yang Membawahi Akuntansi dan Keuangan/
*President Director and Director in Charge of Accounting and Finance*)

*These Financial Statements are Originally Issued in Indonesian Language*

**Ekshibit A** | ***Exhibit A***

**PT BANK MASPION INDONESIA TBK**
**LAPORAN POSISI KEUANGAN**
**31 DESEMBER 2025**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MASPION INDONESIA TBK***
***STATEMENT OF FINANCIAL POSITION***
***31 DECEMBER 2025***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | 31 Desember 2025/ *31 December 2025* | Catatan/ *Notes* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|---|
| **ASET** | | | | ***ASSETS*** |
| Kas | 136.556.760 | **4** | 137.959.584 | *Cash* |
| Giro pada Bank Indonesia | 1.038.829.781 | **5** | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | | **6** | | *Current accounts with other banks* |
| Pihak berelasi | 6.395.596 | | 7.152.040 | *Related party* |
| Pihak ketiga | 265.302.096 | | 138.158.086 | *Third parties* |
| Jumlah giro pada bank lain | 271.697.692 | | 145.310.126 | *Total current account with other banks* |
| Cadangan kerugian penurunan nilai | ( 166.911) | | ( 68.741) | *Allowance for impairment losses* |
| | 271.530.781 | | 145.241.385 | |
| Penempatan pada Bank Indonesia dan bank lain | 100.000.000 | **7** | 216.475.726 | *Placements with Bank Indonesia and other banks* |
| Cadangan kerugian penurunan nilai | ( 59.973) | | ( 22.493) | *Allowance for impairment losses* |
| | 99.940.027 | | 216.453.233 | |
| Efek-efek | | **8** | | *Marketable securities* |
| Dibatasi penggunaannya | 38.600.129 | | - | *Restricted use* |
| Tidak dibatasi penggunaannya | 1.773.355.134 | | 3.015.139.404 | *Unrestricted use* |
| Jumlah efek-efek | 1.811.955.263 | | 3.015.139.404 | *Total marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | **9a** | - | *Securities sold under agreements to repurchase* |
| Efek-efek yang dibeli dengan janji dijual kembali | | **10** | | *Securities purchased under agreements to resell* |
| Dibatasi penggunaannya | - | | 26.164.123 | *Restricted use* |
| Tidak dibatasi penggunaannya | - | | 766.560.148 | *Unrestricted use* |
| Jumlah efek-efek yang dibeli dengan janji dijual kembali | - | | 792.724.271 | *Total securities purchased under agreement to resell* |
| Tagihan spot dan derivatif | 5.007.266 | **11** | - | *Spot and derivative receivables* |
| Tagihan akseptasi | | **12** | | *Acceptance receivables* |
| Pihak berelasi | - | | 1.147.215 | *Related party* |
| Pihak ketiga | 5.656.045 | | 1.427.964 | *Third parties* |
| Jumlah tagihan akseptasi | 5.656.045 | | 2.575.179 | *Total acceptance receivables* |
| Cadangan kerugian penurunan nilai | ( 706) | | ( 8.708) | *Allowance for impairment losses* |
| | 5.655.339 | | 2.566.471 | |
| Kredit yang diberikan | | **13** | | *Loans* |
| Pihak berelasi | 118.824.026 | | 119.694.076 | *Related parties* |
| Pihak ketiga | 17.224.507.834 | | 16.318.560.215 | *Third parties* |
| Jumlah kredit yang diberikan | 17.343.331.860 | | 16.438.254.291 | *Total loans* |
| Cadangan kerugian penurunan nilai | ( 322.830.303) | | ( 463.372.785) | *Allowance for impairment losses* |
| | 17.020.501.557 | | 15.974.881.506 | |
| Bunga yang akan diterima | | **14** | | *Interest receivables* |
| Pihak berelasi | 832.322 | | 832.961 | *Related parties* |
| Pihak ketiga | 86.514.797 | | 85.557.367 | *Third parties* |
| Jumlah bunga yang akan diterima | 87.347.119 | | 86.390.328 | *Total interest receivables* |
| Cadangan kerugian penurunan nilai | ( 40.606) | | ( 52.049) | *Allowance for impairment losses* |
| | 87.306.513 | | 86.338.279 | |
| Beban dibayar di muka | 20.514.075 | **15** | 19.455.951 | *Prepaid expenses* |
| Aset tetap | | **16** | | *Fixed assets* |
| Nilai tercatat | 446.742.402 | | 486.379.447 | *Carrying amount* |
| Akumulasi penyusutan | ( 61.224.530) | | ( 67.189.550) | *Accumulated depreciation* |
| | 385.517.872 | | 419.189.897 | |
| Aset tak berwujud | | **17** | | *Intangible assets* |
| Nilai tercatat | 15.101.453 | | 15.101.453 | *Carrying amount* |
| Akumulasi amortisasi | ( 12.085.656) | | ( 10.433.752) | *Accumulated amortization* |
| | 3.015.797 | | 4.667.701 | |
| Aset pajak tangguhan | 72.654.206 | **23c** | 90.138.611 | *Deferred tax assets* |
| Aset lain-lain | 776.126.478 | **18** | 568.446.769 | *Other assets* |
| **JUMLAH ASET** | **22.416.231.615** | | **22.305.050.012** | ***TOTAL ASSETS*** |

**Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan**

***See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as a whole***

*These Financial Statements are Originally Issued in Indonesian Language*

**Ekshibit A/2** | ***Exhibit A/2***

**PT BANK MASPION INDONESIA TBK**
**LAPORAN POSISI KEUANGAN**
**31 DESEMBER 2025**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MASPION INDONESIA TBK***
***STATEMENT OF FINANCIAL POSITION***
***31 DECEMBER 2025***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | 31 Desember 2025/ *31 December 2025* | Catatan/ *Notes* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Liabilitas segera | 1.585.848 | **19** | 1.558.076 | *Liabilities due immediately* |
| Simpanan dari nasabah | | **20** | | *Deposits from customers* |
| Pihak berelasi | 2.068.762.643 | | 295.865.961 | *Related parties* |
| Pihak ketiga | 9.781.226.661 | | 12.954.195.549 | *Third parties* |
| Jumlah simpanan dari nasabah | 11.849.989.304 | | 13.250.061.510 | *Total deposits from customers* |
| Simpanan dari bank lain | | **21** | | *Deposits from other banks* |
| Pihak berelasi | 252.745.496 | | 565.101.347 | *Related parties* |
| Pihak ketiga | 1.566.311.035 | | 1.783.170.697 | *Third parties* |
| Jumlah simpanan dari bank lain | 1.819.056.531 | | 2.348.272.044 | *Total deposits from other banks* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | **9b** | - | *Securities sold under agreements to repurchase liabilities* |
| Liabilitas spot dan derivatif | 6.770.016 | **11** | - | *Spot and derivative liabilities* |
| Liabilitas akseptasi - pihak ketiga | 5.656.045 | **22** | 2.575.179 | *Acceptance liabilities - third parties* |
| Utang pajak | 14.906.662 | **23a** | 16.342.945 | *Taxes payable* |
| Pinjaman yang diterima | | **24** | | *Borrowings* |
| Pihak berelasi | 1.334.000.000 | | - | *Related parties* |
| Jumlah pinjaman yang diterima | 1.334.000.000 | | - | *Total borrowings* |
| Liabilitas lain-lain | | **25** | | *Other liabilities* |
| Pihak berelasi | 6.983.463 | | 3.307.980 | *Related parties* |
| Pihak ketiga | 194.369.721 | | 219.345.425 | *Third parties* |
| Jumlah liabilitas lain-lain | 201.353.184 | | 222.653.405 | *Total other liabilities* |
| **JUMLAH LIABILITAS** | **15.914.270.375** | | **15.841.463.159** | ***TOTAL LIABILITIES*** |
| **EKUITAS** | | | | ***EQUITY*** |
| Modal saham | | | | *Share capital* |
| Modal dasar - 72.000.000.000 saham - dengan nilai nominal Rp100 (Rupiah penuh) per saham | | | | *Authorized - 72,000,000,000 shares - Rp100 par value (in full Rupiah) per share* |
| Modal ditempatkan dan disetor penuh - 18.102.662.304 saham | 1.810.266.230 | **26** | 1.810.266.230 | *Issued and fully paid-up - 18,102,662,304 shares* |
| Tambahan modal disetor, bersih | 4.140.842.969 | **27** | 4.140.842.969 | *Additional paid-in capital, net* |
| Saldo laba | | | | *Retained earnings* |
| Telah ditentukan penggunaannya | 28.000.000 | **26c** | 28.000.000 | *Appropriated* |
| Belum ditentukan penggunaannya | 409.479.661 | | 370.084.367 | *Unappropriated* |
| Penghasilan komprehensif lain | | | | *Other comprehensive income* |
| Kerugian aktuarial atas liabilitas imbalan kerja, setelah pajak | ( 26.764.139) | | ( 30.940.344) | *Actuarial loss on employee benefits liability, net of tax* |
| Selisih lebih revaluasi aset tetap | 140.308.260 | **16** | 147.885.061 | *Revaluation surplus of fixed assets* |
| Kerugian perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak | ( 171.741) | **8** | ( 2.551.430) | *Unrealized loss on changes in value of financial assets at fair value through other comprehensive income, net of tax* |
| **JUMLAH EKUITAS** | **6.501.961.240** | | **6.463.586.853** | ***TOTAL EQUITY*** |
| **JUMLAH LIABILITAS DAN EKUITAS** | **22.416.231.615** | | **22.305.050.012** | ***TOTAL LIABILITIES AND EQUITY*** |

**Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan**

***See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as a whole***

Signed by Kasemsri Charoensiddhi (KCE5416)
Signed on Feb 27, 2026 16:00:47

Surabaya, 27 Februari 2026/
*Surabaya, 27 February 2026*

Kasemsri Charoensiddhi
Direktur Utama/
*President Director*

*These Financial Statements are Originally Issued in Indonesian Language*

**Ekshibit B** | ***Exhibit B***

**PT BANK MASPION INDONESIA TBK**
**LAPORAN LABA RUGI**
**DAN PENGHASILAN KOMPREHENSIF LAIN**
**UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2025**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MASPION INDONESIA TBK***
***STATEMENT OF PROFIT OR LOSS***
***AND OTHER COMPREHENSIVE INCOME***
***FOR THE YEAR ENDED 31 DECEMBER 2025***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | 2025 | Catatan/ *Notes* | 2024 | |
|---|---|---|---|---|
| **PENDAPATAN BUNGA** | 1.488.087.756 | **29** | 1.513.565.095 | ***INTEREST INCOME*** |
| **BEBAN BUNGA** | ( 811.566.075) | **30** | ( 801.100.761) | ***INTEREST EXPENSE*** |
| **PENDAPATAN BUNGA, BERSIH** | **676.521.681** | | **712.464.334** | ***INTEREST INCOME, NET*** |
| **PENDAPATAN OPERASIONAL LAINNYA** | | | | ***OTHER OPERATING INCOME*** |
| Denda dan administrasi | 35.314.796 | **31** | 38.779.159 | *Penalties and administration* |
| Keuntungan penjualan surat berharga | 13.417.679 | **8,31** | - | *Gain on sale of marketable securities* |
| Provisi dan komisi dari selain kredit | 2.347.979 | **31** | 1.632.422 | *Fees and commissions from other than loans* |
| Lain-lain | 24.587.063 | **31** | 18.445.276 | *Others* |
| **JUMLAH PENDAPATAN OPERASIONAL LAINNYA** | **75.667.517** | | **58.856.857** | ***TOTAL OTHER OPERATING INCOME*** |
| **BEBAN OPERASIONAL LAINNYA** | | | | ***OTHER OPERATING EXPENSES*** |
| Gaji dan tunjangan | ( 302.569.953) | **32** | ( 279.405.345) | *Salaries and allowances* |
| Umum dan administrasi | ( 265.351.310) | **33** | ( 428.690.271) | *General and administrative* |
| Penyisihan kerugian penurunan nilai | ( 139.424.976) | **31** | ( 380.370.854) | *Provision for impairment losses* |
| **JUMLAH BEBAN OPERASIONAL LAINNYA** | **( 707.346.239)** | | **( 1.088.466.470)** | ***TOTAL OTHER OPERATING EXPENSES*** |
| **LABA (RUGI) OPERASIONAL** | **44.842.959** | | **( 317.145.279)** | ***OPERATING INCOME (LOSS)*** |
| **PENDAPATAN NON-OPERASIONAL, BERSIH** | **2.610.841** | **34** | **5.858.448** | ***NON-OPERATING INCOME, NET*** |
| **LABA (RUGI) SEBELUM MANFAAT (BEBAN) PAJAK** | **47.453.800** | | **( 311.286.831)** | ***INCOME (LOSS) BEFORE TAX BENEFIT (EXPENSE)*** |
| **MANFAAT (BEBAN) PAJAK, BERSIH** | **( 15.635.307)** | **23b** | **64.075.261** | ***TAX BENEFIT (EXPENSE), NET*** |
| **LABA (RUGI) TAHUN BERJALAN** | **31.818.493** | | **( 247.211.570)** | ***INCOME (LOSS) FOR THE YEAR*** |
| **PENGHASILAN KOMPREHENSIF LAIN** | | | | ***OTHER COMPREHENSIVE INCOME*** |
| **Pos-pos yang tidak akan direklasifikasi ke laba rugi:** | | | | ***Items that will not be reclassified to profit or loss:*** |
| Keuntungan (kerugian) aktuarial atas liabilitas imbalan kerja | 5.354.109 | **41** | ( 2.142.996) | *Actuarial gain (loss) on employee benefits liability* |
| Pajak penghasilan terkait | ( 1.177.904) | | 471.459 | *Income tax effect* |
| Kerugian revaluasi aset tetap | - | **16** | ( 2.421.136) | *Loss on revaluation of fixed assets* |
| Pajak penghasilan terkait | - | | 532.650 | *Income tax effect* |
| **Pos-pos yang akan direklasifikasi ke laba rugi:** | | | | ***Items that will be reclassified to profit or loss:*** |
| Keuntungan (kerugian) perubahan nilai aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain | 3.050.883 | **8** | ( 10.639.835) | *Unrealized gain (loss) on changes in financial assets at fair value through other comprehensive income* |
| Pajak penghasilan terkait | ( 671.194) | | 2.340.764 | *Income tax effect* |
| **Penghasilan (kerugian) komprehensif lain, setelah pajak** | **6.555.894** | | **( 11.859.094)** | ***Other comprehensive income (loss), net of tax*** |
| **JUMLAH PENGHASILAN (KERUGIAN) KOMPREHENSIF TAHUN BERJALAN** | **38.374.387** | | **( 259.070.664)** | ***TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR*** |
| **LABA (RUGI) PER SAHAM DASAR (dalam Rupiah penuh)** | **1,76** | **35** | **( 13,66)** | ***BASIC EARNINGS (LOSS) PER SHARE (in full Rupiah)*** |

**Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan**

***See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as a whole***

Surabaya, 27 Februari 2026/
*Surabaya, 27 February 2026*

Signed by Kasemsri Charoensiddhi (KCE5416)
Signed on Feb 27, 2026 16:00:46

Kasemsri Charoensiddhi
Direktur Utama/
*President Director*

*These Financial Statements are Originally Issued in Indonesian Language*

**Ekshibit C** | ***Exhibit C***

**PT BANK MASPION INDONESIA TBK**
**LAPORAN PERUBAHAN EKUITAS**
**UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2025**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MASPION INDONESIA TBK***
***STATEMENT OF CHANGES IN EQUITY***
***FOR THE YEAR ENDED 31 DECEMBER 2025***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Catatan/ *Notes* | Modal ditempatkan dan disetor penuh/ *Issued and fully paid-up share capital* | Tambahan modal disetor, bersih/ *Additional paid-in capital, net* | Saldo laba/ *Retained earnings* | | Penghasilan komprehensif lain/ *Other comprehensive income* | | | Jumlah ekuitas/ *Total equity* | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Telah ditentukan penggunaannya/ *Appropriated* | Belum ditentukan penggunaannya/ *Unappropriated* | Kerugian aktuarial atas liabilitas imbalan kerja, setelah pajak/ *Actuarial loss on employee benefits liability, net of tax* | Selisih lebih revaluasi aset tetap/ *Revaluation surplus of fixed assets* | Keuntungan (kerugian) perubahan nilai keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak/ *Unrealized gain (loss) on changes in value of financial assets at fair value through other comprehensive income, net of tax* | | |
| **Saldo 1 Januari 2024** | | 1.810.266.230 | 4.140.842.969 | 25.000.000 | 616.561.326 | ( 29.268.807) | 153.508.158 | 5.747.641 | 6.722.657.517 | ***Balance as of 1 January 2024*** |
| Pembentukan cadangan umum | **26d** | - | - | 3.000.000 | ( 3.000.000) | - | - | - | - | *Appropriation for general reserve* |
| Rugi tahun berjalan | | - | - | - | ( 247.211.570) | - | - | - | ( 247.211.570) | *Loss for the year* |
| Transfer selisih lebih revaluasi aset tetap ke saldo laba | **16** | - | - | - | 3.734.611 | - | ( 3.734.611) | - | - | *Transfer of revaluation surplus of fixed assets to retained earnings* |
| Kerugian komprehensif lain, setelah pajak | | - | - | - | - | ( 1.671.537) | ( 1.888.486) | ( 8.299.071) | ( 11.859.094) | *Other comprehensive loss, net of tax* |
| **Saldo 31 Desember 2024** | | **1.810.266.230** | **4.140.842.969** | **28.000.000** | **370.084.367** | **( 30.940.344)** | **147.885.061** | **( 2.551.430)** | **6.463.586.853** | ***Balance as of 31 December 2024*** |
| Laba tahun berjalan | | - | - | - | 31.818.493 | - | - | - | 31.818.493 | *Income for the year* |
| Transfer selisih lebih revaluasi aset tetap ke saldo laba | **16** | - | - | - | 7.576.801 | - | ( 7.576.801) | - | - | *Transfer of revaluation surplus of fixed assets to retained earnings* |
| Penghasilan komprehensif lain, setelah pajak | | - | - | - | - | 4.176.205 | - | 2.379.689 | 6.555.894 | *Other comprehensive income, net of tax* |
| **Saldo 31 Desember 2025** | | **1.810.266.230** | **4.140.842.969** | **28.000.000** | **409.479.661** | **( 26.764.139)** | **140.308.260** | **( 171.741)** | **6.501.961.240** | ***Balance as of 31 December 2025*** |

**Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan**

***See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as whole***

*These Financial Statements are Originally Issued in Indonesian Language*

**Ekshibit D** | ***Exhibit D***

**PT BANK MASPION INDONESIA TBK**
**LAPORAN ARUS KAS**
**UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2025**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MASPION INDONESIA TBK***
***STATEMENT OF CASH FLOWS***
***FOR THE YEAR ENDED 31 DECEMBER 2025***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | 2025 | Catatan/ *Notes* | 2024 | |
|---|---|---|---|---|
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | ***CASH FLOWS FROM OPERATING ACTIVITIES*** |
| Penerimaan bunga, provisi dan komisi | 1.492.346.047 | | 1.546.398.282 | *Receipts of interest, fees and commissions* |
| Penerimaan dari pendapatan operasional lainnya | 91.867.151 | | 56.104.945 | *Receipts of other operating income* |
| Penerimaan (pembayaran) dari pendapatan (beban) non-operasional, bersih | 769.883 | | ( 829.298) | *Receipts (payments) of non-operating gain (loss), net* |
| Pembayaran bunga, provisi dan komisi | (825.095.469) | | ( 793.420.478) | *Payments of interest, fees and commissions* |
| Pembayaran gaji dan tunjangan | (299.231.458) | | ( 281.985.895) | *Payments of salaries and allowances* |
| Pembayaran beban umum dan administrasi | (252.481.506) | | ( 413.365.630) | *Payments of general and administrative expenses* |
| Pembayaran pajak | - | | ( 13.231.721) | *Payments of tax* |
| **Penerimaan kas sebelum perubahan aset dan liabilitas operasi** | **208.174.648** | | **99.670.205** | ***Cash receipt before changes in operating assets and liabilities*** |
| Penurunan (kenaikan) dalam aset operasi: | | | | *Decrease (increase) in operating assets:* |
| Kredit yang diberikan | ( 1.174.214.725) | | ( 3.242.982.535) | *Loans* |
| Tagihan spot dan derivatif | ( 5.007.266) | | - | *Spot and derivative receivables* |
| Tagihan akseptasi | ( 3.080.866) | | 1.343.189 | *Acceptance receivables* |
| Aset lain-lain | ( 195.217.558) | | ( 57.715.640) | *Other assets* |
| Kenaikan (penurunan) dalam liabilitas operasi: | | | | *Increase (decrease) in operating liabilities:* |
| Liabilitas segera | 463.644 | | ( 4.493.159) | *Liabilities due immediately* |
| Simpanan dari nasabah | ( 1.400.072.206) | | 2.218.943.293 | *Deposits from customers* |
| Simpanan dari bank lain | ( 529.215.513) | | 669.672.006 | *Deposits from other banks* |
| Liabilitas spot dan derivatif | 6.770.016 | | - | *Derivate spot and liabilities* |
| Liabilitas akseptasi | 3.080.866 | | ( 1.343.189) | *Acceptance liabilities* |
| Utang pajak | ( 1.436.283) | | 2.791.413 | *Taxes payable* |
| Liabilitas lain-lain | ( 4.695.371) | | 12.018.136 | *Other liabilities* |
| **Kas neto digunakan untuk aktivitas operasi** | **( 3.094.450.614)** | | **( 302.096.281)** | ***Net cash used in operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Pembelian efek-efek | ( 1.677.282.000) | **8** | ( 617.865.000) | *Purchase of marketable securities* |
| Penjualan efek-efek | 2.865.124.900 | **8** | - | *Sale of marketable securities* |
| Pembelian efek-efek yang dijual dengan janji dibeli kembali | ( 690.000.000) | **9a** | - | *Purchase of securities sold under agreement to repurchase* |
| Penjualan efek-efek yang dibeli dengan janji dijual kembali | 792.724.271 | **10** | 616.630.847 | *Sale of securities purchased under agreement to resell* |
| Penambahan aset tetap | ( 4.599.438) | **16** | ( 18.676.190) | *Acquisition of fixed assets* |
| Penambahan aset tak berwujud | - | **17** | ( 1.305.515) | *Acquisition of intangible assets* |
| Penerimaan dari penjualan aset tetap | 2.583.672 | **16** | 7.570.304 | *Proceeds from sale of fixed assets* |
| **Kas neto diperoleh dari (digunakan untuk) aktivitas investasi** | **1.288.551.405** | | **( 13.645.554)** | ***Net cash provided by (used in) investing activities*** |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Kenaikan pada utang atas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | **9b** | - | *Increase in liabilities under securities sold under agreement to repurchase* |
| Penerimaan dari pinjaman yang diterima | 1.334.000.000 | **24** | - | *Proceeds from borrowings* |
| **Kas neto diperoleh dari aktivitas pendanaan** | **2.014.952.785** | | **-** | ***Net cash provided by financing activities*** |
| **Peningkatan (penurunan) neto kas dan setara kas** | 209.053.576 | | ( 315.741.835) | ***Net increase (decrease) in cash and cash equivalents*** |
| Kas dan setara kas pada awal tahun | 1.331.592.386 | | 1.644.080.523 | *Cash and cash equivalents at beginning of year* |
| Pengaruh perubahan kurs mata uang asing sehubungan dengan kas dan setara kas | 6.438.271 | | 3.253.698 | *Effect of foreign currency exchange rate changes related to cash and cash equivalents* |
| **Kas dan setara kas pada akhir tahun** | **1.547.084.233** | | **1.331.592.386** | ***Cash and cash equivalents at end of year*** |
| **Kas dan setara kas terdiri dari:** | | | | ***Cash and cash equivalents consist of:*** |
| Kas | 136.556.760 | **4** | 137.959.584 | *Cash* |
| Giro pada Bank Indonesia | 1.038.829.781 | **5** | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 271.697.692 | **6** | 145.310.126 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 100.000.000 | **7** | 216.475.726 | *Placements with Bank Indonesia and other banks* |
| **Kas dan setara kas pada akhir tahun** | **1.547.084.233** | | **1.331.592.386** | ***Cash and cash equivalents at end of year*** |

**Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan**

***See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as a whole***

## 1. INFORMASI UMUM

### a. Pendirian dan informasi umum

PT Bank Maspion Indonesia Tbk ("Bank") didirikan pada tanggal 6 November 1989 berdasarkan Akta Notaris Soetjipto, S.H., No. 68 yang diubah dengan Akta Notaris No. 49 pada tanggal 5 Desember 1989 oleh notaris yang sama. Akta pendirian beserta perubahan tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-2292.HT.01.01-Th.90 pada tanggal 18 April 1990, serta diumumkan dalam Lembaran Berita Negara Republik Indonesia No. 90 pada tanggal 9 November 1990, Tambahan No. 4560.

Untuk memenuhi ketentuan Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas, telah dilakukan penyesuaian terhadap Anggaran Dasar Bank. Penyesuaian tersebut dinyatakan dalam Akta Notaris No. 66 pada tanggal 15 Agustus 2008 yang dibuat di hadapan Sitaresmi Puspadewi Subianto, S.H., notaris di Surabaya dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dengan Surat Keputusan No. AHU-41847.AH.01.02 Tahun 2009 pada tanggal 27 Agustus 2009 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 93 tanggal 20 November 2009 Tambahan No. 27492.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir melalui Akta Pernyataan Keputusan Rapat yang dibuat di hadapan Notaris Anita Anggawidjaja, S.H., No. 106 pada tanggal 27 Juni 2023 mengenai peningkatan modal dasar Bank. Perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0036570.AH.01.02 Tahun 2023 tanggal 27 Juni 2023.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan kegiatan umum perbankan sesuai dengan undang-undang dan peraturan yang berlaku.

Pada tanggal 31 Desember 2025 dan 2024, Kasikornbank Public Company Limited, yang didirikan di Bangkok, Thailand, adalah entitas induk akhir (*ultimate parent*) dari Bank.

Bank memperoleh izin usaha untuk beroperasi sebagai bank umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 827/KMK.013/1990 pada tanggal 30 Juli 1990 dan kemudian berdasarkan Surat Keputusan Bank Indonesia No. 28/46/KEP/DIR pada tanggal 28 Juli 1995, Bank memperoleh izin untuk menjalankan aktivitas sebagai bank devisa.

## *1. GENERAL INFORMATION*

### *a. Establishment and general information*

*PT Bank Maspion Indonesia Tbk (the "Bank") was established on 6 November 1989 based on Notarial Deed No. 68 of Soetjipto, S.H., which was amended by Notarial Deed No. 49 dated 5 December 1989 of the same notary. The deed of establishment and amendment were approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No. C2-2292.HT.01.01-Th.90 dated 18 April 1990 and was published in Supplement No. 4560 of the State Gazette No. 90 dated 9 November 1990.*

*In compliance with Indonesian Limited Liability Company Law No. 40 Year 2007, Bank's Articles of Association has been amended. The amendment was covered by Notarial Deed No. 66 dated 15 August 2008 of Sitaresmi Puspadewi Subianto, S.H., a notary in Surabaya, and was approved by the Ministry of Laws and Human Rights of the Republic of Indonesia, in its decision letter No. AHU-41847.AH.01.02 Year 2009 dated 27 August 2009 and was published in Supplement No. 27492 of the State Gazette No. 93 dated 20 November 2009.*

*The Bank's Articles of Association has been amended several times, most recently by the Deed of Statement of Resolutions made before Anita Anggawidjaja, S.H., No. 106 dated 27 June 2023 regarding the increase in the Bank's authorized capital. This amendment was approved by the Ministry of Laws and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0036570.AH.01.02 Year 2023 dated 27 June 2023.*

*Based on Article 3 of the Bank's Articles of Association, the scope of activities of the Bank is to engage in general banking activities in accordance with the prevailing laws and regulations.*

*As of 31 December 2025 and 2024, Kasikornbank Public Company Limited, incorporated in Bangkok, Thailand, is the ultimate parent of the Bank.*

*The Bank obtained its operating license in general banking from the Ministry of Finance of the Republic of Indonesia in its Decision Letter No. 827/KMK.013/1990 dated 30 July 1990, while it obtained its license to engage in foreign currency transactions through Bank Indonesia Letter No. 28/46/KEP/DIR dated 28 July 1995.*

**1. INFORMASI UMUM** (Lanjutan)

**a. Pendirian dan informasi umum** (Lanjutan)

Bank memulai operasi komersialnya pada tahun 1990.

Kantor pusat Bank berlokasi di Pakuwon Tower, Tunjungan Plaza 6 Lantai 32 dan 33, Jalan Embong Malang No. 21-31, Kelurahan Kedungdoro, Kecamatan Tegalsari, Surabaya 60261). Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki kantor cabang di Indonesia sebagai berikut:

| | 31 Desember/ *December* 2025 | 31 Desember/ *December* 2024 | |
|---|---|---|---|
| Kantor Cabang *) | 13 | 13 | *Branch Office* *) |
| Kantor Cabang Pembantu | 23 | 37 | *Sub-Branch Office* |
| Kantor Fungsional UMKM | 6 | 3 | *SME Fuctional Office* |
| Anjungan Tunai Mandiri (ATM) | 49 | 63 | *Automatic Teller Machine (ATM)* |
| *Cash Recycling Machine* | 2 | 2 | *Cash Recycling Machine* |

*) Surabaya, Jakarta, Tangerang, Semarang, Denpasar, Medan, Bandung, Makassar, Malang, Solo, Purwokerto, Palembang dan Jember

*) *Surabaya, Jakarta, Tangerang, Semarang, Denpasar, Medan, Bandung, Makassar, Malang, Solo, Purwokerto, Palembang and Jember*

**b. Penawaran saham Bank kepada Publik**

Berdasarkan Surat Otoritas Jasa Keuangan Indonesia ("OJK") No. S-194/D.04/2013 tanggal 27 Juni 2013, pernyataan pendaftaran yang diajukan Bank dalam rangka penawaran umum perdana saham kepada masyarakat sejumlah 770.000.000 saham dengan nilai nominal sebesar Rp100 (Rupiah penuh) per saham dengan harga penawaran sebesar Rp320 (Rupiah penuh) per saham telah menjadi efektif pada tanggal 27 Juni 2013. Saham yang ditawarkan tersebut dicatatkan dan mulai diperdagangkan di Bursa Efek Indonesia pada tanggal 11 Juli 2013.

Untuk meningkatkan permodalan Bank yang berdampak terhadap peningkatan jumlah saham, Bank telah melakukan aksi korporasi berupa Penawaran Umum Terbatas I dengan memberikan Hak Memesan Efek Terlebih Dahulu ("HMETD").

***1. GENERAL INFORMATION** (Continued)*

***a. Establishment and general information** (Continued)*

*The Bank started its commercial operations in 1990.*

*The Bank's head office is located at Pakuwon Tower, Tunjungan Plaza 6 Floors 32 and 33, Embong Malang Street No. 21-31, Kedungdoro Subdistrict, Tegalsari District, Surabaya 60261. As of 31 December 2025 and 2024, the Bank had the branch office in Indonesia are as follows:*

***b. Public Offering of the Bank's shares***

*Based on letter No. S-194/D.04/2013 of the Indonesia Financial Services Authority ("OJK") dated 27 June 2013, the registration statement submitted by the Bank relating to the Initial Public Offering of 770,000,000 shares at Rp100 (full Rupiah) per share with selling price of Rp320 (full Rupiah) per share became effective on 27 June 2013. The shares which were offered to the public, were listed and traded on the Indonesia Stock Exchange on 11 July 2013.*

*To increase the capital of the Bank, which resulted in increased number of shares, the Bank has conducted corporate action, Limited Public Offering I with pre-emptive rights.*

**1. INFORMASI UMUM** (Lanjutan)

**b. Penawaran saham Bank kepada Publik** (Lanjutan)

Berdasarkan Surat Otoritas Jasa Keuangan Indonesia (OJK) No. S-557/D.04/2016 pada tanggal 30 September 2016, Pernyataan Pendaftaran yang diajukan Bank dalam rangka Penambahan Modal dengan memberikan HMETD dalam jumlah maksimum 600.000.000 saham biasa atas nama dengan harga pelaksanaan Rp340 per saham (Rupiah penuh) telah menjadi efektif pada tanggal 30 September 2016. Dari HMETD tersebut, 592.461.538 saham telah diterbitkan.

Pada tanggal 22 Februari 2017, Bank telah mendapatkan Surat Pemberitahuan Efektif No. S-26/KR.041/2016 atas Perubahan Komposisi Kepemilikan Modal Disetor Bank dari OJK (Departemen Pengawas Perbankan) atas Penawaran Umum Terbatas I dengan HMETD.

Dalam rangka memenuhi Modal Inti Minimum sesuai dengan POJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum, Bank melaksanakan aksi korporasi berupa Penambahan Modal melalui HMETD II sejumlah 4.176.853.845 saham baru dengan harga pelaksanaan Rp410 per saham (Rupiah penuh). Pernyataan pendaftaran yang diajukan oleh Bank telah menjadi efektif sesuai dengan Surat Pemberitahuan Efektif OJK (Pengawas Pasar Modal) No. S-234/D.04/2022 tanggal 10 November 2022. Pada tanggal 7 Desember 2022, OJK Perbankan sudah menyetujui perubahan komposisi permodalan dan kepemilikan Bank melalui Surat No. SR-91/KR.041/2022.

Bank telah melakukan aksi korporasi berupa Penawaran Umum Terbatas III dengan memberikan Hak Memesan Efek Terlebih Dahulu ("HMETD") sejumlah 9.482.346.921 saham baru dengan harga pelaksanaan Rp370 per saham (Rupiah penuh). Pernyataan pendaftaran yang diajukan oleh Bank telah menjadi efektif sesuai dengan Surat Pemberitahuan Efektif OJK (Pengawas Pasar Modal) No. S-342/D.04/2023 tanggal 25 Oktober 2023. Pada tanggal 15 Desember 2023, OJK Perbankan sudah menyetujui perubahan komposisi permodalan dan kepemilikan Bank melalui Surat No. SR-11/KO.141/2023.

***1. GENERAL INFORMATION** (Continued)*

***b. Public Offering of the Bank's shares** (Continued)*

*Based on letter No. S-557/D.04/2016 of Financial Services Authority dated 30 September 2016, the registration statement submitted by the Bank relating to the additional capital with pre-emptive rights at maximum of 600,000,000 common registered shares with exercise price of Rp340 per share (full Rupiah) became effective on 30 September 2016. Of the pre-emptive right 592,461,538 shares have been issued.*

*On 22 February 2017, Bank has obtained Effective Notification Letter No. S-26/KR.041/ 2016 on the Change of Composition of Bank's paid in capital Ownership of Capital Stock from OJK (Banking Sector Supervision Division) on Limited Public Offering I with pre-emptive rights.*

*To meet the Minimum Capital Adequacy commensurate with POJK No. 12/POJK.03/2020 concerning Commercial Banks Consolidation, Bank has conducted corporate action in the form of a Capital Increase through Pre-emptive Rights II in the amount of 4,176,853,845 new common shares with exercise price of Rp410 per share (full Rupiah). The registration statement submitted by the Bank has become effective conforming to the OJK (Capital Market Sector Supervision Division) Effective Notification Letter No. S-234/D.04/2022 dated 10 November 2022. On 7 December 2022, OJK (Banking Sector) has approved the amendment to the composition of the Bank's capital and ownership through Letter No. SR-91/KR.041/2022.*

*Bank has conducted corporate action, Limited Public Offering III with pre-emptive rights in the amount of 9,482,346,921 new common shares with exercise price of Rp370 per share (full Rupiah). The registration statement submitted by the Bank has become effective conforming to the OJK (Capital Market Sector Supervision Division) Effective Notification Letter No. S-342/D.04/2023 dated 25 October 2023. On 15 December 2023, OJK (Banking Sector) has approved the amendment to the composition of the Bank's capital and ownership through Letter No. SR-11/KO.141/2023.*

**1. INFORMASI UMUM** (Lanjutan)

**c. Manajemen Eksekutif**

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 yang ditetapkan berdasarkan Akta Risalah Rapat Umum Pemegang Saham Luar Biasa No. 42 tanggal 9 Desember 2025 sebagaimana tercantum di Akta Notaris Sitaresmi Puspadewi Subianto, S.H., M.Kn., adalah sebagai berikut:

***1. GENERAL INFORMATION** (Continued)*

***c. Executive Boards***

*The composition of the Boards of Commissioners and Directors of the Bank as of 31 December 2025 in accordance with the Deed of Minutes of Extraordinary General Meeting of Shareholders No. 42 dated 9 December 2025 as stated under the Notarial Deed of Sitaresmi Puspadewi Subianto, S.H., M.Kn., is as follows:*

| **Dewan Komisaris** | | ***Board of Commissioners*** |
|---|---|---|
| Komisaris Utama | Chat Luangarpa | *President Commissioner* |
| Komisaris | Diana Alim | *Commissioner* |
| Komisaris Independen | Alan Jenviphakul | *Independent Commissioner* |
| Komisaris Independen | Pardi Kendy | *Independent Commissioner* |
| Komisaris Independen | Rony Teja Sukmana | *Independent Commissioner* |

| **Direksi** | | ***Directors*** |
|---|---|---|
| Direktur Utama | Kasemsri Charoensiddhi | *President Director* |
| Direktur | Junita Wangsadinata | *Director* |
| Direktur | Irawan Rukmanto | *Director* |
| Direktur | Jeffrey Bob Karman | *Director* |
| Direktur Kepatuhan (Independen) | Viktor Ebenheizer Fanggidae | *Compliance Director (Independent)* |

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2024 yang ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat No. 1 tanggal 2 Januari 2023 sebagaimana tercantum di Akta Notaris Anita Anggawidjaja, S.H., adalah sebagai berikut:

*The composition of the Boards of Commissioners and Directors of the Bank as of 31 December 2024 in accordance with the Deed of Statement of Meeting Resolutions No. 1 dated 2 January 2023 as stated under the Notarial Deed of Anita Anggawidjaja, S.H., is as follows:*

| **Dewan Komisaris** | | ***Board of Commissioners*** |
|---|---|---|
| Komisaris Utama | Chat Luangarpa | *President Commissioner* |
| Komisaris | Diana Alim | *Commissioner* |
| Komisaris Independen | Muhammad Pujiono Santoso | *Independent Commissioner* |
| Komisaris Independen | Alan Jenviphakul | *Independent Commissioner* |
| Komisaris Independen | Pardi Kendy | *Independent Commissioner* |

| **Direksi** | | ***Directors*** |
|---|---|---|
| Direktur Utama | Kasemsri Charoensiddhi | *President Director* |
| Direktur | Endah Winarni | *Director* |
| Direktur Kepatuhan (Independen) | Viktor Ebenheizer Fanggidae | *Compliance Director (Independent)* |
| Direktur | Iis Herijati | *Director* |
| Direktur | Ivan Adrian Sumampouw | *Director* |

Susunan Komite Audit pada tanggal 31 Desember 2025 berdasarkan surat keputusan Direksi No. 137/SK/DIR/11/2025 tanggal 12 November 2025, yang berlaku sejak 12 November 2025 adalah sebagai berikut:

*The composition of Audit Committee as of 31 December 2025 Based on the Directors' decision letter No. 137/SK/DIR/11/2025 dated 12 November 2025, which was applied since 12 November 2025 is as follows:*

| **Komite Audit** | | ***Audit Committee*** |
|---|---|---|
| Ketua | Rony Teja Kusuma | *Chairman* |
| Anggota | Alan Jenviphakul | *Member* |
| Anggota | Irvan Gunardwi | *Member* |
| Anggota | Antonius Djohan Natawiria | *Member* |

**1. INFORMASI UMUM** (Lanjutan)

**c. Manajemen Eksekutif** (Lanjutan)

Susunan Komite Audit pada tanggal 31 Desember 2024 berdasarkan surat keputusan Direksi No. 055/SK/DIR/06/2024 tanggal 3 Juni 2024, yang berlaku sejak 3 Juni 2024 adalah sebagai berikut:

***1. GENERAL INFORMATION** (Continued)*

***c. Executive Boards** (Continued)*

*The composition of Audit Committee as of 31 December 2024 based on the Directors' decision letter No. 055/SK/DIR/06/2024 dated 3 June 2024, which was applied since 3 June 2024 is as follows:*

| **Komite Audit** | | ***Audit Committee*** |
|---|---|---|
| Ketua | Alan Jenviphakul | *Chairman* |
| Anggota | Pardi Kendy | *Member* |
| Anggota | M. Imam Sofyan | *Member* |
| Anggota | Rony Teja Sukmana | *Member* |

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2025 berdasarkan surat keputusan Direksi No. 138/SK/DIR/11/2025 tanggal 12 November 2025, yang berlaku sejak 12 November 2025 adalah sebagai berikut:

*The composition of Risk Monitoring Committee as of 31 December 2025 based on the Directors' decision letter No. 138/SK/DIR/11/2025 dated 12 November 2025, which was applied since 12 November 2025 is as follows:*

| **Komite Pemantau Risiko** | | ***Risk Monitoring Committee*** |
|---|---|---|
| Ketua | Alan Jenviphakul | *Chairman* |
| Sekretaris Komite | Rony Parolin Simanjuntak | *Secretary of the Committee* |
| Anggota | Chat Luangarpa | *Member* |
| Anggota | Diana Alim | *Member* |
| Anggota | Pardi Kendy | *Member* |
| Anggota | Rony Teja Sukmana | *Member* |
| Anggota | Wijani Tjendro | *Member* |
| Anggota | Anggraeni | *Member* |

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2024 berdasarkan surat keputusan Direksi No. 130/SK/DIR/10/2024 tanggal 1 Oktober 2024, yang berlaku sejak 1 Oktober 2024 adalah sebagai berikut:

*The composition of Risk Monitoring Committee as of 31 December 2024 based on the Directors' decision letter No. 130/SK/DIR/10/2024 dated 1 October 2024, which was applied since 1 October 2024 is as follows:*

| **Komite Pemantau Risiko** | | ***Risk Monitoring Committee*** |
|---|---|---|
| Ketua | Alan Jenviphakul | *Chairman* |
| Anggota | Chat Luangarpa | *Member* |
| Anggota | Diana Alim | *Member* |
| Anggota | Muhammad Pujiono Santoso | *Member* |
| Anggota | Wijani Tjendro | *Member* |
| Anggota | Anggraeni | *Member* |

Susunan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2025 dan 2024 berdasarkan surat keputusan Direksi No. 159/SK/KOM/12/2024 tanggal 10 Desember 2024, yang berlaku sejak 10 Desember 2024 adalah sebagai berikut:

*The composition of Remuneration and Nomination Committee as of 31 December 2025 and 2024 based on the Directors' Decision Letter No. 159/SK/KOM/12/2024 dated 10 December 2024, which was applied since 10 December 2024 as follows:*

| **Komite Remunerasi dan Nominasi** | | ***Remuneration and Nomination Committee*** |
|---|---|---|
| Ketua | Pardi Kendy | *Chairman* |
| Sekretaris | Erwin Kristianto Julistiono | *Secretary* |
| Anggota | Chat Luangarpa | *Member* |
| Anggota | Alan Jenviphakul | *Member* |
| Anggota | Diana Alim | *Member* |
| Anggota | Ferhat Wideru | *Member* |
| Anggota | Marlyn Tanralili | *Member* |

**1. INFORMASI UMUM** (Lanjutan)

**c. Manajemen Eksekutif** (Lanjutan)

Berdasarkan Surat Keputusan Direksi No. 035/SK/DIR/06/2020 tanggal 12 Juni 2020 yang berlaku sejak 15 Juni 2020 Sekretaris Perusahaan pada tanggal 31 Desember 2025 dan 2024 adalah Iwan Djayawasita.

Pada tanggal 31 Desember 2025, Kepala Satuan Kerja Audit Internal adalah Sheffik Arzie berdasarkan Surat Keputusan Direksi No. 008/SK/DIR/01/2025 tanggal 8 Januari 2025.

Pada tanggal 31 Desember 2024, Kepala Satuan Kerja Audit Internal adalah Marsel Adianto (Marcel Adianto) berdasarkan Surat Keputusan Direksi No. 045A/SK/DIR/09/2012 tanggal 25 September 2012.

Pada tanggal 31 Desember 2025 dan 2024, jumlah karyawan Bank masing-masing sebesar 834 dan 936.

Berdasarkan kebijakan Bank, manajemen kunci Bank mencakup anggota Dewan Komisaris, Direksi, *Chief*/Deputi Direktur, Kepala Divisi dan Manager Cabang.

***1. GENERAL INFORMATION** (Continued)*

***c. Executive Boards** (Continued)*

*Based on the Directors' Decision Letter No. 035/SK/DIR/06/2020 dated 12 June 2020 which was applied since 15 June 2020 the Corporate Secretary as of 31 December 2025 and 2024 is Iwan Djayawasita.*

*As of 31 December 2025, the Head of Internal Audit is Sheffik Arzie, based on the Directors' Decision Letter No. 008/SK/DIR/01/2025 dated 8 January 2025.*

*As of 31 Desember 2024, the Head of Internal Audit is Marsel Adianto (Marcel Adianto), based on the Directors' Decision Letter No. 045A/SK/DIR/09/2012 dated 25 September 2012.*

*As of 31 December 2025 and 2024, the Bank's employees were 834 and 936, respectively.*

*Based on Bank's policies, key management of the Bank consists of member of the Board of Commissioners, Directors, Chief/Deputy Directors, Division Heads and Branch Managers.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL**

Kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

**a. Dasar penyusunan laporan keuangan**

**Pernyataan kepatuhan**

Laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan akuntan Indonesia dan dengan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam-LK") No. VIII.G.7, tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Laporan keuangan disusun berdasarkan konsep akrual dengan menggunakan konsep nilai historis, kecuali dinyatakan lain dalam catatan atas laporan keuangan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION***

*The material accounting policies adopted in preparing the Bank's financial statements are set out below:*

***a. Basis for preparation of the financial statements***

***Statement of compliance***

*The financial statements for the year ended 31 December 2025 and 2024 were prepared and presented in accordance with Indonesian Financial Accounting Standards, which include Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants and Capital Market and Financial Institutions Supervisory Agency ("Bapepam-LK") regulation No. VIII.G.7, regarding the "Financial Statements Presentation and Disclosure for Issuers or Public Companies".*

*The financial statements are prepared on the accrual basis using the historical cost concept except as otherwise disclosed in the notes to the financial statements.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**a. Dasar penyusunan laporan keuangan** (Lanjutan)

**Pernyataan kepatuhan** (Lanjutan)

Laporan arus kas menyajikan arus kas dari perubahan kegiatan operasi, investasi dan pendanaan dan disusun dengan metode langsung. Untuk tujuan penyajian laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan efek-efek yang jatuh tempo kurang dari atau sampai dengan 3 bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Pos-pos dalam Penghasilan Komprehensif Lain disajikan terpisah antara pos-pos yang akan direklasifikasi ke laba rugi dan pos-pos yang tidak akan direklasifikasi ke laba rugi.

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam ribuan Rupiah.

**b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan**

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2025 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

- **PSAK 221 (amendemen) Pengaruh Perubahan Kurs Valuta Asing tentang kekurangan ketertukaran**

  Amendemen PSAK 221, 'Pengaruh Perubahan Kurs Valuta Asing', memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak tertukarkan serta pengungkapannya.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***a. Basis for preparation of the financial statements*** *(Continued)*

***Statement of compliance*** *(Continued)*

*The statement of cash flows present the changes in cash from operating, investing and financing activities and are prepared using the direct method. For the purpose of presentation of the statement of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks and marketable securities maturing less than or until 3 months of acquisition date, along they are not pledged as collateral for borrowings nor restricted.*

*The items under Other Comprehensive Income are presented separately between items that will be reclassified to profit or loss and items that will not be reclassified to profit or loss.*

*The financial statements are presented in Rupiah, which is the functional currency of the Bank. Unless otherwise stated, all figures presented in the financial statements are rounded off to thousands of Rupiah.*

***b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards***

*The adoption of these amended standards, which are effective beginning 1 January 2025 did not result in substantial changes to the Bank's accounting policies and had no material impact on the amounts reported for the current or prior financial years.*

- ***PSAK 221 (amendment) Effect of Changes in Foreign Exchange Rates on lack of convertibility***

  *Amendment of PSAK 221 'The Effects of Changes in Foreign Exchange Rates', clarifies the requirements concerning the conditions under which a currency is non-exchangeable and its disclosure.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan** (Lanjutan)

Penerapan dari revisi standar berikut yang berlaku efektif mulai 1 Januari 2026 tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

- **Amendemen PSAK 109 dan PSAK 107 "Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan"**

  Amendemen PSAK 109 ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual, seperti *tranche*. Amendemen 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 atau jumlah arus kas kontraktual.

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini.

- **PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan"**

  PSAK 118 menggantikan PSAK 201, mempertahankan banyak prinsip yang ada tetapi secara signifikan mengubah cara entitas melaporkan "laba atau rugi operasional." PSAK ini menetapkan struktur yang jelas untuk laporan laba rugi dengan mengelompokkan pos-pos ke dalam kategori operasi, investasi, pembiayaan, pajak penghasilan, dan operasi yang dihentikan. Standar ini mewajibkan pengungkapan tertentu, termasuk ukuran kinerja tetapan manajemen (UKTM), yang memungkinkan investor memahami bagaimana pandangan manajemen atas kinerja keuangan perusahaan dan bagaimana ukuran tersebut dibandingkan dengan ukuran yang didefinisikan dalam PSAK 118.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards*** *(Continued)*

*The adoption of these amended standards, which are effective beginning 1 January 2026 did not result in substantial changes to the Group's accounting policies and had no material impact on the amounts reported for the current or prior financial years.*

- ***Amendment of PSAK 109 and PSAK 107 "Classification and Measurement of Financial Instruments"***

  *The amendment adds and clarifies provisions in PSAK 109 regarding the derecognition of financial liabilities and clarifies the assessment of cash flow characteristics for financial assets with environmental, social and governance (ESG)-linked features, financial assets with non-recourse features and contractually linked instruments, such as tranches. The amendment also modifies provisions in PSAK 107 related to disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adds provisions related to financial instruments with contractual terms that alter the timing or amount of contractual cash flow.*

*The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard.*

- ***PSAK 118 "Presentation and Disclosure in Financial Statements"***

  *PSAK 118 supersedes PSAK 201, retaining many existing principles but significantly changing how entities report "operating profit or loss." It establishes a defined structure for the statement of profit or loss, categorizing items into operating, investing, financing, income taxes and discontinued operations. The standard mandates specific disclosures, including management-defined performance measures (MPMs), allowing investors to understand management's view of the company's financial performance and how these measures compare to those defined in PSAK 118.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan** (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- **PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan"** (Lanjutan)

Meskipun PSAK 118 tidak memengaruhi pengakuan atau pengukuran pos-pos dalam laporan keuangan, dampaknya terhadap penyajian dan pengungkapan diperkirakan akan sangat luas, terutama yang berkaitan dengan laporan kinerja keuangan dan penyediaan UKTM dalam laporan keuangan.

Manajemen saat ini sedang menilai secara rinci implikasi penerapan standar baru ini pada laporan keuangan Bank. Dari penilaian awal, secara garis besar, dampak potensial berikut telah diidentifikasi:

1) Meskipun adopsi PSAK 118 tidak akan berpengaruh pada laba bersih Bank, Bank mengharapkan pengelompokan pos pendapatan dan beban dalam laporan laba rugi ke dalam kategori baru akan memengaruhi cara perhitungan dan pelaporan laba operasi. Dari penilaian dampak garis besar yang dilakukan Bank, pos-pos berikut mungkin berpotensi memengaruhi laba operasi:

a) Perbedaan nilai tukar yang saat ini digabungkan dalam pos 'pendapatan lain dan keuntungan/(kerugian) lain – neto' dalam laba operasi mungkin perlu dipisahkan, dengan beberapa keuntungan atau kerugian dari nilai tukar disajikan di bawah laba operasi.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards*** *(Continued)*

*The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continue)*

- ***PSAK 118 "Presentation and Disclosure in Financial Statements"*** *(Continued)*

*Even though PSAK 118 will not impact the recognition or measurement of items in the financial statements, its impacts on presentation and disclosure are expected to be pervasive, in particular those related to the statement of financial performance and providing MPM within the financial statements.*

*Management is currently assessing the detailed implications of applying the new standard on the Bank's financial statements. From the high-level preliminary assessment performed, the following potential impacts have been identified:*

*1) Although the adoption of PSAK 118 will have no impact on the Bank's net profit, the Bank expects that grouping items of income and expenses in the statement of profit or loss into the new categories will impact how operating profit is calculated and reported. From the high-level impact assessment that the Bank has performed, the following items might potentially impact operating profit:*

*a) Foreign exchange differences currently aggregated in the line item 'other income and other gains/(losses) – net' in operating profit might need to be disaggregated, with some foreign exchange gains or losses presented below operating profit.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan** (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- **PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan"** (Lanjutan)

1) Meskipun adopsi PSAK 118 tidak akan berpengaruh pada laba bersih Bank, Bank mengharapkan pengelompokan pos pendapatan dan beban dalam laporan laba rugi ke dalam kategori baru akan memengaruhi cara perhitungan dan pelaporan laba operasi. Dari penilaian dampak garis besar yang dilakukan Bank, pos-pos berikut mungkin berpotensi memengaruhi laba operasi: (Lanjutan)

b) PSAK 118 memiliki persyaratan khusus mengenai kategori di mana keuntungan atau kerugian derivatif diakui – yaitu kategori yang sama dengan pendapatan dan beban yang dipengaruhi oleh risiko yang dikelola oleh derivatif tersebut. Meskipun Bank saat ini mengakui beberapa keuntungan atau kerugian dalam laba operasi dan lainnya dalam biaya keuangan, mungkin akan terjadi perubahan mengenai tempat di mana keuntungan atau kerugian tersebut diakui, dan Bank saat ini sedang mengevaluasi kebutuhan untuk melakukan perubahan.

2) Pos-pos yang disajikan dalam laporan keuangan utama mungkin akan berubah akibat penerapan konsep 'ringkasan terstruktur yang berguna' dan prinsip yang ditingkatkan mengenai agregasi dan disaggregasi. Selain itu, karena *goodwill* akan disajikan secara terpisah dalam laporan posisi keuangan, Bank akan memisahkan *goodwill* dan aset tidak berwujud lainnya serta menyajikannya secara terpisah dalam laporan posisi keuangan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards*** *(Continued)*

*The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continue)*

- ***PSAK 118 "Presentation and Disclosure in Financial Statements"*** *(Continued)*

*1) Although the adoption of PSAK 118 will have no impact on the Bank's net profit, the Bank expects that grouping items of income and expenses in the statement of profit or loss into the new categories will impact how operating profit is calculated and reported. From the high-level impact assessment that the Bank has performed, the following items might potentially impact operating profit: (Continued)*

*b) PSAK 118 has specific requirements on the category in which derivative gains or losses are recognized – which is the same category as the income and expenses affected by the risk that the derivative is used to manage. Although the Bank currently recognizes some gains or losses in operating profit and others in finance costs, there might be a change to where these gains or losses are recognized, and the Bank is currently evaluating the need for change.*

*2) The line items presented on the primary financial statements might change as a result of the application of the concept of 'useful structured summary' and the enhanced principles on aggregation and disaggregation. In addition, since goodwill will be required to be separately presented in the statement of financial position, the Bank will disaggregate goodwill and other intangible assets and present them separately in the statement of financial position.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**b. Perubahan pada pernyataan standar akuntansi keuangan dan interpretasi pernyataan standar akuntansi keuangan** (Lanjutan)

Penerapan dari standar baru berikut berlaku efektif mulai 1 Januari 2027. Penerapan retrospektif diwajibkan, sehingga informasi komparatif untuk tahun keuangan yang berakhir pada 31 Desember 2026 akan disajikan ulang sesuai dengan standar ini. (Lanjutan)

- **PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan"** (Lanjutan)

3) Bank tidak mengharapkan adanya perubahan signifikan dalam informasi yang saat ini diungkapkan dalam catatan, karena persyaratan untuk mengungkapkan informasi material tetap tidak berubah; namun, cara pengelompokan informasi tersebut mungkin berubah sebagai akibat dari prinsip agregasi/disaggregasi. Selain itu, akan ada pengungkapan baru yang signifikan yang diwajibkan untuk:

(i) UKTM;
(ii) rincian jenis beban untuk pos-pos yang disajikan berdasarkan fungsi dalam kategori operasi laporan laba rugi – rincian ini hanya diperlukan untuk beberapa jenis beban tertentu; dan

(iii) untuk periode tahunan pertama penerapan PSAK 118, rekonsiliasi untuk setiap pos dalam laporan laba rugi antara angka yang telah disajikan ulang berdasarkan penerapan PSAK 118 dan angka yang sebelumnya disajikan berdasarkan PSAK 201.

4) Dari perspektif laporan arus kas, akan ada perubahan cara penyajian bunga diterima dan bunga dibayar. Bunga dibayar akan disajikan sebagai arus kas pendanaan dan bunga diterima akan disajikan sebagai arus kas investasi, yang merupakan perubahan dari penyajian saat ini sebagai bagian dari arus kas operasi.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***b. Changes to the statements of financial accounting standards and interpretations of statement of financial accounting standards*** *(Continued)*

*The adoption of the new standard is effective beginning 1 January 2027. Retrospective application is required, and so the comparative information for the financial year ending 31 December 2026 will be restated in accordance with this standard. (Continue)*

- ***PSAK 118 "Presentation and Disclosure in Financial Statements"*** *(Continued)*

*3) The Bank does not expect there to be a significant change in the information that is currently disclosed in the notes because the requirement to disclose material information remains unchanged; however, the way in which the information is grouped might change as a result of the aggregation/ disaggregation principles. In addition, there will be significant new disclosures required for:*

*(i) MPM;*
*(ii) a break-down of the nature of expenses for line items presented by function in the operating category of the statement of profit or loss – this break-down is only required for certain nature expenses; and*
*(iii) for the first annual period of application of PSAK 118, a reconciliation for each line item in the statement of profit or loss between the restated amounts presented by applying PSAK 118 and the amounts previously presented applying PSAK 201.*

*4) From a cash flow statement perspective, there will be changes to how interest received and interest paid are presented. Interest paid will be presented as financing cash flows and interest received as investing cash flows, which is a change from current presentation as part of operating cash flows.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan**

Aset keuangan Bank terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dijual dengan janji dibeli kembali, efek-efek yang dibeli dengan janji dijual kembali, tagihan spot dan derivatif, tagihan akseptasi, kredit yang diberikan, bunga yang akan diterima dan aset lain-lain (provisi dan komisi yang akan diterima).

Liabilitas keuangan Bank terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, liabilitas efek-efek yang dijual dengan janji dibeli kembali, liabilitas spot dan derivatif, liabilitas akseptasi, pinjaman yang diterima dan liabilitas lain-lain (akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan liabilitas lain-lain).

i. Klasifikasi

Sesuai dengan PSAK 109, Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- 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 diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai 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.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities***

*The Bank's financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, securities sold under agreements to repurchase, securities purchased under agreements to resell, spot and derivative receivables, acceptance receivables, loans, interest receivables and other assets (fees and commissions receivables).*

*The Bank's financial liabilities consist of liabilities due immediately, deposits from customers, deposits from other banks, liabilities of securities sold under agreements to repurchase, spot and derivative liabilities, acceptance liabilities, borrowings and other liabilities (accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and other liabilities).*

*i. Classification*

*In accordance with PSAK 109, Bank classifies its financial assets based on the following categories:*

- *Financial assets measured at amortized cost;*
- *Financial assets measured at fair value through other comprehensive income;*
- *Financial assets measured at fair value through profit or loss.*

*Financial assets are measured at amortized cost if its meet the following conditions:*

- *financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flow; and*
- *the contractual terms of the financial asset provide rights on certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed.*

*Financial assets are measured at fair value through other comprehensive income if its meet the following conditions:*

- *financial assets are managed in a business model that aims to obtain contractual cash flow and sell financial assets; and*
- *the contractual requirements of the financial assets meet the SPPI criteria.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

i. Klasifikasi (Lanjutan)

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai *"accounting mismatch")*.

**Penilaian apakah arus kas kontraktual hanya merupakan pembayaran pokok dan bunga semata (SPPI)**

Untuk tujuan penilaian ini, "pokok" didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal. "Bunga" didefinisikan sebagai imbalan untuk nilai waktu atas uang dan untuk risiko kredit yang terkait dengan jumlah pokok yang terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya (misalnya risiko likuiditas dan biaya administrasi), serta marjin keuntungan.

Dalam menilai apakah arus kas kontraktual adalah SPPI, Bank mempertimbangkan ketentuan kontraktual instrumen tersebut. Hal ini termasuk menilai apakah aset keuangan mengandung ketentuan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual sehingga tidak memenuhi kondisi.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*i. Classification (Continued)*

*At initial recognition, the Bank may make an irrevocable choice to present equity instrument that are not held for trading at fair value through other comprehensive income.*

*Other financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.*

*At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost, fair value through other comprehensive income or fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").*

***Assessment of whether contractual cash flows are solely payments of principal and interest (SPPI)***

*For the purposes of this assessment, "principal" is defined as the fair value of the financial asset on initial recognition. "Interest" is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g., liquidity risk and administrative costs), as well as profit margin.*

*In assessing whether the contractual cash flows are SPPI, the Bank considers the contractual terms of the instruments. This includes assessing whether the financial assets contain a contractual term that could change the time or amount of contractual cash flows such that it would not meet this condition.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

i. Klasifikasi (Lanjutan)

Dalam melakukan penilaian, Bank mempertimbangkan:

- kejadian kontinjensi yang akan mengubah jumlah dan waktu arus kas;
- fitur *leverage;*
- persyaratan pelunasan dipercepat dan perpanjangan fasilitas;
- ketentuan yang membatasi klaim Bank atas arus kas dari aset tertentu (seperti pinjaman *non-recourse*); dan
- fitur yang memodifikasi imbalan dari nilai waktu atas uang (seperti penetapan ulang suku bunga berkala).

**Penilaian model bisnis**

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*i. Classification (Continued)*

*In making the assessment, the Bank considers:*

- *contingent events that would change the amount and timing of cash flows;*
- *leverage features;*
- *prepayment and extension terms;*
- *terms that limit the Bank's claims to cash flows from specified assets (e.g., non-recourse loans); and*
- *features that modify consideration of the time value of money (e.g., periodical reset of interest rates).*

***Valuation of business models***

*The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.*

*The evaluation of the business model is carried out by considering, but not limited to, the following:*

- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

i. Klasifikasi (Lanjutan)

**Penilaian model bisnis** (Lanjutan)

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;

- Liabilitas keuangan lain

  Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

ii. Pengakuan awal

a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal perdagangan, yaitu tanggal Bank berkomitmen untuk membeli atau menjual aset.

b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diklasifikasikan pada nilai wajar melalui laba atau rugi, nilai wajar tersebut ditambah/dikurangi biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan.

Bank, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (“opsi nilai wajar”).

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*i. Classification (Continued)*

***Valuation of business models*** *(Continued)*

*Financial liabilities are classified into the following categories at initial recognition:*

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e., those designated as such upon initial recognition and those classified as held for trading;*

- *Other financial liabilities*

  *Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

*ii. Initial recognition*

*a. Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchases) is recognized on the trade date, i.e., the date that the Bank commits to purchase or sell the assets.*

*b. Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities that are not being classified at fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs to the issuance of financial assets or liabilities.*

*The Bank, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (“fair value option").*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

ii. Pengakuan awal (Lanjutan)

Selanjutnya, penetapan ini tidak dapat diubah. Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul; atau
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

iii. Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

iv. Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya, jika dan hanya jika:

- hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*ii. Initial recognition (Continued)*

*Subsequently, this designation cannot be changed. The fair value option is only applied when the following conditions are met:*

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but are unable to measure the embedded derivative separately.*

*iii. Subsequent measurement*

*Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.*

*Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.*

*iv. Derecognition*

*a. Financial assets are derecognized when, and only when:*

- *the contractual rights to receive cash flows from the financial assets have expired; or*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

iv. Penghentian pengakuan (Lanjutan)

a. Aset keuangan dihentikan pengakuannya, jika dan hanya jika: (Lanjutan)

- Bank telah mentransfer haknya untuk menerima arus kas yang berasal dari aset tersebut atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*), dan antara (a) Bank telah mentransfer secara sub-stansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, tetapi telah mentransfer kendali atas aset.

Ketika Bank telah mentransfer sebagian hak untuk menerima arus kas dari aset atau telah memasuki kesepakatan pelepasan dan tidak mentransfer serta tidak memiliki secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapus-bukukan dengan mendebit cadangan kerugian penurunan nilai.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*iv. Derecognition (Continued)*

*a. Financial assets are derecognized when, and only when: (Continued)*

- *the Bank has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flow in full without material delay to a third party under a 'pass-through' arrangement; and either (a) the Bank has transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.*

*When the Bank has transferred its partial rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement in the asset.*

*Loans are written off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the debtors has ceased to exist. Uncollectible loans are written off against the related allowance for impairment losses.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

iv. Penghentian pengakuan (Lanjutan)

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

v. Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*iv. Derecognition (Continued)*

*b. Financial liabilities are derecognized when the obligation under the liability is discharged, cancelled or has expired.*

*Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability which are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the statement of profit or loss and other comprehensive income.*

*v. Income and expense recognition*

*a. Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the statement of profit or loss using the effective interest method.*

*The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.*

*In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

v. Pengakuan pendapatan dan beban (Lanjutan)

b. Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*v. Income and expense recognition (Continued)*

*b. For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial assets.*

*For financial assets that have deteriorated at initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will still be calculated by applying the effective interest rate to the amortized cost of the financial asset.*

*c. Gains and losses arising from changes in the fair value of financial assets measured at fair value through other comprehensive income are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.*

*When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in profit or loss.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

vi. Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada penghasilan komprehensif lainnya (bagian dari ekuitas).

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*vi. Reclassification of financial assets*

*The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.*

*Reclassification of financial assets from amortized cost classifications to fair value classifications through profit or loss are recorded at fair value. The difference between the carrying amount and fair value is recognized in profit or loss.*

*Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive income are recorded at its fair values. The differences between the carrying amount and the fair value were recognized as gains or losses in other comprehensive income (as part of equity).*

*Reclassification of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.*

*Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted against the fair value.*

*Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.*

*Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

vii. Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara bersih atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis normal, peristiwa kegagalan atau kebangkrutan dari Bank atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

viii. Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok kredit, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

ix. Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam suatu transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*vii. Offsetting*

*Financial assets and liabilities are set off and the net amount is presented in the statement of financial position when, and only when, the Bank has a legal right to set off the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.*

*The legally enforceable right must not be contingent on the future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Bank or the counterparty.*

*Income and expenses are presented on a net basis only when permitted by the accounting standards.*

*viii. Amortized cost measurement*

*The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.*

*ix. Fair value measurement*

*The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.*

*The fair value measurement is based on the assumption that the transaction to sell an asset or transfer a liability takes place occurs:*

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

ix. Pengukuran nilai wajar (Lanjutan)

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Pengukuran nilai wajar aset non keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, mengoptimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada tingkat hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Tingkat 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Tingkat 2: input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Tingkat 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara tingkat di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input tingkat terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*ix. Fair value measurement (Continued)*

*The fair value of an asset or liability is measured using the assumptions that would be use by market participants in determining the price of the asset and the liability assuming that market participants act in their best economic interests.*

*The measurement of the fair value of non-financial assets takes into account the ability of market participants to generate economic benefits by using the asset in the highest and best use or by selling them to other market participants that would use the asset in the highest and best use.*

*Bank uses suitable valuation techniques in the circumstances and where sufficient data are available to measure fair value, optimizing the use of relevant observable inputs and minimize the use of inputs that are not observable.*

*All assets and liabilities for which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant to the overall fair value measurement:*

- *Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities which 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: inputs that are not observable for the assets and liabilities.*

*For assets and liabilities that are recognized in the financial statements on recurring basis, the Bank determines whether there is a transfer between levels in the hierarchy by evaluating categories (based on the lowest level input that is significant to the fair value measurement) at the end of each reporting period.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**c. Aset keuangan dan liabilitas keuangan** (Lanjutan)

ix. Pengukuran nilai wajar (Lanjutan)

Bank, untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan tingkat hierarki nilai wajar (Catatan 40).

**d. Transaksi dan saldo dalam mata uang asing**

Bank menyelenggarakan pembukuannya dalam mata uang Rupiah. Transaksi-transaksi dalam mata uang selain Rupiah dibukukan dengan nilai tukar yang berlaku pada tanggal transaksi.

Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs Reuters pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat).

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Nilai tukar yang digunakan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut (dalam Rupiah penuh):

| | **31 Desember/ *December* 2025** | **31 Desember/ *December* 2024** | |
|---|---|---|---|
| 1 Euro Eropa | 19.571 | 16.758 | *European Euro 1* |
| 1 Dolar Amerika Serikat | 16.675 | 16.095 | *United States Dollar 1* |
| 1 Yuan China | 2.385 | 2.205 | *Chinese Yuan 1* |
| 1 Dolar Hongkong | 2.142 | 2.073 | *Hongkong Dollar 1* |
| 1 Baht Thailand | 529 | 470 | *Thailand Baht 1* |
| 1 Dolar Australia | 11.152 | 10.014 | *Australian Dollar 1* |
| 1 Dolar Singapura | 12.965 | 11.845 | *Singapore Dollar 1* |
| 1 Yen Jepang | 107 | 103 | *Japanese Yen 1* |

**e. Giro pada Bank Indonesia dan bank lain**

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi. Giro pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***c. Financial assets and financial liabilities*** *(Continued)*

*ix. Fair value measurement (Continued)*

*The Bank, for purposes of disclosing the fair value, has determined the classes of assets and liabilities based on the nature, characteristics, risk of assets and liabilities, and the fair value hierarchy levels (Note 40).*

***d. Foreign currency transactions and balances***

*The Bank maintains its accounting records in Rupiah. Transactions in currencies other than the Rupiah are recorded at the prevailing rates of exchange in effect on the dated of the transactions.*

*At statement of financial position dates, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using closing rate based on the Reuters spot rate at 16:00 WIB (Western Indonesian Time).*

*The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.*

*The exchange rates used as of 31 December 2025 and 2024 are as follows (amounts in full Rupiah):*

***e. Current accounts with Bank Indonesia and other banks***

*Current accounts with Bank Indonesia and other banks are classified as amortized cost. Current accounts with other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**f. Penempatan pada Bank Indonesia dan bank lain**

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia ("FASBI") dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

**g. Efek-efek**

Efek-efek yang dimiliki merupakan Surat Utang Negara (SUN) dan Sekuritas Rupiah Bank Indonesia (SRBI).

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, surat-surat berharga dicatat sesuai dengan kategorinya yaitu investasi pada biaya perolehan diamortisasi, yang diukur pada nilai wajar melalui penghasilan komprehensif lain atau diukur pada nilai wajar melalui laba atau rugi.

Penilaian surat-surat berharga didasarkan atas klasifikasinya sebagai berikut:

1. Surat-surat berharga yang diklasifikasikan pada biaya perolehan diamortisasi dicatat menggunakan metode suku bunga efektif.

2. Surat-surat berharga yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Setelah pengakuan awal, aset keuangan tersebut diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan metode suku bunga efektif. 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.

3. Surat berharga yang diklasifikasikan pada nilai wajar melalui laba rugi, yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi periode yang bersangkutan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***f. Placements with Bank Indonesia and other banks***

*Placements with Bank Indonesia and other banks consist of Bank Indonesia Deposit Facility ("FASBI") and time deposit.*

*Placements with Bank Indonesia and other banks are classified as amortized cost. Placements with other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses.*

***g. Marketable securities***

*Marketable securities consist of Government Bonds (SUN) and Bank Indonesia Rupiah Securities (SRBI).*

*Marketable securities are initially measured at fair value. Subsequent to initial recognition, the marketable securities are recorded according to its category, i.e., amortized cost of investments, which is measured at fair value through other comprehensive income or at fair value through profit or loss.*

*The value of marketable securities is stated based on the classification as follows:*

*1. Amortized cost of marketable securities are carried at amortized cost using the effective interest rate method.*

*2. Marketable securities classified as fair value through other comprehensive income are stated at fair value. Subsequent to initial recognition, these financial assets are measured at fair value which where unrealized gains and losses on changes in fair value are recognized as other comprehensive income. Interest income is recognized in the statement of profit or loss and other comprehensive income using the effective interest method. 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 statement of profit or loss and other comprehensive income.*

*3. Marketable securities classified as fair value through profit or loss are stated at fair value. Unrealized gains or losses from the increase or decrease in fair values are presented in current period profit or loss.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**h. Efek-efek yang dibeli dengan janji dijual kembali (*reverse repo*) dan efek-efek yang dijual dengan janji dibeli kembali (*repo*)**

Efek-efek yang dibeli dengan janji untuk dijual kembali (*reverse repo*) dan efek-efek yang dijual dengan janji dibeli kembali (*repo*) diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Efek-efek yang dibeli dengan janji untuk dijual kembali (*reverse repo*) disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Selisih antara harga beli dengan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek dibeli hingga dijual menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji dibeli kembali (*repo*) disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi selisih antara harga jual dan harga pembelian kembali yang disepakati. 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.

**i. Tagihan dan liabilitas derivatif**

Dalam melakukan usaha bisnisnya, Bank melakukan transaksi instrumen keuangan derivatif seperti kontrak berjangka mata uang asing dan transaksi spot untuk mengelola eksposur pada risiko pasar seperti, risiko mata uang.

Instrumen keuangan derivatif diakui di laporan posisi keuangan 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.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***h. Securities purchased under agreements to resell (reverse repo) and securities sold under agreements to repurchase (repo)***

*Securities purchased under agreements to resell (reverse repo) and securities sold under agreements to repurchase (repo) are classified as amortized cost.*

*Securities purchased under agreements to resell (reverse repo) are presented as asset in the statement of financial position, at the resale price net of unamortized interest and allowance for impairment losses.*

*The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from the securities are purchased until they are sold using effective interest rate method.*

*Securities sold under agreements to repurchase (repo) are presented as liabilities in the statement of financial position at the agreed repurchase price less the difference between the selling price and agreed repurchase price. The difference between the selling price and agreed repurchase price is amortized using effective interest method as interest expense over the period commencing from the selling date to the repurchase date.*

***i. Derivative receivables and payables***

*In the normal course of its business, Bank enters into transactions involving derivative financial instruments such as foreign currency forward contracts, and spot transactions to manage exposures on market risks, such as currency risk.*

*Derivative financial instruments are recognized in the 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.*

*Derivative 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 statement of profit or loss.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**i. Tagihan dan liabilitas derivatif** (Lanjutan)

Nilai wajar instrumen derivatif ditentukan berdasarkan diskonto arus kas dan model penentu harga atau harga yang diberikan oleh broker (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa.

Kontrak berjangka mata uang asing dilakukan untuk tujuan pendanaan dan perdagangan.

**j. Tagihan dan liabilitas akseptasi**

Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat Catatan 2c untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

**k. Kredit yang diberikan**

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang dan bunganya setelah jangka waktu tertentu.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai (Catatan 2l).

Restrukturisasi kredit

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai kini bersih penerimaan kas masa depan setelah restrukturisasi.

Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai kini bersih penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. 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.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***i. Derivative receivables and payables*** *(Continued)*

*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 characteristics.*

*Foreign currency forward contracts are for funding and trading purposes.*

***j. Acceptance receivables and liabilities***

*Acceptance receivables are classified as financial assets measured at amortized cost. Acceptance liabilities are classified as financial liabilities measured at amortized cost.*

*Refer to Note 2c for the accounting policies of financial assets and liabilities.*

***k. Loans***

*Loans represent funds provided or receivables that can be considered as equivalents thereof, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period.*

*Loans are classified as amortized cost.*

*Loans are initially measured at fair value plus transaction costs that are directly attributable and additional costs to obtain financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses (Note 2l).*

*Loan restructuring*

*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 statement of profit or loss and other comprehensive income. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest income, in accordance with the restructuring scheme.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**k. Kredit yang diberikan** (Lanjutan)

Dalam hal restrukturisasi kredit bermasalah dilakukan hanya dengan modifikasi persyaratan kredit, Bank mencatat dampak restrukturisasi tersebut secara prospektif dan tidak mengubah nilai tercatat kredit yang diberikan pada tanggal restrukturisasi, kecuali jika jumlahnya melebihi nilai kini penerimaan kas masa depan yang ditentukan dalam persyaratan baru. Jika nilai kini penerimaan kas masa depan sebagaimana yang ditentukan dalam persyaratan baru dari kredit yang direstrukturisasi tersebut lebih rendah daripada nilai tercatat kredit yang diberikan sebelum direstrukturisasi, Bank harus mengurangkan saldo kredit yang diberikan ke suatu jumlah yang sama dengan jumlah nilai kini penerimaan kas masa depan. Jumlah pengurangan tersebut diakui sebagai kerugian modifikasi.

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 mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan, jika pada periode berjalan.

**l. Identifikasi dan pengukuran kerugian penurunan nilai**

Aset produktif terdiri dari giro pada bank lain, penempatan pada bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi, kredit yang diberikan, tagihan lainnya dan komitmen dan kontinjensi. Komitmen dan kontinjensi pada transaksi rekening administratif, antara lain terdiri dari tetapi tidak terbatas pada penerbitan jaminan dan fasilitas kredit yang belum digunakan.

PSAK 109 mengharuskan cadangan kerugian diakui sebesar kerugian kredit ekspektasian 12 bulan atau kerugian kredit ekspektasian sepanjang umur aset keuangan. Sepanjang umur kerugian kredit ekspektasian adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan kerugian kredit ekspektasian 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***k. Loans*** *(Continued)*

*In troubled debt restructuring which only involves modification of the credit terms, the Bank accounts for the restructuring's effect prospectively and does not change the carrying amount of the loans at the time of restructuring, unless the amount exceeds the present value of the total future cash receipts specified in the new terms. If the present value of the total future cash receipts specified in the new terms is lower than the carrying amount of the loans prior to restructuring, the Bank reduces the loans balance to the amount equal to the present value of the total future cash receipts. The amount of the reduction is recognized as modified loss.*

*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 statement of financial position, if recovered in the current year.*

***l. Identification and measurement of impairment losses***

*Earning assets consist of current accounts with other banks, placements with other banks, marketable securities, securities purchased under agreements to resell, acceptance receivables, loans, other receivable and commitments and contingencies. Commitments and contingencies are off-balance sheet transactions which include but are not limited to issued guarantees and unused loan facilities.*

*PSAK 109 requires a loss allowance to be recognized at an amount equal to either 12 months expected credit loss or lifetime expected credit loss. Lifetime expected credit loss are the expected credit loss that result from all possible of default events over the expected life of a financial instrument, whereas 12-month expected credit loss are the portion of expected credit loss that result from default events that are possible with the 12 months after reporting date.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**l. Identifikasi dan pengukuran kerugian penurunan nilai** (Lanjutan)

Kerugian kredit ekspektasian diakui untuk seluruh instrumen utang keuangan, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *hold to collect/hold to collect and sell* dan memiliki arus kas SPPI. Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai nilai wajar melalui penghasilan komprehensif lain.

Bank mengakui cadangan kerugian untuk kerugian kredit ekspektasian pada instrumen keuangan berikut yang tidak diukur pada nilai wajar melalu laba rugi:

- Aset keuangan yang merupakan instrumen utang;
- Kontrak jaminan keuangan yang diterbitkan; dan
- Kredit yang diberikan.

Bank menggunakan model yang kompleks dengan menggunakan matriks *probability of default* ("PD"), *loss given default* ("LGD") dan *exposure at default* ("EAD"), yang didiskontokan menggunakan suku bunga efektif.

a. *Probability of Default (*"PD*")*

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan 12 bulan dari tanggal laporan (Tahap 1) atau sepanjang umur (Tahap 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

b. *Loss Given Default (*"LGD*")*

Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***l. Identification and measurement of impairment losses*** *(Continued)*

*Expected credit losses are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that SPPI. Expected credit losses are not recognized for equity instruments designated at fair value through other comprehensive income.*

*Bank recognizes loss allowance for expected credit losses on the following financial instruments that are not measured at fair value through profit or loss:*

- *Financial assets that are debt instruments;*
- *Financial guarantee contracts issued; and*
- *Loans.*

*The Bank primarily uses sophisticated model that utilize the probability of default ("PD"), loss given default ("LGD") and exposure at default ("EAD") metrics, discounted using the effective interest rate.*

*a. Probability of Default ("PD")*

*The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.*

*b. Loss Given Default ("LGD")*

*The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**l. Identifikasi dan pengukuran kerugian penurunan nilai** (Lanjutan)

Bank menggunakan model yang kompleks dengan menggunakan matriks *probability of default* ("PD"), *loss given default* ("LGD") dan *exposure at default* ("EAD"), yang didiskontokan menggunakan suku bunga efektif. (Lanjutan)

c. *Exposure at Default* ("EAD")

Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

d. *Expected Credit Loss (*"ECL*")*

Perhitungan penurunan nilai aset keuangan menerapkan pendekatan tiga tahap untuk mengukur kerugian kredit ekspektasian ("ECL"). Aset keuangan bermigrasi melalui tiga tahap berikut berdasarkan perubahan kualitas kredit sejak awal:

- Tahap 1: ECL 12 bulan

  Untuk eksposur yang tidak mengalami peningkatan risiko kredit secara signifikan sejak pengakuan awal dan bukan merupakan kredit yang pada awalnya mengalami penurunan nilai, bagian dari ECL sepanjang umurnya terkait dengan probabilitas kejadian *default* yang terjadi dalam 12 bulan ke depan diakui.

- Tahap 2: ECL sepanjang umurnya (tidak mengalami penurunan nilai)

  Untuk eksposur yang telah terjadi peningkatan risiko kredit secara signifikan sejak pengakuan awal tetapi tidak mengalami penurunan nilai, maka ECL sepanjang umur diakui.

- Tahap 3: ECL sepanjang umurnya (mengalami penurunan nilai)

  Aset keuangan dinilai mengalami penurunan nilai ketika satu atau lebih peristiwa yang memiliki dampak yang merugikan terhadap perkiraan arus kas masa depan dari aset tersebut telah terjadi.

Khusus untuk debitur yang terkena dampak COVID-19 dan dalam program restrukturisasi COVID-19, maka untuk perhitungan ECL tidak secara otomatis memicu peningkatan risiko kredit yang signifikan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***l. Identification and measurement of impairment losses*** *(Continued)*

*The Bank primarily uses sophisticated model that utilize the probability of default ("PD"), loss given default ("LGD") and exposure at default ("EAD") metrics, discounted using the effective interest rate. (Continued)*

*c. Exposure at Default ("EAD")*

*The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, together with the impact of forward looking economic assumptions where relevant.*

*d. Expected Credit Loss ("ECL")*

*Calculation for allowance for impairment losses on financial assets applies three stages approach to measuring expected credit loss ("ECL"). Financial assets migrate through the following three stages based on the change in credit quality since initial recognition:*

- *Stage 1: 12 months ECL*

  *For exposure where there has not been a significant increase in credit risk since initial recognition and that are not credit impaired upon origination, the portion of the lifetime ECL associated with the probability of default events occurring within the next 12 months is recognized.*

- *Stage 2: Life time ECL (non-impaired)*

  *For exposure where there has been a significant increase in credit risk since initial recognition but that are not impaired, a life time ECL is recognized.*

- *Stage 3: Life time ECL (impaired)*

  *Financial assets are assessed as impaired when one or more event that have a detrimental impact on the estimated future cash flow of that asset have occurred.*

*Specifically for debtors affected by COVID-19 and under COVID-19 restructuring program, in term of the ECL calculation, it may not automatically trigger a significant increase in credit risk.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**l. Identifikasi dan pengukuran kerugian penurunan nilai** (Lanjutan)

d. *Expected Credit Loss (*"ECL"*)* (Lanjutan)

Bank mempertimbangkan pengalaman kerugian historisnya dan menyesuaikan dengan data yang dapat diobservasi saat ini. Selain hal tersebut, penggunaan perkiraan yang wajar dan mendukung kondisi ekonomi masa depan termasuk pertimbangan untuk mengestimasi jumlah kerugian penurunan nilai ekspektasian.

PSAK 109 memperkenalkan penggunaan faktor-faktor ekonomi makro yang mencakup, tetapi tidak terbatas pada tingkat pengangguran, suku bunga, produk domestik bruto, inflasi, harga properti, dan harga BBM dan mensyaratkan evaluasi baik saat ini dan perkiraan arah siklus ekonomi. Memasukkan informasi *forward looking* untuk menambah justifikasi mengenai dampak perubahan pada faktor-faktor makro ekonomi akan mempengaruhi perhitungan ECL.

Metodologi dan asumsi termasuk setiap perkiraan kondisi ekonomi masa depan ditelaah secara berkala.

Cadangan kerugian untuk ECL disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan diukur pada biaya perolehan diamortisasi: sebagai pengurang dari nilai tercatat bruto aset;

- Komitmen pinjaman dan kontrak jaminan keuangan: umumnya, sebagai provisi yang dicatat pada liabilitas lainnya.

Hapus buku aset keuangan

Aset keuangan dan penyisihan yang terkait dihapusbukukan jika tidak ada peluang yang realistis untuk pengembalian di masa datang dan semua jaminan telah direalisasi atau sudah diambil alih oleh Bank. Aset keuangan tersebut dihapus buku dengan mendebit cadangan kerugian penurunan nilai. Aset keuangan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada periode berjalan di kreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Sementara, penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada periode sebelumnya dicatat sebagai pendapatan operasional lainnya pada laporan laba rugi.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***l. Identification and measurement of impairment losses*** *(Continued)*

*d. Expected Credit Loss ("ECL") (Continued)*

*The Bank considers its historical loss experience and adjust this for current observable data. In addition, uses of reasonable and supportable forecasts of future economic conditions including experienced judgment to estimate the amount of an expected impairment loss.*

*PSAK 109 introduces the use of macroeconomic factors which include, but its not limited to, unemployment, interest rates, gross domestic product, inflation, commercial property price and fuel prices, and requires an evaluation of both the current and forecast direction of the economic cycle. Incorporating forward looking information increase the level of judgment as to how to change in these macroeconomic factors will affect ECL.*

*The methodology and assumptions including any forecasts of future economic conditions are reviewed regularly.*

*Loss allowances for ECL are presented in the 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 which is presented in other liabilities.*

*Write off of financial assets*

*Financial assets and the associated allowance are written off in the absence of realistic opportunities for future returns and any warranties have been realized or taken over by the Bank. The financial assets were written off against the related allowance for impairment losses. The financial assets may be removed after all necessary procedures have been performed and the amount of loss has been determined.*

*Subsequent recoveries from financial assets which were written off in the current period is credited to the allowance for impairment losses account. While, subsequent recoveries from financial assets which were written off in the previous period are recorded as other operating income in the statement of profit or loss.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**m. Beban dibayar di muka**

Beban dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

**n. Aset tetap dan penyusutan**

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap tanah dan bangunan. Untuk aset tetap selain tanah dan bangunan menggunakan model biaya.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai bersihnya disajikan kembali sebesar nilai revalusian aset tetap.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi paling kurang 5 tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Selisih Lebih Revaluasi Aset Tetap" dan disajikan sebagai "Penghasilan Komprehensif Lain". Penurunan nilai tercatat yang timbul dari penurunan nilai, jika ada, dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memiliki saldo "Selisih Lebih Revaluasi Aset Tetap", maka penurunan nilai dibebankan pada "Selisih Lebih Revaluasi Aset Tetap" yang disajikan pada "Penghasilan Komprehensif Lain", dan saldonya diakui sebagai beban tahun berjalan.

Aset tetap selain tanah dan bangunan awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap, kecuali tanah dan bangunan, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***m. Prepaid expenses***

*Prepaid expenses are amortized over the beneficial periods using the straight-line method.*

***n. Fixed assets and depreciation***

*Bank applies revaluation model as accounting policy for land and buildings. For fixed assets other than land and buildings, it applies cost model.*

*Land and buildings are shown at fair value, less accumulated depreciation for buildings. Valuation of land and buildings are performed by external independent valuers with certain qualification. Valuation is performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset.*

*If the fair value of the revalued asset changes significantly, it is necessary to revaluate on an annual basis, whereas if the fair value of the revaluated asset does not change significantly, it is necessary to revaluate at a minimum every 5 years.*

*Increases in the carrying amount arising on revaluation of land and buildings is recorded in "Revaluation Surplus of Fixed Assets" and presented as "Other Comprehensive Income". Decrease in carrying amount as a result of impairment, if any, is recorded as expenses in the current year. If the asset has a balance on its "Revaluation Surplus of Fixed Assets", the impairment loss is charged to "Revaluation Surplus of Fixed Assets" which presented as "Other Comprehensive Income" and the balance is charged to current year's expenses.*

*Fixed assets other than land and buildings are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.*

*Subsequent to initial recognition, fixed assets, except for land and buildings, are carried at cost less any subsequent accumulated depreciation and impairment losses.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**n. Aset tetap dan penyusutan** (Lanjutan)

Penyusutan dihitung berdasarkan metode garis lurus berdasarkan tarif sebagai berikut:

| | **Taksiran masa manfaat/ *Estimated useful life*** | **Tarif penyusutan/ *Depreciation rate*** | |
|---|---|---|---|
| Bangunan dan prasarana | 30 tahun/*year* | 3,3% | *Buildings and improvements* |
| Mesin pembangkit tenaga listrik | 10 tahun/*year* | 10% | *Power generator* |
| Perabot dan peralatan kantor | 3 - 5 tahun/*year* | 20% - 33,3% | *Furniture and office equipment* |
| Kendaraan bermotor | 8 tahun/*year* | 12,5% | *Motor vehicles* |

Perabot dan peralatan kantor terdiri dari instalasi, ATM, CRM, perangkat keras komputer, peralatan komunikasi dan peralatan kantor lainnya.

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

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 pada tahun aset tersebut dihentikan pengakuannya.

Pada setiap akhir tahun buku, nilai residu, masa manfaat dan metode penyusutan ditelaah, dan jika sesuai dengan keadaan, disesuaikan secara prospektif.

Akumulasi biaya konstruksi aset tetap dikapitalisasi dan dicatat sebagai "Aset dalam Pembangunan". Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi atau pemasangan selesai.

Beban pemeliharaan dan perbaikan dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***n. Fixed assets and depreciation*** *(Continued)*

*Depreciation is computed using the straight-line method based on rate as follows:*

*Furniture and office equipment consists of installation, ATM, CRM, computer hardware, communication and other office equipment.*

*The carrying amounts of fixed assets are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.*

*An item 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 statement of profit or loss and other comprehensive income in the year the asset is derecognized.*

*At each financial year end, the assets' residual values, useful lives and methods of depreciation are reviewed, and adjusted prospectively as appropriate.*

*The accumulated costs of construction of fixed assets are capitalized and recognized as "Assets Under Construction". These costs are reclassified to the related fixed asset account when the construction or installation is completed.*

*Repairs and maintenance are taken to the statement of profit or loss and other comprehensive income when these are incurred. The cost of major renovation and restoration is included in the carrying amount of the related fixed asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset is depreciated over the remaining useful life of the related asset.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**n. Aset tetap dan penyusutan** (Lanjutan)

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

**o. Aset tak berwujud**

Aset tak berwujud yang dimiliki Bank terdiri dari perangkat lunak.

Perangkat lunak pada awalnya diukur sebesar biaya perolehan yang mencakup semua biaya yang dapat diatribusikan secara langsung dalam mempersiapkan aset tersebut sehingga siap untuk digunakan. Setelah pengakuan awal, perangkat lunak diukur sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai aset.

Pengeluaran selanjutnya yang jumlahnya signifikan akan dikapitalisasi hanya jika pengeluaran tersebut menambah manfaat ekonomis aset yang bersangkutan di masa mendatang. Pengeluaran lainnya dibebankan pada saat terjadinya.

Perangkat lunak diamortisasi berdasarkan taksiran masa manfaat ekonomis aset selama 5 tahun dengan menggunakan metode garis lurus atau dengan tarif amortisasi sebesar 20% sejak tanggal dimana aset siap untuk digunakan.

**p. Agunan yang diambil alih**

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada akun "Aset lain-lain".

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***n. Fixed assets and depreciation*** *(Continued)*

*The legal cost of land rights in the form of Business Usage Rights ("HGU"), Building Usage Right ("HGB") and Usage Rights ("HP") when the land was initially acquired are recognized as part of the cost of the land under the "Fixed Assets". The extension or the legal renewal costs of land rights were recognized as intangible assets and were amortized over the shorter of the rights' legal life and land's economic life.*

***o. Intangible assets***

*Intangible assets owned by the Bank comprised software.*

*Software is initially measured at acquisition costs, which includes any directly attributable costs of preparing the asset for its intended use. Subsequent to initial recognition, software is measured at cost less accumulated amortization and accumulated impairment losses.*

*Significant subsequent expenditure on software assets is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are expensed as incurred.*

*Software is amortized over the estimated useful life of 5 years using the straight-line method or with amortization rate of 20% from the date that it is available for use.*

***p. Foreclosed collaterals***

*Foreclosed asset (AYDA) is an asset obtained by the Bank, either through auctions or outside of auctions on the basis of voluntary submission by the owner of the collateral or by the approval to sell outside the auction of the collateral owner in the event that the debtor could not fulfill its obligations to the Bank. AYDA represent loan collateral that were taken over as part of loans settlement and presented in the account "Other assets".*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**p. Agunan yang diambil alih** (Lanjutan)

AYDA dinyatakan sebesar nilai realisasi bersih atau sebesar nilai tercatat dari kredit, yang mana yang lebih rendah. Nilai realisasi bersih adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Bank tidak mengakui keuntungan pada saat pengambilalihan agunan. Selisih lebih saldo kredit di atas nilai realisasi bersih dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset. Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

Beban perbaikan (*reconditioning cost*) yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan dalam laporan laba rugi.

**q. Liabilitas segera**

Liabilitas segera dicatat pada saat timbulnya kewajiban atau diterimanya perintah pemindah-bukuan dari nasabah maupun dari bank lain.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

**r. Simpanan dari nasabah**

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek atau dengan cara pemindahbukuan dengan bilyet giro dan sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan nasabah sesuai dengan persyaratan tertentu yang disepakati. Tabungan dinyatakan sebesar nilai kewajiban pada pemilik tabungan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***p. Foreclosed collaterals*** *(Continued)*

*AYDA are stated at net realizable value or at loan carrying amount, whichever is lower. Net realizable value is the fair value of foreclosed assets less estimated costs to sell the collateral. The Bank does not recognize any gain arising from the foreclosure of assets. The excess of the outstanding loan balance over the net realizable value of the foreclosed assets is charged to the allowance for impairment losses. The difference between the value of the foreclosed assets and the proceeds of sale is recognized as a gain or loss at the time of sale.*

*Management evaluates the value of foreclosed collaterals periodically. An allowance for possible losses foreclosed assets is provided based on the impairment of foreclosed collaterals.*

*Reconditioning costs arising after foreclosure capitalized in the accounts of the foreclosed collaterals.*

*If there is permanent decline in value, the carrying amount of foreclosed collaterals is written down to recognize such permanent decline in value. Any such write-down is recognized in the statement of profit or loss.*

***q. Liabilities due immediately***

*This account is recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks.*

*Liabilities due immediately are stated at amortized cost and classified as other financial liabilities.*

***r. Deposits from customers***

*Current accounts represent customer funds which can be use as payment instruments and can be withdrawn at any time through cheque or transferred through current account drafts and other transfer instruction media.*

*Savings accounts represent customer funds which can be withdrawn by the depositors only under certain conditions. Savings accounts are stated at the agreed amounts due to the depositors.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**r. Simpanan dari nasabah** (Lanjutan)

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu dan dinyatakan sebesar nilai nominal yang tercantum dalam sertifikat yang diterbitkan oleh Bank, sesuai dengan perjanjian antara nasabah dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

**s. Simpanan dari bank lain**

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, deposito berjangka dan *call money*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan lain yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari jumlah simpanan yang diterima.

**t. Pinjaman yang diterima**

Pinjaman diterima merupakan dana yang diterima dari bank lain, 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.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***r. Deposits from customers*** *(Continued)*

*Time deposits represent customer funds which can be withdrawn by the depositors only on specific maturity dates and stated at the nominal amounts stated in the certificates issued by the Bank, based on the agreements between the depositors and the Bank.*

*Deposits from customers are classified as other financial liabilities and measured at amortized cost using the effective interest rate. Incremental costs directly attributable to the acquisition of deposits from customers are deducted from the amount of deposits.*

***s. Deposits from other banks***

*Deposits from other banks represent liabilities to local and overseas banks, in the form of current accounts, savings accounts, time deposits and call money.*

*Deposits from other banks are classified as other financial liabilities which are measured at amortized cost using effective interest rate method. Incremental costs directly attributable to the acquisition of deposits from other banks are deducted from the amount of deposits.*

***t. Borrowings***

*Borrowings are funds received from other bank, Bank Indonesia or other parties with payment obligation based on borrowings agreement.*

*Borrowings are initially recognised at fair value and subsequently measured at amortised cost using the effective interest rate method. Amortised 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.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**u. Pendapatan dan beban bunga**

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain 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 instrumen keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank 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 diterima oleh para pihak dalam kontrak yang merupakan bagian 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 efektif yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Kredit yang pembayaran angsuran pokok atau bunganya telah lewat 90 (sembilan puluh) hari atau lebih setelah jatuh tempo, atau kredit yang pembayarannya secara tepat waktu diragukan, secara umum diklasifikasikan sebagai kredit yang mengalami penurunan nilai (*impairment*).

**v. Pendapatan provisi dan komisi**

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***u. Interest income and expense***

*Interest income and expense for all interest-bearing financial instruments are recognized in the 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 assets and financial liabilities (or, where appropriate, a shorter period) to obtain net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation includes all commissions, fees, and other forms received by the parties in the contract which are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.*

*If a financial asset or group of similar financial assets' value has diminished as a result of impairment losses, interest income subsequently obtained is recognized based on the effective interest rate used to discount future cash flows in calculating impairment losses.*

*Loans for which the principal or interest has been past due for 90 (ninety) days or more, or where reasonable doubt exists as to its timely collection, are generally classified as impaired loans.*

***v. Fees and commission income***

*Fees and commissions directly related to lending activities, or fee and commission income which relates to a specific period, is amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income.*

*Fees and commissions that are not related to the credit activity or a period of time and/or associated with the service provided, are recognized as revenue at the time of the transaction and recorded under other operating income.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**w. Transaksi sewa**

Bank telah merapkan PSAK 116 "Sewa" sejak tanggal 1 Januari 2020.

Pada tanggal permulaan kontrak, Bank 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. Perseroan dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- Sewa jangka pendek; dan
- Sewa yang aset pendasarnya bernilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan
- Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:
    1. Bank memiliki hak untuk mengoperasikan aset;
    2. Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank 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. 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.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***w. Lease transaction***

*Bank has applied PSAK 116 "Lease" since on 1 January 2020.*

*At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognize the right-of-use asset and lease liabilities for:*

- *Short-term lease; and*
- *Leases of low value assets.*

*To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:*

- *The Bank has the right to obtain substantially all the economic benefit from use of the asset throughout the period of use; and*
- *The Bank has the right to direct the use of the asset. The Bank has described when it has decision-making rights that are the most relevant to changing how and for what purpose the asset is used are predetermined:*
    1. *The Bank has the right to operate the asset;*
    2. *The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.*

*The Bank recognizes 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. The right-of-use asset is amortized 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.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**w. Transaksi sewa** (Lanjutan)

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya bunga. Biaya bunga dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Bank menyajikan aset hak-guna sebagai bagian dari "Aset lain-lain" di dalam laporan posisi keuangan.

**x. Perpajakan**

Beban pajak terdiri dari beban pajak kini dan beban pajak tangguhan. Beban pajak diakui pada laba rugi, kecuali untuk komponen yang diakui secara langsung di ekuitas atau di penghasilan komprehensif lain.

Beban pajak kini merupakan estimasi utang atau pengembalian pajak yang dihitung atas laba atau rugi kena pajak untuk tahun yang bersangkutan, dengan menggunakan tarif pajak dan peraturan perpajakan yang berlaku atau secara substansial telah berlaku pada tanggal pelaporan dan termasuk penyesuaian yang dibuat untuk penyisihan pajak tahun sebelumnya, baik untuk merekonsiliasi pajak penghasilan dengan pajak yang dilaporkan di surat pemberitahuan tahunan, atau untuk memperhitungkan perbedaan yang muncul dari pemeriksaan pajak. Utang atau restitusi pajak kini diukur menggunakan estimasi terbaik atas jumlah yang diperkirakan akan dibayar atau diterima, dengan mempertimbangkan ketidakpastian terkait dengan kompleksitas peraturan pajak.

Pajak tangguhan dihitung dengan menggunakan metode liabilitas, terhadap semua perbedaan temporer pada tanggal laporan posisi keuangan antara aset dan liabilitas menurut pajak dan nilai tercatatnya untuk tujuan pelaporan keuangan. Pajak tangguhan dihitung dengan menggunakan tarif pajak (dan peraturan pajak) yang berlaku atau yang secara substansif diberlakukan pada tahun dimana aset tersebut direalisasikan atau liabilitas tersebut diselesaikan.

Aset pajak tangguhan diakui apabila besar kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas Bank kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara bersih.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***w. Lease transaction*** *(Continued)*

*Each lease payment is allocated into the lease liabilities and interest cost. The interest 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.*

*The Bank presents right-of-use assets as part of "Other assets" in the statement of financial position.*

***x. Taxation***

*Current tax expense comprises of current and deferred tax. Income tax expense is recognized in profit or loss except to the extent that it relates to items recognized directly in equity or in other comprehensive income.*

*Current tax expense is an estimate of tax payable or tax refund which was calculated on taxable profit or loss for the year, using the tax rates and tax regulations that have been enacted or substantively enacted at the reporting date and include adjustments made for the previous year's tax allowance, either to reconcile income tax with tax reported in annual returns, or to account for differences arising from tax audits. Current tax payable or refundable is measured using the best estimate of the amount expected to be paid or received, taking into consideration the uncertainties associated with the complexity of tax regulations.*

*Deferred tax is provided using the liability method, on all temporary differences at the statement of financial position date between the tax base of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax assets and liabilities are measured at the tax rates (and tax laws) that have been enacted or substantively enacted to the year when the asset is realized or the liability is settled.*

*Deferred tax assets are recognized when it is probable that the amount of taxable income in the future will be adequate to compensate for the temporary differences that can be utilized.*

*Assets and liabilities of deferred tax can be offset when there is a legally enforceable right to offset between current tax assets against current tax liabilities and when the assets and liabilities of deferred tax relate to income taxes levied by the same taxation authority on either the same taxable Bank or different taxable entities where there is an intention to settle the balances on a net basis.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**y. Provisi**

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) sebagai akibat peristiwa masa lalu, besar kemungkinannya penyelesaian liabilitas tersebut akan mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

**z. Laba per saham dasar**

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor penuh pada periode yang bersangkutan.

**aa. Dividen**

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada periode ketika dividen tersebut disetujui oleh para pemegang saham.

**ab. Imbalan kerja dan dana pensiun**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

Liabilitas imbalan kerja

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank. Imbalan kerja diatur sebagaimana oleh Undang-undang No. 6/2023, Peraturan Pemerintah No. 35/2021 dan Perjanjian Kerja Bersama.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***y. Provisions***

*Provisions are recognized when the Bank 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 a reliable estimate can be made of the amount of the obligation.*

*Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.*

***z. Basic earnings per share***

*Basic earnings per share is computed by dividing income for the year by the weighted average number of issued and fully paid shares during the related period.*

***aa. Dividends***

*Dividend distribution to the shareholders is recognized as a liability in the financial statements in the period in which the dividends are approved by the shareholders.*

***ab. Employee benefits and pension plan***

*Short-term employee benefits*

*Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.*

*Employee benefits liabilities*

*The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are regulated as per Law No. 6/2023, Government Regulation No. 35/2021 and Collective Labor Agreement.*

*The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**ab. Imbalan kerja dan dana pensiun** (Lanjutan)

Liabilitas imbalan kerja (Lanjutan)

Pengukuran kembali atas liabilitas (aset) imbalan pasti bersih, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Pengukuran kembali atas liabilitas (aset) imbalan pasti bersih, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial.

(ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga bersih atas liabilitas (aset).

(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga bersih atas liabilitas (aset).

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga bersih atas liabilitas (aset) imbalan pasti bersih, dan pengukuran kembali liabilitas (aset) imbalan pasti bersih langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Bank memiliki Program Pengelolaan Dana Kompensasi Pascakerja (PPDKP) yang mana Bank akan membayar iuran kepada sebuah entitas yang terpisah (dana pensiun) dan tidak memiliki liabilitas hukum atau konstruktif untuk membayar kontribusi lebih lanjut.

Jumlah kewajiban diestimasi atas imbalan kerja tersebut didasarkan pada perhitungan aktuaris independen yang merupakan jumlah tertinggi antara ketentuan yang diatur dalam Peraturan Pemerintah No. 35/2021 dibandingkan dengan dana pensiun pasti diselenggarakan oleh Bank sesuai dengan "Perjanjian Kerja Bersama" antara Bank dan karyawan.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***ab. Employee benefits and pension plan*** *(Continued)*

*Employee benefits liabilities (Continued)*

*Remeasurement of defined benefit liabilities (assets), net, which is recognized as other comprehensive income is not reclassified to profit or loss in the subsequent periods.*

*Remeasurement of defined benefit liabilities (assets) net, which is recognized as other comprehensive income consist of:*

*(i) Actuarial gain and losses.*

*(ii) Return on plan assets, excluding amounts that is included in net interest on liabilities (assets).*

*(iii) The effect of the asset ceiling, excluding amounts included in the net interest of liabilities (assets).*

*For other long-term employee benefits: current service cost, net interest expense of net defined benefit assets liabilities (assets), and re-measurement of liability (asset) is recognized immediately in the current period statement of profit or loss and other comprehensive income.*

*Past service costs are recognized as expense at the earlier date between the amendments or curtailment program occurs, and when the costs of restructuring or severance is recognized, therefore, unvested past service cost can no longer be deferred and recognized over the future vesting period.*

*The Bank has a Post-Employment Compensation Fund Management Program (PPDKP) whereby the Bank will pay contributions to a separate entity (pension fund) and has no legal or constructive liability to pay further contributions.*

*The amount of estimated liabilities were based on the calculation of independent actuary, whereby the obligation represented the highest amount between Government Regulation No. 35/2021 compared to defined contribution retirement plan held by the "Perjanjian Kerja Bersama" between Bank and employees.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**ac. Transaksi dengan pihak-pihak berelasi**

Bank mempunyai transaksi dengan pihak-pihak berelasi sebagaimana didefinisikan dalam PSAK 224, "Pengungkapan Pihak-pihak Berelasi".

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

**ad. 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, Bersih" sebagai bagian dari ekuitas pada laporan posisi keuangan.

**ae. Segmen operasi**

Informasi segmen disusun sesuai dengan kebijakan akuntansi yang dianut dalam penyusunan laporan keuangan. Bank melaporkan informasi segmen berdasarkan segmen geografis sesuai kebijakan pelaporan internal bank.

Sebuah segmen geografis menyediakan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

**af. Penurunan nilai aset non-keuangan**

Pada tanggal pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian penurunan nilai aset diperlukan, maka Bank membuat estimasi jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas dikurangi biaya untuk menjual dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset lebih besar daripada nilai terpulihkan-nya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain sebagai "rugi penurunan nilai". Dalam menghitung nilai pakai, estimasi arus kas masa depan bersih didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***ac. Transactions with related parties***

*The Bank has transactions with related parties as defined in PSAK 224, "Related Party Disclosures".*

*The transactions are made based on terms agreed by both parties, whereas such terms may not be the same as those transactions with unrelated parties.*

***ad. Shares issuance costs***

*The cost related to the public offering of shares (including pre-emptive rights issues) are deducted from the proceeds and presented as a deduction from the "Additional Paid-In Capital, Net" account, under equity section in the statement of financial position.*

***ae. Operating segment***

*Segment information is prepared using the accounting policies adopted for preparing and presenting the financial statement. The Bank reports segment information based on geographical segment in accordance with the Bank's internal reporting policy.*

*A geographical segment is engaged in providing services within a particular economic environment that are subject to risk and return that are different from those operating segment in other economic environments.*

***af. Impairment of non-financial assets***

*The Bank assesses at reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when impairment testing for an asset is required, the Bank makes an estimate of the asset's recoverable amount.*

*An asset's recoverable amount is the higher of an asset's or Cash Generating Unit's fair value less costs to sell and its value in use, and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses of continuing operations are recognized in the statement of profit or loss and other comprehensive income as "impairment losses". In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.*

**2. INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL** (Lanjutan)

**af. Penurunan nilai aset non-keuangan** (Lanjutan)

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 113, "Pengukuran Nilai Wajar".

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain dalam kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

**ag. Peristiwa setelah periode pelaporan**

Peristiwa setelah akhir tahun yang memberikan tambahan informasi mengenai posisi keuangan Bank pada tanggal pelaporan (peristiwa penyesuaian), jika ada, dicerminkan dalam laporan keuangan. Peristiwa setelah akhir tahun yang bukan peristiwa penyesuaian diungkapkan dalam catatan atas laporan keuangan jika material.

***2. MATERIAL ACCOUNTING POLICY INFORMATION*** *(Continued)*

***af. Impairment of non-financial assets*** *(continued)*

*In determining fair value less costs of disposal, refers to PSAK 113, "Fair Value Measurements".*

*Impairment losses of continuing operations, if any, are recognized in the statement of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.*

***ag. Events after the reporting period***

*Post year-end events that provide additional information about the Bank's financial position at the reporting date (adjusting events), if any, are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to financial statements when material.*

**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING**

Penyusunan laporan keuangan Bank 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.

**a. Pertimbangan**

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan Bank:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen Bank tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

***3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS***

*The preparation of the Bank's 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 amounts of the asset and liability affected in future periods.*

***a. Judgments***

*The following judgments are made by management in the process of applying the Bank's accounting policies that have the most significant effects on the amounts recognized in the Bank's financial statements:*

*Going concern*

*The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue its business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank's ability to continue as a going concern. Therefore, the financial statement continues to be prepared on the going concern basis.*

**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING** (Lanjutan)

**a. Pertimbangan** (Lanjutan)

Nilai wajar atas instrumen keuangan

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2.c(ix). Untuk instrumen keuangan yang tidak aktif diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar yang kurang obyektif dan membutuhkan berbagai pertimbangan tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

Kontinjensi

Estimasi perkiraan biaya yang timbul bagi penyelesaian klaim dalam proses hukum telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank didasarkan pada analisis hasil yang potensial. Manajemen berkeyakinan bahwa hasil dari hal ini tidak akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

**b. Estimasi dan asumsi**

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasinya pada parameter yang tersedia pada saat laporan keuangan disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Cadangan kerugian penurunan nilai kredit yang diberikan dan piutang

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

***3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS*** *(Continued)*

***a. Judgments*** *(Continued)*

*Fair value of financial instruments*

*In determining the fair value for financial assets and financial liabilities for which there is no quoted market price, the Bank uses the valuation techniques as described in Note 2.c(ix). For financial instruments that are non-actively traded and a lack of price transparency, fair value is less objective and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.*

*Contingencies*

*The estimation of the probable cost for the resolution of claims in legal proceedings has been developed in consultation with the aid of the external legal counsel handling the Bank's defense in this matter and is based upon an analysis of potential results. Management believes that the outcome of this matter will not affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.*

***b. Estimates and assumptions***

*The key assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared.*

*Existing assumptions and circumstances about future developments may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions when they occur.*

*Allowance for impairment losses on loans and receivables*

*The specific counterparty component of the total allowances for impairment applies to financial assets evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgments about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows that are expected to be received.*

**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING** (Lanjutan)

**b. Estimasi dan asumsi** (Lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan dan piutang (Lanjutan)

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai terganggu, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan sektor ekonomi.

Perhitungan ECL Bank adalah hasil dari model yang kompleks dengan sejumlah asumsi yang mendasarinya.

Pertimbangan signifikan dalam menentukan kerugian kredit ekspektasian meliputi: menentukan apa yang dianggap sebagai peningkatan risiko kredit yang signifikan, mengembangkan model kerugian kredit ekspektasian, termasuk pilihan input yang berkaitan dengan variabel makroekonomi, dan membuat asumsi dan estimasi untuk menggunakan informasi yang relevan tentang kejadian masa lalu, kondisi saat ini dan prakiraan kondisi ekonomi. Penentuan penyesuaian pasca model/*overlay* manajemen karena faktor ketidakpastian signifikan yang tidak tercakup dalam model.

Dalam membuat estimasi terdapat tingkat ketidakpastian yang tinggi dalam menggunakan asumsi yang sangat subjektif dan sangat sensitif terhadap faktor risiko.

Penurunan nilai aset non keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a) kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;

b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan

c) tren negatif industri dan ekonomi yang signifikan.

***3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS*** *(Continued)*

***b. Estimates and assumptions*** *(Continued)*

*Allowance for impairment losses on loans and receivables (Continued)*

*Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and economic sector.*

*The Bank's ECL calculations are outputs of complex models with a number of underlying assumptions.*

*The significant judgments in determining expected credit loss include: defining what is considered to be a significant increase in credit risk, developing the expected credit loss models, including the choice of inputs relating to macroeconomic variables, and making assumptions and estimates to incorporate relevant information about past events, current conditions and forecasts of economic conditions. Determination of post model adjustments/management overlay due to significant uncertain factors not covered in the models.*

*A high degree of uncertainty is involved in making estimations using assumptions that are highly subjective and very sensitive to the risk factors.*

*Impairment of non-financial assets*

*The Bank assesses impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:*

*a) significant underperformance relative to expected historical or projected future operating results;*

*b) significant changes in the manner of use of the acquired assets or the strategy for overall business; and*

*c) significant negative industry or economic trends.*

**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING** (Lanjutan)

**b. Estimasi dan asumsi** (Lanjutan)

Penurunan nilai aset non keuangan (Lanjutan)

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dengan nilai pakai aset (atau Unit Penghasil Kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk Unit Penghasil Kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan 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.

Pensiun dan imbalan kerja

Penentuan liabilitas dan biaya pensiun dan liabilitas imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri, tingkat cacat, usia pensiun dan tingkat kematian. Perbedaan signifikan pada hasil aktual atau perubahan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material liabilitas diestimasi atas pensiun dan imbalan kerja dan beban imbalan kerja bersih. Penjelasan lebih rinci atas nilai tercatat atas estimasi liabilitas imbalan kerja Bank pada tanggal 31 Desember 2025 dan 2024 diungkapkan dalam Catatan 41.

Revaluasi aset tetap

Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain: tingkat diskonto, nilai tukar, tingkat inflasi dan tingkat kenaikan pendapatan dan biaya. Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi.

***3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS** (Continued)*

***b. Estimates and assumptions** (Continued)*

*Impairment of non-financial assets (Continued)*

*The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or Cash Generating Unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the Cash Generating Unit to which the asset belongs.*

*Deferred tax asset*

*Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management judgment 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 strategic planning.*

*Pension and employee benefits*

*The determination of the Bank's obligations and cost for pension and employee benefits liabilities is dependent on its selection of certain assumptions used by the independent actuaries in calculating such amounts. Those assumptions include among others, discount rates, annual rate of salary increase, turnover rate, disability rate, retirement age and mortality rate. Significant differences in the actual results or significant changes in the Bank's assumptions may materially affect its estimated liabilities for pension and employee benefits and net employee benefits expense. Further details of the carrying amounts of the Bank's estimated liabilities for employee benefits as of 31 December 2025 and 2024 are disclosed in Note 41.*

*Fixed asset revaluation*

*The Bank's fixed assets revaluation depends on its selection of certain assumptions used by the independent appraisal in calculating such amounts. Those assumptions include among others, discount rate, exchange rate, inflation rate and revenue and cost increase rate. The Bank believes that its assumptions are reasonable and appropriate and significant differences in the Bank's assumptions may materially affect the valuation of its fixed assets.*

## 4. KAS / *4. CASH*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| Rupiah | | 136.264.947 | | 137.705.283 | *Rupiah* |
| Mata uang asing - Dolar Amerika Serikat | 17.500 | 291.813 | 15.800 | 254.301 | *Foreign currency - United States Dollar* |
| **Jumlah** | | **136.556.760** | | **137.959.584** | ***Total*** |

Saldo dalam mata uang Rupiah termasuk uang pada ATM sebesar Rp10.000.050 dan Rp12.714.700, masing-masing pada tanggal 31 Desember 2025 dan 2024.

*The Rupiah balance includes cash in ATMs of Rp10,000,050 and Rp12,714,700, as of 31 December 2025 and 2024, respectively.*

Pada tanggal 31 Desember 2025 dan 2024, kas dalam penyimpanan dan kas dalam perjalanan diasuransikan terhadap risiko pencurian, kebakaran dan kerusuhan kepada PT China Taiping Insurance Indonesia dan PT Asuransi Multi Artha Guna Tbk.

*As of 31 December 2025 and 2024, cash-in-safe and cash-in-transit are insured for theft, fire and riot risks with PT China Taiping Insurance Indonesia and PT Asuransi Multi Artha Guna Tbk.*

Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian dari risiko tersebut.

*The management of the Bank believes that the insurance coverage is adequate to cover possible losses arising from such risks.*

## 5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| Rupiah | | 920.437.281 | | 778.733.450 | *Rupiah* |
| Mata uang asing - Dolar Amerika Serikat | 7.100.000 | 118.392.500 | 3.300.000 | 53.113.500 | *Foreign currency - United States Dollar* |
| **Jumlah** | | **1.038.829.781** | | **831.846.950** | ***Total*** |

Saldo giro pada Bank Indonesia disediakan untuk memenuhi persyaratan Giro Wajib Minimum ("GWM") dari Bank Indonesia. Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 44a.

*Current accounts with Bank Indonesia are maintained to comply with Bank Indonesia's Minimum Statutory Reserve ("GWM") requirement. Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation and Regulation of Members of The Board of Governors (PADG) are disclosed in Note 44a.*

Sisa umur jatuh tempo atas giro pada Bank Indonesia dikategorikan sebagai kurang dari satu bulan (Catatan 38).

*The remaining period to maturity of current accounts with Bank Indonesia is categorized as less than one month (Note 38).*

## 6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

a. Berdasarkan hubungan dengan pihak lawan / *a. By relationship with counterparties*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Pihak berelasi** | | | ***Related party*** |
| **Mata uang asing** | | | ***Foreign currencies*** |
| Kasikornbank Public Company Limited (Catatan 36) | 6.395.596 | 7.152.040 | *Kasikornbank Public Company Limited (Note 36)* |
| **Jumlah pihak berelasi** | **6.395.596** | **7.152.040** | ***Total related party*** |
| **Pihak ketiga** | | | ***Third parties*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Central Asia Tbk | 147.873 | 248.624 | *PT Bank Central Asia Tbk* |
| PT Bank CIMB Niaga Tbk | 50.656 | 51.165 | *PT Bank CIMB Niaga Tbk* |
| PT Bank Mandiri (Persero) Tbk | 5.050 | 4.072 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Pembangunan Daerah Jawa Tengah | - | 4.289 | *PT Bank Pembangunan Daerah Jawa Tengah* |
| Sub-jumlah | 203.579 | 308.150 | *Sub-total* |
| **Mata uang asing** | | | ***Foreign currencies*** |
| JPMorgan Chase Bank | 226.864.231 | 106.271.283 | *JPMorgan Chase Bank* |
| PT Bank Negara Indonesia (Persero) Tbk | 24.604.381 | 4.580.442 | *PT Bank Negara Indonesia (Persero) Tbk* |
| PT Bank Mandiri (Persero) Tbk | 7.249.513 | 510.763 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Central Asia Tbk | 6.345.440 | 13.226.161 | *PT Bank Central Asia Tbk* |
| Bank of China Limited | 31.013 | 2.504.215 | *Bank of China Limited* |
| Bank Indover | 3.939 | 3.373 | *Indover Bank* |
| PT Bank Rakyat Indonesia (Persero) Tbk | - | 10.753.699 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| Sub-jumlah | 265.098.517 | 137.849.936 | *Sub-total* |
| **Jumlah pihak ketiga** | **265.302.096** | **138.158.086** | ***Total third parties*** |
| **Jumlah** | **271.697.692** | **145.310.126** | ***Total*** |
| Dikurangi: cadangan kerugian penurunan nilai | ( 166.911) | ( 68.741) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | **271.530.781** | **145.241.385** | ***Total - net*** |

b. Berdasarkan mata uang / *b. By currency*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | |
| Rupiah | | 203.579 | | 308.150 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currencies* |
| Dolar Amerika Serikat | 16.184.551 | 269.877.393 | 8.943.084 | 143.938.932 | *United States Dollar* |
| Euro Eropa | 30.109 | 589.269 | 12.864 | 215.568 | *European Euro* |
| Yuan China | 170.023 | 405.457 | 188.987 | 416.714 | *Chinese Yuan* |
| Dolar Singapura | 25.909 | 335.915 | 10.930 | 129.458 | *Singapore Dollar* |
| Dolar Australia | 14.693 | 163.856 | 13.754 | 137.725 | *Australian Dollar* |
| Baht Thailand | 106.921 | 56.582 | 252.543 | 118.642 | *Thailand Baht* |
| Yen Jepang | 339.700 | 36.178 | - | - | *Japanese Yen* |
| Dolar Hongkong | 13.753 | 29.463 | 21.676 | 44.937 | *Hongkong Dollar* |
| Sub-jumlah | | 271.494.113 | | 145.001.976 | *Sub-total* |
| Jumlah | | 271.697.692 | | 145.310.126 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | | ( 166.911) | | ( 68.741) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | | **271.530.781** | | **145.241.385** | ***Total - net*** |

**6. GIRO PADA BANK LAIN** (Lanjutan)

***6. CURRENT ACCOUNTS WITH OTHER BANKS*** *(Continued)*

Tingkat suku bunga rata-rata per tahun:

*Average interest rates per annum:*

| | **31 Desember 2025/** ***31 December 2025*** | **31 Desember 2024/** ***31 December 2024*** | |
|---|---|---|---|
| Rupiah | 0,14% | 0,11% | *Rupiah* |
| Mata uang asing | | | *Foreign currencies* |
| Dolar Amerika Serikat | 1,40% | 1,17% | *United States Dollar* |
| Euro Eropa | 0,00% | 0,00% | *European Euro* |
| Dolar Singapura | 0,00% | 0,00% | *Singapore Dollar* |
| Dolar Hongkong | 0,00% | 0,00% | *Hongkong Dollar* |
| Dolar Australia | 0,00% | 0,00% | *Australian Dollar* |
| Yen Jepang | 0,00% | 0,00% | *Japanese Yen* |
| Yuan China | 0,43% | 0,38% | *Chinese Yuan* |
| Baht Thailand | 0,00% | 0,00% | *Thailand Baht* |

Giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar kecuali giro pada Bank Indover dan tidak terdapat saldo giro pada bank lain yang diblokir atau digunakan sebagai agunan.

*Current accounts with other banks as of 31 December 2025 and 2024 were classified as current except for current accounts with Indover Bank and no current accounts with the other banks were blocked or pledged as collateral.*

Giro pada Bank Indover pada tanggal 31 Desember 2025 dan 2024 dengan nilai tercatat masing-masing sebesar Rp3.939 dan Rp3.373 diklasifikasikan macet.

*Current accounts with Indover Bank as of 31 December 2025 and 2024 with carrying amount of Rp3,939 and Rp3,373, respectively, were classified as loss.*

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

*The changes in the allowance for impairment losses are as follows:*

| | **31 Desember 2025/** ***31 December 2025*** | | | | |
|---|---|---|---|---|---|
| | **Tahap 1/** ***Stage 1*** | **Tahap 2/** ***Stage 2*** | **Tahap 3/** ***Stage 3*** | **Jumlah/** ***Total*** | |
| Saldo awal | 65.368 | - | 3.373 | 68.741 | *Beginning balance* |
| Perubahan selama tahun berjalan | 97.604 | - | 566 | 98.170 | *Moving during current year* |
| **Saldo akhir** | **162.972** | **-** | **3.939** | **166.911** | ***Ending balance*** |

| | **31 Desember 2024/** ***31 December 2024*** | | | | |
|---|---|---|---|---|---|
| | **Tahap 1/** ***Stage 1*** | **Tahap 2/** ***Stage 2*** | **Tahap 3/** ***Stage 3*** | **Jumlah/** ***Total*** | |
| Saldo awal | 14.518 | - | 3.429 | 17.947 | *Beginning balance* |
| Perubahan selama tahun berjalan | 50.850 | - | ( 56) | 50.794 | *Moving during current year* |
| **Saldo akhir** | **65.368** | **-** | **3.373** | **68.741** | ***Ending balance*** |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk untuk menutup kerugian yang mungkin timbul akibat giro pada bank lain tidak tertagih telah memadai.

*The management believes that the established allowance made for impairment losses on uncollectible current accounts with other banks are adequate.*

Sisa umur jatuh tempo atas giro pada bank lain dikategorikan sebagai kurang dari satu bulan (Catatan 38).

*The remaining period to maturity of current accounts with other banks are categorized as less than one month (Note 38).*

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai dan kolektibilitas diungkapkan pada Catatan 38.

*Information with respect to classification of impaired and not impaired and credit quality of financial assets are disclosed in Note 38.*

## 7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

a. Berdasarkan jenis dan mata uang / *a. By type and currency*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third party*** |
| **Rupiah** | | | ***Rupiah*** |
| FASBI | - | 166.500.000 | *FASBI* |
| Dikurangi: | | | *Less:* |
| diskonto yang belum diamortisasi | - | ( 24.274) | *unamortized interest* |
| Sub-jumlah | - | 166.475.726 | *Sub-total* |
| Deposito berjangka | | | *Time deposits* |
| PT Bank Jtrust Indonesia Tbk | 100.000.000 | 50.000.000 | *PT Bank Jtrust Indonesia Tbk* |
| Sub-jumlah | 100.000.000 | 50.000.000 | *Sub-total* |
| Jumlah | 100.000.000 | 216.475.726 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | ( 59.973) | ( 22.493) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | **99.940.027** | **216.453.233** | ***Total - net*** |

b. Berdasarkan jangka waktu / *b. By maturity*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| Kurang dari 1 bulan | - | 216.475.726 | *Less than 1 month* |
| 1 - 3 bulan | 100.000.000 | - | *1 - 3 months* |
| Jumlah | 100.000.000 | 216.475.726 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | ( 59.973) | ( 22.493) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | **99.940.027** | **216.453.233** | ***Total - net*** |

Semua penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

*All placements with Bank Indonesia and other banks as of 31 December 2025 and 2024 were classified as current.*

c. Tingkat suku bunga rata-rata per tahun / *c. Average interest rates per annum*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| FASBI | - | 5,25% | *FASBI* |
| Deposito berjangka | 5,75% | 7,25% | *Time deposits* |

**7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN** (Lanjutan)

d. Cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

***7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*** *(Continued)*

*d. Allowance for impairment losses*

*The changes in the allowance for impairment losses are as follows:*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | **Tahap 1/ *Stage 1*** | **Tahap 2/ *Stage 2*** | **Tahap 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Saldo awal | 22.493 | - | - | 22.493 | *Beginning balance* |
| Perubahan selama tahun berjalan | 37.480 | - | - | 37.480 | *Moving during current year* |
| **Saldo akhir** | **59.973** | **-** | **-** | **59.973** | ***Ending balance*** |

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Tahap 1/ *Stage 1*** | **Tahap 2/ *Stage 2*** | **Tahap 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Saldo awal | - | - | - | - | *Beginning balance* |
| Perubahan selama tahun berjalan | 22.493 | - | - | 22.493 | *Moving during current year* |
| **Saldo akhir** | **22.493** | **-** | **-** | **22.493** | ***Ending balance*** |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk untuk menutup kerugian yang mungkin timbul akibat penempatan pada Bank Indonesia dan bank lain tidak tertagih telah memadai.

*Management believes that the established allowance made for impairment losses on uncollectible placement with Bank Indonesia and other banks are adequate.*

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang diblokir.

*As of 31 December 2025 and 2024, no placements with Bank Indonesia and other banks were blocked.*

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai dan kolektibilitas diungkapkan pada Catatan 38.

*Information with respect to classification of impaired and not impaired and credit quality of financial assets are disclosed in Note 38.*

**8. EFEK-EFEK**

Pada tanggal 31 Desember 2025 dan 2024, efek-efek diklasifikasikan sebagai efek-efek yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain dan Bank tidak memiliki efek-efek pada pihak berelasi.

***8. MARKETABLE SECURITIES***

*As of 31 December 2025 and 2024, marketable securities are all classified as amortized cost and fair value through other comprehensive income and the Bank has no marketable securities involving related parties.*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Biaya perolehan diamortisasi** | | | ***Amortized cost*** |
| Surat Utang Negara (SUN) | | | *Government bonds (SUN)* |
| Jatuh tempo lebih dari 12 bulan | 1.596.154.000 | 1.901.154.000 | *Maturing more than 12 months* |
| Ditambah: | | | *Added:* |
| Premium yang belum diamortisasi | 157.066.169 | 173.592.900 | *Unamortized interest* |
| Jumlah biaya perolehan diamortisasi (dipindahkan) | 1.753.220.169 | 2.074.746.900 | *Total amortized cost (brought forward)* |

**8. EFEK-EFEK** (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, efek-efek diklasifikasikan sebagai efek-efek yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain dan Bank tidak memiliki efek-efek pada pihak berelasi. (Lanjutan)

***8. MARKETABLE SECURITIES** (Continued)*

*As of 31 December 2025 and 2024, marketable securities are all classified as amortized cost and fair value through other comprehensive income and the Bank has no marketable securities involving related parties. (Continued)*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Pindahan | 1.753.220.169 | 2.074.746.900 | *Carried forward* |
| **Nilai wajar melalui penghasilan komprehensif lain** | | | ***Fair value through other comprehensive income*** |
| Sekuritas Rupiah Bank Indonesia (SRBI) | | | *Bank Indonesia Rupiah Securities (SRBI)* |
| Jatuh tempo kurang dari 12 bulan | 49.000.000 | 617.865.000 | *Maturing less than 12 months* |
| Ditambah/dikurangi: | | | *Added/less:* |
| Diskonto yang belum diamortisasi | ( 461.645) | ( 17.110.528) | *Unamortized interest* |
| Kerugian penyesuaian nilai wajar | ( 12.495) | ( 210.958) | *Loss from mark to market* |
| Sub-jumlah | 48.525.860 | 600.543.514 | *Sub-total* |
| Surat Utang Negara (SUN) | | | *Government bonds (SUN)* |
| Jatuh tempo lebih dari 12 bulan | 10.000.000 | 345.000.000 | *Maturing more than 12 months* |
| Ditambah/dikurangi: | | | *Added/less:* |
| Premium (diskonto) yang belum diamortisasi | 212.296 | ( 2.090.904) | *Unamortized interest* |
| Kerugian penyesuaian nilai wajar | ( 3.062) | ( 3.060.106) | *Loss from mark to market* |
| Sub-jumlah | 10.209.234 | 339.848.990 | *Sub-total* |
| Jumlah nilai wajar melalui penghasilan komprehensif lain | 58.735.094 | 940.392.504 | *Total fair value through other comprehensive income* |
| **Jumlah** | **1.811.955.263** | **3.015.139.404** | ***Total*** |

Mutasi efek-efek adalah sebagai berikut:

*The movements of marketable securities are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | | | | |
|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasi 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk/ *Lifetime ECL - no credit impaired*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk/ *Lifetime ECL - credit impaired*** | **Jumlah/ *Total*** | |
| Saldo awal | 3.015.139.404 | - | - | 3.015.139.404 | *Beginning balance* |
| Penambahan efek-efek | 1.648.523.080 | - | - | 1.648.523.080 | *Additional of marketable securities* |
| Penjualan efek-efek | ( 2.851.707.221) | - | - | ( 2.851.707.221) | *Sales of marketable securities* |
| **Saldo akhir** | **1.811.955.263** | **-** | **-** | **1.811.955.263** | ***Ending balance*** |

SRBI jatuh tempo dengan jangka waktu kurang dari 12 bulan dengan tingkat suku bunga rata-rata tahunan masing-masing sebesar 4,55% dan 7,09% pada 31 Desember 2025 dan 2024.

*SRBI have maturity periods less than 12 months with average annual interest rate of 4.55% and 7.09% as of 31 December 2025 and 2024, respectively.*

SUN jatuh tempo dengan jangka waktu lebih dari 12 bulan dengan tingkat suku bunga rata-rata tahunan masing-masing sebesar 8,20% dan 7,71% pada 31 Desember 2025 dan 2024.

*SUN have maturity periods more than 12 months with average annual interest rate of 8.20% and 7.71% as of 31 December 2025 and 2024, respectively.*

Semua efek-efek pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

*All marketable securities as of 31 December 2025 and 2024 were classified as current.*

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 38.

*Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 38.*

**8. EFEK-EFEK** (Lanjutan)

Pada tanggal 31 Desember 2025, *sinking fund* atas imbalan pascakerja karyawan dalam Rupiah sebesar Rp38.600.129 telah ditetapkan oleh manajemen Bank. Bank tidak dapat menggunakan *sinking fund* tersebut untuk operasional Bank. Pada tanggal 31 Desember 2024 tidak terdapat efek-efek yang dibatasi penggunaannya.

***8. MARKETABLE SECURITIES** (Continued)*

*As of 31 December 2025, sinking fund for post-employment benefits in Rupiah amounted to Rp38,600,129, has been set up by the Bank's management. The Bank cannot use the sinking fund for Bank's operational. As of 31 December 2024, there were no restricted marketable securities.*

Keuntungan penjualan surat berharga yang diakui dalam laba rugi adalah sebagai berikut:

*Gain on sale of marketable securities recognized in the profit or loss were as follow:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Nilai wajar pada tanggal penjualan | | | *Fair value at selling date* |
| Sekuritas Rupiah Bank Indonesia (SRBI) | 2.204.371.214 | - | *Bank Indonesia Rupiah Securities (SRBI)* |
| Surat Utang Negara (SUN) | 647.336.007 | - | *Government bonds (SUN)* |
| **Sub-jumlah** | **2.851.707.221** | **-** | ***Sub-total*** |
| Harga Jual | | | *Selling price* |
| Sekuritas Rupiah Bank Indonesia (SRBI) | 2.211.347.010 | - | *Bank Indonesia Rupiah Securities (SRBI)* |
| Surat Utang Negara (SUN) | 653.777.890 | - | *Government bonds (SUN)* |
| **Sub-jumlah** | **2.865.124.900** | **-** | ***Sub-total*** |
| **Keuntungan yang direalisasi ke laba rugi** | **13.417.679** | **-** | ***Realized gain to profit or loss*** |

a. Berdasarkan jenis

*a. By type*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Obligasi pemerintah | 13.417.679 | - | *Government bonds* |
| **Jumlah** | **13.417.679** | **-** | ***Total*** |

b. Berdasarkan klasifikasi

*b. By classification*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | 13.417.679 | - | *Fair value through other comprehensive income* |
| **Jumlah** | **13.417.679** | **-** | ***Total*** |

Perubahan kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

*Movement of unrealized loss for marketable securities measured at fair value through other comprehensive income are as follow:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| **Kerugian perubahan nilai aset keuangan - penghasilan komprehensif lain** | | | ***Unrealized loss on changes in value of financial assets - other comprehensive income*** |
| Saldo awal – sebelum pajak tangguhan | ( 3.271.064) | 7.368.771 | *Beginning balance – before deferred tax* |
| Keuntungan (kerugian) tahun berjalan | 16.468.562 | ( 10.639.835) | *Gain (loss) during the year* |
| Keuntungan yang direalisasi ke laba rugi atas penjualan efek-efek | ( 13.417.679) | - | *Realized gain to profit or loss from sale of marketable securities* |
| Jumlah sebelum pajak tangguhan | ( 220.181) | ( 3.271.064) | *Total before deferred tax* |
| Pajak tangguhan | 48.440 | 719.634 | *Deferred tax* |
| **Saldo akhir - bersih** | **( 171.741)** | **( 2.551.430)** | ***Ending balance - net*** |

## 9. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 terdiri dari:

a. Efek-efek yang dijual dengan janji dibeli kembali

## *9. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE*

*Securities sold under agreements to repurchase as of 31 December 2025 are as follows:*

*a. Securities sold under agreements to repurchase*

| Nasabah/ *Counterparty* | Jenis efek-efek/ *Type of securities* | Nilai nominal/ *Nominal amount* | Tanggal dimulai/ *Starting date* | Tanggal jatuh tempo/ *Due date* | Diskonto yang belum diamortisasi/ *Unamortized discount* | Laba (rugi) yang belum direalisasi/ *Unrealised gain (loss)* | Nilai tercatat/ *Carrying value* |
|---|---|---|---|---|---|---|---|
| **31 Desember 2025/ *31 December 2025*** | | | | | | | |
| Pihak ketiga/ *Third parties* | | | | | | | |
| Bank Indonesia | SRBI | 100.000.000 | 31/10/25 | 23/03/26 | ( 1.014.258) | ( 23.742) | 98.962.000 |
| Bank Indonesia | SRBI | 100.000.000 | 17/10/25 | 06/02/26 | ( 463.227) | 14.227 | 99.551.000 |
| Bank Indonesia | SRBI | 100.000.000 | 17/11/25 | 06/02/26 | ( 448.429) | ( 571) | 99.551.000 |
| Bank Indonesia | SRBI | 90.000.000 | 24/11/25 | 03/06/26 | ( 1.735.801) | ( 40.799) | 88.223.400 |
| Bank Indonesia | SRBI | 90.000.000 | 06/11/25 | 15/05/26 | ( 1.514.052) | ( 42.948) | 88.443.000 |
| Bank Indonesia | SRBI | 80.000.000 | 07/11/25 | 15/05/26 | ( 1.345.993) | ( 38.007) | 78.616.000 |
| Bank Indonesia | SRBI | 50.000.000 | 14/11/25 | 03/07/26 | ( 1.140.442) | ( 48.058) | 48.811.500 |
| Bank Indonesia | SRBI | 50.000.000 | 11/11/25 | 23/03/26 | ( 507.828) | ( 11.172) | 49.481.000 |
| Bank Indonesia | SRBI | 30.000.000 | 18/11/25 | 15/05/26 | ( 505.446) | ( 13.554) | 29.481.000 |
| | | **690.000.000** | | | **( 8.675.476)** | **( 204.624)** | **681.119.900** |

Efek-efek yang dijual dengan janji dibeli kembali tersebut di atas diklasifikasikan sebagai lancar.

*Securities sold under agreements to repurchase are classified as current.*

Efek-efek yang dijual dengan janji dibeli kembali jatuh tempo dengan jangka waktu kurang dari setahun dengan tingkat suku bunga rata-rata tahunan sebesar 4,62% pada 31 Desember 2025.

*Securities sold under agreements to repurchase have maturity periods less than a year with annual average interest rates of 4.62% as of 31 December 2025.*

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai untuk efek-efek yang dijual dengan janji dibeli kembali 31 Desember 2025 tidak diperlukan.

*The Bank's management believes that the allowance for impairment losses for securities sold under agreements to repurchase as of 31 December 2025 is not required.*

b. Liabilitas efek-efek yang dijual dengan janji dibeli kembali

*b. Liabilities of securities sold under agreements to repurchase*

| Nasabah/ *Counterparty* | Jenis efek-efek/ *Type of securities* | Nilai wajar efek yang mendasari/ *Fair value of underlying securities* | Tanggal dimulai/ *Starting date* | Tanggal jatuh tempo/ *Due date* | Tingkat suku bunga/ *Interest rate* | Nilai tercatat/ *Carrying value* |
|---|---|---|---|---|---|---|
| **31 Desember 2025/ *31 December 2025*** | | | | | | |
| Pihak ketiga/ *Third parties* | | | | | | |
| Bank Indonesia | SRBI | 198.903.920 | 31/12/25 | 07/01/26 | 4,85% | 198.930.717 |
| Bank Indonesia | SRBI | 196.544.320 | 29/12/25 | 05/01/26 | 4,85% | 196.623.756 |
| Bank Indonesia | SRBI | 148.348.875 | 29/12/25 | 05/01/26 | 4,85% | 148.408.833 |
| Bank Indonesia | SRBI | 88.131.825 | 29/12/25 | 05/01/26 | 4,85% | 88.167.445 |
| Bank Indonesia | SRBI | 48.802.310 | 29/12/25 | 05/01/26 | 4,85% | 48.822.034 |
| | | **680.731.250** | | | | **680.952.785** |

## 10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2024 terdiri dari:

## *10. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL*

*Securities purchased under agreements to resell as of 31 December 2024 is as follows:*

| Nasabah/ *Counterparty* | Jenis efek-efek/ *Type of securities* | Nilai nominal/ *Nominal amount* | Tanggal dimulai/ *Starting date* | Tanggal jatuh tempo/ *Due date* | Nilai penjualan kembali/ *Resale amount* | Pendapatan bunga yang belum diamortisasi/ *Unamortized interest* | Nilai tercatat/ *Carrying value* |
|---|---|---|---|---|---|---|---|
| **31 Desember 2024/ *31 December 2024*** | | | | | | | |
| Pihak ketiga/ *Third parties* | | | | | | | |
| Bank Indonesia | SUN | 550.000.000 | 30/12/24 | 06/01/25 | 539.839.729 | ( 449.342) | 539.390.387 |
| Bank Indonesia | SUN | 200.000.000 | 31/12/24 | 07/01/25 | 198.006.357 | ( 197.776) | 197.808.581 |
| Bank Indonesia | SUN | 30.000.000 | 23/10/24 | 22/01/25 | 29.470.283 | ( 109.103) | 29.361.180 |
| Bank Indonesia | SUN | 22.000.000 | 30/12/24 | 06/01/25 | 21.593.589 | ( 17.974) | 21.575.615 |
| Bank Indonesia | SUN | 4.800.000 | 28/11/24 | 26/02/25 | 4.634.972 | ( 46.464) | 4.588.508 |
| **Jumlah/*Total*** | | **806.800.000** | | | **793.544.930** | **( 820.659)** | **792.724.271** |

Efek-efek yang dibeli dengan janji dijual kembali tersebut di atas diklasifikasikan sebagai lancar.

*Securities purchased under agreements to resell are classified as current.*

Efek-efek yang dibeli dengan janji dijual kembali jatuh tempo dengan jangka waktu 1 - 3 bulan dengan tingkat suku bunga rata-rata tahunan sebesar 6,11% pada 31 Desember 2024.

*Securities purchased under agreements to resell have maturity periods 1 – 3 months with annual average interest rates of 6.11% as of 31 December 2024.*

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai untuk efek-efek yang dibeli dengan janji dijual kembali 31 Desember 2024 tidak diperlukan.

*The Bank's management believes that the allowance for impairment losses for securities purchased under agreements to resell as of 31 December 2024 is not required.*

Pada tanggal 31 Desember 2024, *sinking fund* atas imbalan pascakerja karyawan dalam Rupiah sebesar Rp26.164.123 telah ditetapkan oleh manajemen Bank. Bank tidak dapat menggunakan *sinking fund* tersebut untuk operasional Bank. Pada tanggal 31 Desember 2025, sudah tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dibatasi penggunaannya.

*As of 31 December 2024, sinking fund for post-employment benefits in Rupiah amounted to Rp26,164,123, has been set up by the Bank's management. The Bank cannot use the sinking fund for Bank's operational. As of 31 December 2025, there were no longer any restricted securities purchased under agreements to resell.*

## 11. TAGIHAN DAN LIABILITAS SPOT DAN DERIVATIF

## *11. SPOT AND DERIVATIVE RECEIVABLES AND PAYABLES*

a. Berdasarkan jenis

*a. By type*

| Instrumen | Jumlah nosional/ *Notional amount* | Nilai Wajar/*Fair Value* | | *Instruments* |
|---|---|---|---|---|
| | | Tagihan derivatif/ *Derivative receivables* | Liabilitas derivatif/ *Derivative payables* | |
| **31 Desember 2025/ *31 December 2025*** | | | | |
| **Tidak terkait Lindung Nilai** | | | | ***Non-hedging related*** |
| Kontrak tunai mata uang asing | 183.425.000 | 728.000 | 135.000 | *Foreign currency spots* |
| Kontrak berjangka mata uang asing | 329.799.688 | 3.562.481 | 104.325 | *Foreign currency forwards* |
| Swap mata uang asing | 1.750.875.000 | 716.785 | 6.530.691 | *Foreign currency swaps* |
| **Jumlah** | **2.264.099.688** | **5.007.266** | **6.770.016** | ***Total*** |

b. Berdasarkan jatuh tempo

*b. By maturity date*

Informasi mengenai sisa umur jatuh tempo diungkapkan pada Catatan 38.

*Information regarding the remaining period to maturity is disclosed in Note 38.*

Kerugian atas perubahan nilai wajar instrumen derivatif yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp1.762.750 dan RpNihil untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

*The losses from changes in fair value of derivative instruments which were recorded in the statement of profit or loss and other comprehensive income amounted to Rp1,762,750 and RpNil for the year ended 31 December 2025 and 2024, respectively.*

## 12. TAGIHAN AKSEPTASI / *12. ACCEPTANCE RECEIVABLES*

a. Berdasarkan pihak, hubungan dan mata uang / *a. By party, relationship and currency*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| Debitur non-bank | | | | | *Non-bank debtors* |
| Mata uang asing - | | | | | *Foreign currency -* |
| Dolar Amerika Serikat | | - | 44.700 | 719.447 | *United States Dollar* |
| Yuan China | | - | 194.000 | 427.768 | *Chinese Yuan* |
| Sub-jumlah (Catatan 36) | | - | | 1.147.215 | *Sub-total (Note 36)* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Debitur non-bank | | | | | *Non-bank debtors* |
| Rupiah | | 3.506.637 | | 1.427.964 | *Rupiah* |
| Mata uang asing - | | | | | *Foreign currency -* |
| Dolar Amerika Serikat | 128.900 | 2.149.408 | | - | *United States Dollar* |
| Sub-jumlah | | 5.656.045 | | 1.427.964 | *Sub-total* |
| **Jumlah** | | **5.656.045** | | **2.575.179** | ***Total*** |
| Dikurangi: cadangan kerugian penurunan nilai | | ( 706) | | ( 8.708) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | | **5.655.339** | | **2.566.471** | ***Total - net*** |

b. Berdasarkan jatuh tempo / *b. By maturity*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Kurang dari 1 bulan | | 3.506.637 | | 1.427.964 | *Less than 1 month* |
| Sub-jumlah | | 3.506.637 | | 1.427.964 | *Sub-total* |
| Mata uang asing | | | | | *Foreign currency* |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Kurang dari 1 bulan | 128.900 | 2.149.408 | | - | *Less than 1 month* |
| 1 - 3 bulan | | - | 44.700 | 719.447 | *1 - 3 months* |
| Sub-jumlah | | 2.149.408 | | 719.447 | *Sub-total* |
| **Yuan China** | | | | | ***Chinese Yuan*** |
| 1 - 3 bulan | | - | 194.000 | 427.768 | *1 - 3 months* |
| Sub-jumlah | | - | | 427.768 | *Sub-total* |
| **Jumlah** | | **5.656.045** | | **2.575.179** | ***Total*** |
| Dikurangi: cadangan kerugian penurunan nilai | | ( 706) | | ( 8.708) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | | **5.655.339** | | **2.566.471** | ***Total - net*** |

c. Berdasarkan kolektibilitas dan cadangan kerugian penurunan nilai / *c. By collectability and allowance for impairment losses*

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: / *The changes in the allowance for impairment losses are as follows:*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ *Stage 1* | Tahap 2/ *Stage 2* | Tahap 3/ *Stage 3* | Jumlah/ *Total* | |
| Saldo awal | 8.708 | - | - | 8.708 | *Beginning balance* |
| Perubahan selama tahun berjalan | ( 8.002) | - | - | ( 8.002) | *Moving during current year* |
| **Saldo akhir** | **706** | **-** | **-** | **706** | ***Ending balance*** |

## 12. TAGIHAN AKSEPTASI (Lanjutan) / *12. ACCEPTANCE RECEIVABLES (Continued)*

c. Berdasarkan kolektibilitas dan cadangan kerugian penurunan nilai (Lanjutan) / *c. By collectability and allowance for impairment losses (Continued)*

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: (Lanjutan) / *The changes in the allowance for impairment losses are as follows: (Continued)*

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Tahap 1/ *Stage 1*** | **Tahap 2/ *Stage 2*** | **Tahap 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Saldo awal | 1.273.254 | - | - | 1.273.254 | *Beginning balance* |
| Perubahan selama tahun berjalan | ( 1.264.546) | - | - | ( 1.264.546) | *Moving during current year* |
| **Saldo akhir** | **8.708** | **-** | **-** | **8.708** | ***Ending balance*** |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk untuk menutup kerugian yang mungkin timbul akibat tagihan akseptasi tidak tertagih telah memadai.

*The management believes that the established allowance made for impairment losses on uncollectible acceptance receivables are adequate.*

Semua tagihan akseptasi pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

*All acceptance receivables as of 31 December 2025 and 2024 were classified as current.*

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai dan kolektibilitas diungkapkan pada Catatan 38.

*Information with respect to classification of impaired and not impaired and credit quality of financial assets are disclosed in Note 38.*

## 13. KREDIT YANG DIBERIKAN / *13. LOANS*

a. Berdasarkan mata uang / *a. By currency*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Modal kerja | | 113.000.000 | | 113.000.000 | *Working capital* |
| Konsumsi | | 5.824.026 | | 6.694.076 | *Consumer* |
| Sub-jumlah (Catatan 36) | | 118.824.026 | | 119.694.076 | *Sub-total (Note 36)* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Modal kerja | | 12.605.103.432 | | 12.350.903.106 | *Working capital* |
| Investasi | | 1.693.938.796 | | 2.080.311.209 | *Investment* |
| Konsumsi | | 83.831.875 | | 107.562.676 | *Consumer* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Modal kerja | 149.400.487 | 2.491.253.125 | 86.288.555 | 1.388.814.289 | *Working capital* |
| Investasi | 21.012.330 | 350.380.606 | 24.291.329 | 390.968.935 | *Investment* |
| Sub-jumlah | | 17.224.507.834 | | 16.318.560.215 | *Sub-total* |
| Jumlah kredit yang diberikan | | 17.343.331.860 | | 16.438.254.291 | *Total loans* |
| Dikurangi: cadangan kerugian penurunan nilai | | ( 322.830.303) | | ( 463.372.785) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | | **17.020.501.557** | | **15.974.881.506** | ***Total - net*** |

## 13. KREDIT YANG DIBERIKAN (Lanjutan) / *13. LOANS (Continued)*

b. Berdasarkan sektor ekonomi / *b. By economic sector*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| Industri pengolahan | 5.558.732.124 | 5.236.364.145 | *Processing industry* |
| Aktivitas keuangan dan asuransi | 3.920.684.357 | 3.608.450.722 | *Financial and insurance activities* |
| Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor | 2.745.321.950 | 3.189.325.778 | *Wholesale and retail trade, repair maintenance of cars and motorcycles* |
| Pengangkutan dan pergudangan | 838.193.943 | 855.687.566 | *Transportation and warehousing* |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya | 310.314.671 | 230.510.311 | *Leasing and leasing activities without employment options, travel agents and other business support* |
| Penyediaan akomodasi dan penyediaan makan minum | 306.286.167 | 359.663.319 | *Accommodation, food and beverage* |
| Real estat | 227.709.666 | 253.243.576 | *Real estate* |
| Konstruksi | 127.796.562 | 119.904.406 | *Construction* |
| Aktivitas kesehatan manusia dan aktivitas sosial | 122.455.094 | 219.975.699 | *Human health activities and social activities* |
| Rumah tangga | 89.655.901 | 114.246.252 | *Households* |
| Informasi dan komunikasi | 79.087.376 | 230.834.737 | *Information and communication* |
| Aktivitas profesional, ilmiah dan teknis | 72.165.289 | 80.326.035 | *Professional, scientific and technical activities* |
| Aktivitas jasa lainnya | 39.135.123 | 44.912.029 | *Other service activities* |
| Kesenian, hiburan dan rekreasi | 32.062.813 | 56.390.323 | *Arts, entertainment and recreation* |
| Pertanian, kehutanan dan perikanan | 13.858.194 | 24.474.747 | *Agriculture, forestry and fisheries* |
| Pendidikan | 13.331.144 | 29.165.515 | *Education* |
| Pertambangan dan penggalian | 4.907.755 | 4.985.407 | *Mining and exploration* |
| Bukan lapangan usaha lainnya | - | 10.500 | *Not another business field* |
| Sub-jumlah | 14.501.698.129 | 14.658.471.067 | *Sub-total* |
| **Mata uang asing** | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| Aktivitas keuangan dan asuransi | 1.763.891.103 | 237.223.295 | *Financial and insurance activities* |
| Pertanian, kehutanan dan perikanan | 249.990.787 | 241.182.557 | *Agriculture, forestry and fisheries* |
| Pertambangan dan penggalian | 247.392.549 | 240.380.207 | *Mining and exploration* |
| Pengadaan listrik, gas, uap atau air panas dan udara dingin | 200.100.000 | 321.900.000 | *Supply of electricity, gas, steam or hot water and cold air* |
| Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor | 191.908.172 | 318.814.333 | *Wholesale and retail trade, repair maintenance of cars and motorcycles* |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya | 175.564.857 | 208.962.156 | *Leasing and leasing activities without employment options, travel agents and other business support* |
| Industri pengolahan | 12.786.263 | 211.320.676 | *Processing industry* |
| Sub-jumlah | 2.841.633.731 | 1.779.783.224 | *Sub-total* |
| Jumlah | 17.343.331.860 | 16.438.254.291 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | ( 322.830.303) | ( 463.372.785) | *Less: allowance for impairment losses* |
| **Jumlah – bersih** | **17.020.501.557** | **15.974.881.506** | ***Total – net*** |

**13. KREDIT YANG DIBERIKAN** (Lanjutan) / ***13. LOANS*** *(Continued)*

c. Berdasarkan jangka waktu / *c. By maturity*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| Kurang dari atau sama dengan 1 tahun | 10.692.744.814 | 10.589.200.332 | *Less than or equal to 1 year* |
| Lebih dari 1 - 2 tahun | 18.363.267 | 31.073.337 | *Over than 1 - 2 years* |
| Lebih dari 2 - 5 tahun | 2.127.363.626 | 2.082.098.576 | *Over than 2 - 5 years* |
| Lebih dari 5 tahun | 1.663.226.422 | 1.956.098.822 | *Over than 5 years* |
| Sub-jumlah | 14.501.698.129 | 14.658.471.067 | *Sub-total* |
| **Mata uang asing** | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| Kurang dari atau sama dengan 1 tahun | 1.530.628.412 | 348.127.989 | *Less than or equal to 1 year* |
| Lebih dari 2 - 5 tahun | 789.143.644 | 800.305.852 | *Over than 2 - 5 years* |
| Lebih dari 5 tahun | 521.861.675 | 631.349.383 | *Over than 5 years* |
| Sub-jumlah | 2.841.633.731 | 1.779.783.224 | *Sub-total* |
| Jumlah | 17.343.331.860 | 16.438.254.291 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | ( 322.830.303) | ( 463.372.785) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | **17.020.501.557** | **15.974.881.506** | ***Total - net*** |

d. Berdasarkan sisa umur sampai dengan saat jatuh tempo / *d. Based on remaining period until maturity*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| Kurang dari atau sama dengan 1 tahun | 10.866.469.731 | 10.639.022.787 | *Less than or equal to 1 year* |
| Lebih dari 1 - 2 tahun | 629.394.098 | 493.845.932 | *Over than 1 - 2 years* |
| Lebih dari 2 - 5 tahun | 2.365.242.536 | 2.388.422.654 | *Over than 2 - 5 years* |
| Lebih dari 5 tahun | 640.591.764 | 1.137.179.694 | *Over than 5 years* |
| Sub-jumlah | 14.501.698.129 | 14.658.471.067 | *Sub-total* |
| **Mata uang asing** | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| Kurang dari atau sama dengan 1 tahun | 1.730.728.412 | 348.127.989 | *Less than or equal to 1 year* |
| Lebih dari 1 - 2 tahun | 249.990.787 | 415.077.688 | *Over than 1 - 2 years* |
| Lebih dari 2 - 5 tahun | 761.261.430 | 594.190.320 | *Over than 2 - 5 years* |
| Lebih dari 5 tahun | 99.653.102 | 422.387.227 | *Over than 5 years* |
| Sub-jumlah | 2.841.633.731 | 1.779.783.224 | *Sub-total* |
| Jumlah | 17.343.331.860 | 16.438.254.291 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | ( 322.830.303) | ( 463.372.785) | *Less: allowance for impairment losses* |
| **Jumlah - bersih** | **17.020.501.557** | **15.974.881.506** | ***Total - net*** |

e. Tingkat suku bunga rata-rata tahunan / *e. Annual average interest rates*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Rupiah | 7,02% | 7,87% | *Rupiah* |
| Mata uang asing | | | *Foreign currency* |
| Dolar Amerika Serikat | 5,00% | 6,15% | *United States Dollar* |

f. Jumlah kredit yang diberikan dengan jaminan tabungan dan deposito berjangka pada tanggal 31 Desember 2025 dan 2024, masing-masing adalah sebesar Rp324.360.591 dan Rp465.667.409. Kredit yang diberikan dijamin dengan tabungan dan deposito berjangka, agunan yang diikat dengan hak tanggungan, surat kuasa untuk menjual, atau jaminan lain yang umumnya diterima oleh Bank. Jumlah tabungan dan deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan disajikan pada Catatan 20b dan 20c.

*f. Total loans secured by saving accounts and time deposits as of 31 December 2025 and 2024, were Rp324,360,591 and Rp465,667,409, respectively. These loans are secured by saving accounts and time deposits, registered mortgages over collaterals, powers of attorney to mortgage or sell, or other guarantees generally acceptable to the Bank. Total saving accounts and time deposits pledged as collaterals to the loans are disclosed in Note 20b and 20c.*

**13. KREDIT YANG DIBERIKAN** (Lanjutan)

g. Kredit yang diberikan untuk membeli rumah, kendaraan dan keperluan lainnya yang dibebani dengan suku bunga rata-rata tahunan masing-masing sebesar 6,00% pada tanggal 31 Desember 2025 dan 2024 dengan jangka waktu berkisar antara 1 sampai dengan 20 tahun. Kredit ini dibayar kembali melalui pemotongan gaji setiap bulan.

h. Kredit yang diberikan kepada pihak berelasi (Catatan 36) pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp118.824.026 dan Rp119.694.076 atau sebesar 0,53% dan 0,54% dari jumlah aset Bank masing-masing pada tanggal 31 Desember 2025 dan 2024 berupa kredit modal kerja dan konsumsi yang dilakukan dengan kebijakan dan syarat yang telah disepakati.

i. Bank telah melakukan modifikasi dengan melakukan restrukturisasi kredit dengan mengubah jumlah angsuran atau melalui perpanjangan jangka waktu kredit pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp764.263.862 dan Rp724.627.944.

Termasuk dalam saldo 31 Desember 2025 dan 2024, kredit yang direstrukturisasi sebesar Rp57.206.747 dan Rp82.738.723 merupakan kredit yang direstrukturisasi terkait dampak dari pandemi Covid-19 sesuai dengan POJK No. 17/POJK.03/2021 tentang perubahan kedua atas POJK No. 11/POJK.03/2020 tentang "Stimulus Perekonomian Nasional sebagai kebijakan *countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019" tertanggal 10 September 2021. Bank telah membukukan keuntungan (kerugian) atas kredit modifikasian untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp88.818 dan (Rp53.910.931).

j. Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank lain, yang dapat diperoleh melalui pasar primer dan sekunder. Saldo kredit sindikasi per 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.733.562.058 dan Rp1.482.936.199. Partisipasi Bank dalam pinjaman sindikasi tersebut pada tanggal 31 Desember 2025 dan 2024 masing-masing berkisar 1,00% - 11,00% dan 1,02% - 11,00%.

k. Kredit yang dihapusbukukan

Kredit yang dihapusbukukan pada 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp269.137.156 dan Rp51.167.419.

***13. LOANS** (Continued)*

*g. The loans to employee of the Bank represent housing, vehicle, and other personal loans with annual average interest rates of 6.00% for 31 December 2025 and 2024, respectively, with maturity periods ranging from 1 to 20 years. These loans are paid through monthly salary deductions.*

*h. The loans to related parties (Note 36) for 31 December 2025 and 2024 amounted to Rp118,824,026 and Rp119,694,076, respectively, representing 0.53% and 0.54% of the Bank's total assets as of 31 December 2025 and 2024, respectively, which consist of working capital and consumer loans conducted under agreed terms and conditions between parties.*

*i. The Bank has restructured its loans by modifying the amount of loan installment or through extension of the credit period as of 31 December 2025 and 2024 amounted to Rp764,263,862 and Rp724,627,944, respectively.*

*Included in the balance as of 31 December 2025 and 2024, restructured loans amounted to Rp57,206,747 and Rp82,738,723 are restructured loans related to the impact of the Covid-19 pandemic in accordance with POJK No. 17/POJK.03/2021 regarding the second amendment to No. 11/POJK.03/2020 about "National Economic Stimulus as countercyclical Policy Impact of Coronavirus Disease spread 2019" dated 10 September 2021. The Bank has recorded a gain (loss) on loans modification for the year ended 31 December 2025 and 2024 amounted to Rp88,818 and (Rp53,910,931), respectively.*

*j. Syndicated loans represent loans provided to the debtor under syndication agreements with other banks, which can be obtained through the primary and secondary markets. The amount of syndicated loans as of 31 December 2025 and 2024 amounted to Rp1,733,562,058 and Rp1,482,936,199, respectively. The Bank's participation in the syndicated loan as of 31 December 2025 and 2024 ranged from 1.00% - 11.00% and 1.02% - 11.00%, respectively.*

*k. Loans written-off*

*Loans written-off on 31 December 2025 and 2024 were Rp269,137,156 and Rp51,167,419, respectively.*

**13. KREDIT YANG DIBERIKAN** (Lanjutan) / ***13. LOANS*** *(Continued)*

l. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: / *l. The changes in the allowance for impairment losses are as follows:*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasi 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk/ *Lifetime ECL - no credit impaired*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk/ *Lifetime ECL - credit impaired*** | **Jumlah/ *Total*** | |
| Saldo awal | 212.815.001 | 54.902.874 | 195.654.910 | 463.372.785 | *Beginning balance* |
| Transfer ke kerugian kredit ekspektasi 12 bulan | 5.632.355 | ( 5.632.355) | - | - | *Transfer to 12-month ECL* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya - kredit tidak memburuk | ( 187.431) | 187.431 | - | - | *Transfer to lifetime ECL - no credit impaired* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya - kredit memburuk | ( 2.562.455) | ( 2.482.183) | 5.044.638 | - | *Transfer to lifetime ECL - credit impaired* |
| Penambahan penyisihan selama tahun berjalan | ( 105.099.386) | 8.420.375 | 223.714.247 | 127.035.236 | *Provision during the year* |
| Penghapusan kredit | - | - | ( 269.137.156) | ( 269.137.156) | *Loans written-off* |
| Selisih kurs | 1.559.438 | - | - | 1.559.438 | *Exchange rate differences* |
| **Saldo akhir** | **112.157.522** | **55.396.142** | **155.276.639** | **322.830.303** | ***Ending balance*** |

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasi 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit tidak memburuk/ *Lifetime ECL - no credit impaired*** | **Kerugian kredit ekspektasi sepanjang umurnya - kredit memburuk/ *Lifetime ECL - credit impaired*** | **Jumlah/ *Total*** | |
| Saldo awal | 42.397.032 | 30.603.558 | 62.176.420 | 135.177.010 | *Beginning balance* |
| Transfer ke kerugian kredit ekspektasi 12 bulan | 1.810.132 | ( 1.755.147) | ( 54.985) | - | *Transfer to 12-month ECL* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya - kredit tidak memburuk | ( 498.235) | 498.235 | - | - | *Transfer to lifetime ECL - no credit impaired* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya - kredit memburuk | ( 638.423) | ( 37.342) | 675.765 | - | *Transfer to lifetime ECL - credit impaired* |
| Penambahan penyisihan selama tahun berjalan | 169.315.504 | 25.593.570 | 184.025.129 | 378.934.203 | *Provision during the year* |
| Penghapusan kredit | - | - | ( 51.167.419) | ( 51.167.419) | *Loans written-off* |
| Selisih kurs | 428.991 | - | - | 428.991 | *Exchange rate differences* |
| **Saldo akhir** | **212.815.001** | **54.902.874** | **195.654.910** | **463.372.785** | ***Ending balance*** |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan yang dibentuk telah memadai.

*The management believes that the allowance for impairment losses on uncollectible loans is adequate.*

m. Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 38.

*m. Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 38.*

## 14. BUNGA YANG AKAN DITERIMA / *14. INTEREST RECEIVABLES*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Kredit yang diberikan | | | | | *Loans* |
| Pihak berelasi (Catatan 36) | | 832.322 | | 832.961 | *Related parties (Note 36)* |
| Pihak ketiga | | 42.108.836 | | 39.976.170 | *Third parties* |
| Surat berharga | | 32.882.430 | | 37.695.235 | *Marketable securities* |
| Penempatan pada bank lain | | 1.150.000 | | 84.699 | *Placement with other banks* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Kredit yang diberikan | 544.065 | 9.072.287 | 463.636 | 7.462.218 | *Loans* |
| Giro pada bank lain | 78.036 | 1.301.244 | 21.065 | 339.045 | *Current account with other banks* |
| Jumlah | | 87.347.119 | | 86.390.328 | *Total* |
| Cadangan kerugian penurunan nilai | | ( 40.606) | | ( 52.049) | *Allowance for impairment losses* |
| **Jumlah - bersih** | | **87.306.513** | | **86.338.279** | ***Total - net*** |

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

*The changes in the allowance for impairment losses are as follows:*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Saldo awal | 52.049 | 66.069 | *Beginning balance* |
| Selisih kurs | 240 | 262 | *Exchange rate differences* |
| Pemulihan tahun berjalan | ( 11.683) | ( 14.282) | *Recovery during the year* |
| **Saldo akhir** | **40.606** | **52.049** | ***Ending balance*** |

## 15. BEBAN DIBAYAR DI MUKA / *15. PREPAID EXPENSES*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2025* | |
|---|---|---|---|
| Piranti lunak | 12.589.383 | 16.193.997 | *Software* |
| Sewa dibayar di muka | 4.324.334 | 234.080 | *Prepaid rent* |
| Asuransi dibayar di muka | 2.514.840 | 2.032.106 | *Prepaid insurance* |
| Perbaikan dan pemeliharaan | 500.979 | 162.692 | *Repair and maintenance* |
| Promosi | 106.200 | 181.070 | *Promotion* |
| Lain-lain | 478.339 | 652.006 | *Others* |
| **Jumlah** | **20.514.075** | **19.455.951** | ***Total*** |

## 16. ASET TETAP / *16. FIXED ASSETS*

| | 31 Desember 2025/ *31 December 2025* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Saldo awal/ *Beginning balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Reklasifikasi/ *Reclassifications* | Revaluasi/ *Revaluation* | Saldo akhir/ *Ending balance* | |
| **Aset kepemilikan langsung:** | | | | | | | ***Direct ownership assets:*** |
| **Nilai tercatat** | | | | | | | ***Carrying amount*** |
| Hak atas tanah | 318.660.324 | - | - | ( 14.106.470) | - | 304.553.854 | *Land right* |
| Bangunan dan prasarana | 70.893.095 | - | - | ( 9.763.506) | - | 61.129.589 | *Buildings and improvements* |
| Mesin pembangkit tenaga listrik | 2.783.542 | - | 84.560 | - | - | 2.698.982 | *Power generator* |
| Perabot dan peralatan kantor | 68.845.595 | 4.599.438 | 13.439.305 | 580.253 | - | 60.585.981 | *Furniture and office equipment* |
| Kendaraan bermotor | 21.730.524 | - | 6.842.642 | - | - | 14.887.882 | *Motor vehicles* |
| Sub-jumlah | 482.913.080 | 4.599.438 | 20.366.507 | ( 23.289.723) | - | 443.856.288 | *Sub-total* |
| Aset dalam pembangunan | 3.466.367 | - | - | ( 580.253) | - | 2.886.114 | *Assets under construction* |
| Jumlah | 486.379.447 | 4.599.438 | 20.366.507 | ( 23.869.976) | - | 446.742.402 | *Total* |
| **Akumulasi penyusutan** | | | | | | | ***Accumulated depreciation*** |
| Bangunan dan prasarana | 5.144.786 | 4.726.249 | - | ( 1.167.654) | - | 8.703.381 | *Buildings and improvements* |
| Mesin pembangkit tenaga listrik | 2.142.620 | 92.119 | 84.560 | - | - | 2.150.179 | *Power generator* |
| Perabot dan peralatan kantor | 48.469.873 | 7.760.464 | 13.431.690 | - | - | 42.798.647 | *Furniture and office equipment* |
| Kendaraan bermotor | 11.432.271 | 2.247.595 | 6.107.543 | - | - | 7.572.323 | *Motor vehicles* |
| Jumlah | 67.189.550 | 14.826.427 | 19.623.793 | ( 1.167.654) | - | 61.224.530 | *Total* |
| **Nilai buku bersih** | **419.189.897** | | | | | **385.517.872** | ***Net book value*** |

| | 31 Desember 2024/ *31 December 2024* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Saldo awal/ *Beginning balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Reklasifikasi/ *Reclassifications* | Revaluasi/ *Revaluation* | Saldo akhir/ *Ending balance* | |
| **Aset kepemilikan langsung:** | | | | | | | ***Direct ownership assets:*** |
| **Nilai tercatat** | | | | | | | ***Carrying amount*** |
| Hak atas tanah | 321.563.491 | - | - | ( 2.903.167) | - | 318.660.324 | *Land right* |
| Bangunan dan prasarana | 78.034.842 | 126.623 | 520.000 | ( 3.968.559) | ( 2.779.811) | 70.893.095 | *Buildings and improvements* |
| Mesin pembangkit tenaga listrik | 2.821.142 | - | 37.600 | - | - | 2.783.542 | *Power generator* |
| Perabot dan peralatan kantor | 60.513.115 | 9.877.712 | 3.025.617 | 1.480.385 | - | 68.845.595 | *Furniture and office equipment* |
| Kendaraan bermotor | 31.616.345 | 6.211.701 | 16.097.522 | - | - | 21.730.524 | *Motor vehicles* |
| Sub-jumlah | 494.548.935 | 16.216.036 | 19.680.739 | ( 5.391.341) | ( 2.779.811) | 482.913.080 | *Sub-total* |
| Aset dalam pembangunan | 2.486.598 | 2.460.154 | - | ( 1.480.385) | - | 3.466.367 | *Assets under construction* |
| Jumlah | 497.035.533 | 18.676.190 | 19.680.739 | ( 6.871.726) | ( 2.779.811) | 486.379.447 | *Total* |
| **Akumulasi penyusutan** | | | | | | | ***Accumulated depreciation*** |
| Bangunan dan prasarana | - | 5.641.284 | - | ( 137.823) | ( 358.675) | 5.144.786 | *Buildings and improvements* |
| Mesin pembangkit tenaga listrik | 2.086.434 | 93.786 | 37.600 | - | - | 2.142.620 | *Power generator* |
| Perabot dan peralatan kantor | 45.123.969 | 6.370.749 | 3.024.845 | - | - | 48.469.873 | *Furniture and office equipment* |
| Kendaraan bermotor | 24.589.798 | 2.578.210 | 15.735.737 | - | - | 11.432.271 | *Motor vehicles* |
| Jumlah | 71.800.201 | 14.684.029 | 18.798.182 | ( 137.823) | ( 358.675) | 67.189.550 | *Total* |
| **Nilai buku bersih** | **425.235.332** | | | | | **419.189.897** | ***Net book value*** |

Hak atas tanah berupa HGB yang akan berakhir pada berbagai tanggal antara tahun 2025 sampai dengan tahun 2053. Manajemen berpendapat bahwa tidak terdapat masalah dengan perpanjangan HGB.

*The Bank's land represents HGB, which will expire in certain dates from 2025 to 2053. Management believes that the HGBs are readily extendable.*

Beban penyusutan pada tahun 2025 dan 2024, masing-masing sebesar Rp14.826.427 dan Rp14.684.029 (Catatan 33).

*Depreciation expenses in 2025 and 2024, amounted to Rp14,826,427 and Rp14,684,029, respectively (Note 33).*

Pada tanggal 31 Desember 2025 dan 2024, manajemen Bank memperkirakan persentase penyelesaian dari aset dalam pembangunan ditinjau dari aspek keuangan masing-masing sebesar 99,20% dan 99,60%. Aset dalam pembangunan terdiri dari perabot dan peralatan kantor diperkirakan akan selesai dalam waktu kurang dari 1 tahun setelah tanggal laporan posisi keuangan.

*As of 31 December 2025 and 2024, the Bank's management estimates that the percentage of completion of assets under construction in financial terms is 99.20% and 99.60%, respectively. Assets under construction consist of furniture and office equipment are estimated to be completed in less than 1 year after the statement of financial position date.*

Pada tanggal 31 Desember 2025 dan 2024, manajemen Bank memperkirakan estimasi komitmen kontraktual dari aset tetap sebesar RpNihil.

*As of 31 December 2025 and 2024, the Bank's management estimates the contractual commitments of fixed assets are RpNil.*

**16. ASET TETAP** (Lanjutan)

Aset tetap, kecuali tanah, pada tanggal 31 Desember 2025 diasuransikan terhadap kebakaran, kerusuhan, kecelakaan dan pencurian di PT Asuransi Wahana Tata dan PT Asuransi Central Asia (31 Desember 2024: PT Asuransi Wahana Tata, PT Asuransi Central Asia dan PT MNC Asuransi Indonesia) (pihak ketiga) dengan jumlah pertanggungan sebesar Rp139.332.219 (31 Desember 2024: Rp152.621.727). Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas aset yang dipertanggungkan.

Seluruh aset tetap Bank yang ada pada tanggal pelaporan digunakan untuk menunjang aktivitas operasi Bank. Biaya perolehan dari aset tetap yang telah disusutkan penuh dan masih digunakan pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

***16. FIXED ASSETS** (Continued)*

*Fixed assets, except land, were insured against fire, riot, accident and theft as of 31 December 2025, at PT Asuransi Wahana Tata and PT Asuransi Central Asia (31 December 2024: PT Asuransi Wahana Tata, PT Asuransi Central and PT MNC Asuransi Indonesia) (third parties) with insurance coverage amounting to Rp139,332,219 (31 December 2024: Rp152,621,727). The management believes that the insurance coverage is adequate to cover possible losses from the insured assets.*

*All of the Bank's fixed assets as of the reporting date are fully used to support the Bank's operational activities. The cost of fixed assets that already fully depreciated and still used in operation in 31 December 2025 and 2024 are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Mesin pembangkit tenaga listrik | 1.777.792 | 1.862.351 | *Power generator* |
| Perabot dan peralatan kantor | 27.462.396 | 37.916.939 | *Furniture and office equipment* |
| Kendaraan bermotor | 1.012.000 | 1.768.200 | *Motor vehicles* |
| **Jumlah** | **30.252.188** | **41.547.490** | ***Total*** |

Berdasarkan hasil evaluasi manajemen Bank, tidak terdapat peristiwa atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2025.

*Based on the assessment of the Bank's management, there were no events or changes in circumstances which may indicate impairment in the value of fixed assets as of 31 December 2025.*

Rincian laba penjualan aset tetap adalah sebagai berikut:

*The details of the gain on sale of fixed assets are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Hasil penjualan aset tetap | 2.583.672 | 7.570.304 | *Proceeds from sale of fixed assets* |
| Nilai buku bersih aset tetap | 742.714 | 882.557 | *Net book value of fixed assets* |
| **Laba penjualan aset tetap - bersih (Catatan 34)** | **1.840.958** | **6.687.747** | ***Gain on sale of fixed assets - net (Note 34)*** |

Pada tahun 2024, Bank telah menugaskan penilai independen eksternal KJPP Jimmy Prasetyo & Rekan. Dalam laporannya tanggal 1 November 2024 ditandatangani oleh Audrey Angelina, M.Bus., MAPPI (Cert.) untuk melakukan penilaian terhadap aset Bank yang akan dijual. Penilaian kembali yang dilakukan atas bangunan menghasilkan penurunan nilai sebesar Rp 2.421.136 yang dicatat sebagai kerugian revaluasi aset tetap pada penghasilan komprehensif lain.

*In 2024, the Bank has assigned an external independent appraiser KJPP Jimmy Prasetyo & Rekan. In its report dated 1 November 2024 signed by Audrey Angelina, M.Bus., MAPPI (Cert.) to conduct an assessment of the Bank's assets to be sold. The revaluation carried out on the building resulted in a decrease in amount of Rp 2,421,136 which was recorded as a loss on the revaluation of fixed assets in other comprehensive income.*

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar, metode biaya dan metode pendapatan.

*Valuations are performed based on Indonesian Valuation Standards, determined based on reference to recent market transactions done on arm's length terms and appropriate requirements. The valuation methods used are market value approach, cost approach and income approach.*

**16. ASET TETAP** (Lanjutan) / ***16. FIXED ASSETS*** *(Continued)*

Perubahan selisih lebih revaluasi aset tetap setelah pajak adalah sebagai berikut:

*The movements in the revaluation surplus of fixed assets net of tax are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Saldo awal | 147.885.061 | 153.508.158 | *Beginning balance* |
| Transfer ke saldo laba | ( 7.576.801) | ( 3.734.611) | *Transfer to retained earnings* |
| Penilaian kembali tahun berjalan | - | ( 2.421.136) | *Revaluation during the year* |
| Pajak penghasilan terkait | - | 532.650 | *Related income tax* |
| **Saldo akhir** | **140.308.260** | **147.885.061** | ***Ending balance*** |

Tabel di bawah ini menganalisis instrumen non-keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian, sebagai berikut:

*The table below analyses non-financial instrument carried at fair value, by level of valuation method, as follows:*

| | **Pengukuran nilai wajar 31 Desember 2025 menggunakan:** ***Fair value measurement on 31 December 2025 using:*** | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Level 1*** | **Tingkat 2/ *Level 2*** | **Tingkat 3/ *Level 3*** | **Jumlah/ *Total*** | |
| Pengukuran nilai wajar berulang | | | | | *Recurring fair value measurement* |
| Tanah | - | - | 304.553.854 | 304.553.854 | *Land* |
| Bangunan | - | - | 61.129.589 | 61.129.589 | *Buildings* |
| **Jumlah** | **-** | **-** | **365.683.443** | **365.683.443** | ***Total*** |

| | **Pengukuran nilai wajar 31 Desember 2024 menggunakan:** ***Fair value measurement on 31 December 2024 using:*** | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Level 1*** | **Tingkat 2/ *Level 2*** | **Tingkat 3/ *Level 3*** | **Jumlah/ *Total*** | |
| Pengukuran nilai wajar berulang | | | | | *Recurring fair value measurement* |
| Tanah | - | - | 318.660.324 | 318.660.324 | *Land* |
| Bangunan | - | - | 70.893.095 | 70.893.095 | *Buildings* |
| **Jumlah** | **-** | **-** | **389.553.419** | **389.553.419** | ***Total*** |

Tidak terdapat perpindahan antar tingkat selama tahun berjalan.

*There were no transfers between level during the year.*

Nilai wajar tingkat 3 dari tanah dan bangunan dihitung dengan menggunakan pendekatan perbandingan harga pasar, estimasi biaya reproduksi baru atau biaya pengganti baru, dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari tanah dan bangunan yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

*Level 3 fair values of land and buildings are calculated using the comparable market data approach, cost reproduction or cost replacement approach and asset generated income approach. The approximate market prices of comparable land and buildings are adjusted for differences in key attributes such as property size, location and use of an asset. The most significant input in this valuation approach is price per square meter assumptions.*

Jika tanah dan bangunan dicatat sebesar harga perolehan, maka pada tanggal 31 Desember 2025 dan 2024 dicatat dalam jumlah sebagai berikut:

*If land and buildings are presented on historical cost basis, as of 31 December 2025 and 2024 the amount would be as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Tanah | 195.317.873 | 197.244.079 | *Land* |
| Bangunan | | | *Buildings* |
| Biaya perolehan | 75.157.156 | 82.233.505 | *Cost* |
| Akumulasi penyusutan | ( 40.169.338) | ( 38.221.124) | *Accumulated depreciation* |
| Nilai buku bangunan | 34.987.818 | 44.012.381 | *Book value of buildings* |
| **Nilai buku bersih** | **230.305.691** | **241.256.460** | ***Net book value*** |

## 16. ASET TETAP (Lanjutan) / *16. FIXED ASSETS (Continued)*

Selain tanah dan bangunan, tidak terdapat perbedaan yang signifikan antara nilai wajar aset tetap dengan nilai tercatatnya.

*There is no significant difference between the fair value and carrying value of fixed assets other than land and buildings.*

Pada tanggal 31 Desember 2025 dan 2024, manajemen Bank berkeyakinan bahwa nilai aset tetap yang dapat diperoleh kembali masih melebihi nilai tercatat aset tetap.

*As of 31 December 2025 and 2024, the management of the Bank is of the opinion that the carrying values of fixed assets do not exceed their recoverable amounts.*

## 17. ASET TAK BERWUJUD / *17. INTANGIBLE ASSETS*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Disposal*** | **Saldo akhir/ *Ending balance*** | |
| **Biaya perolehan** | | | | | ***Cost*** |
| Perangkat lunak | 15.101.453 | - | - | 15.101.453 | *Software* |
| **Akumulasi amortisasi** | | | | | ***Accumulated amortization*** |
| Perangkat lunak | 10.433.752 | 1.651.904 | - | 12.085.656 | *Software* |
| **Nilai tercatat** | **4.667.701** | | | **3.015.797** | ***Carrying amount*** |

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Disposal*** | **Saldo akhir/ *Ending balance*** | |
| **Biaya perolehan** | | | | | ***Cost*** |
| Perangkat lunak | 13.795.938 | 1.305.515 | - | 15.101.453 | *Software* |
| **Akumulasi amortisasi** | | | | | ***Accumulated amortization*** |
| Perangkat lunak | 8.594.101 | 1.839.651 | - | 10.433.752 | *Software* |
| **Nilai tercatat** | **5.201.837** | | | **4.667.701** | ***Carrying amount*** |

Aset tak berwujud merupakan perangkat lunak yang nilai amortisasinya dibebankan sebagai beban operasional lainnya - umum dan administrasi (Catatan 33).

*Intangible assets are software whose amortization value is charged as other operating expenses - general and administrative (Note 33).*

## 18. ASET LAIN-LAIN / *18. OTHER ASSETS*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Agunan yang diambil alih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp20.985.743 dan Rp14.532.206 masing-masing pada tanggal 31 Desember 2025 dan 2024 | 556.948.490 | 336.696.098 | *Foreclosed collaterals, net of allowance for impairment losses of Rp20,985,743 and Rp14,532,206 as of 31 December 2025 and 2024, respectively* |
| Aset hak guna | 44.590.182 | 55.546.957 | *Right-of-use assets* |
| Uang hasil penjualan dalam lelang (Catatan 42) | 37.824.176 | 37.824.176 | *The proceeds from the sale in the auction (Note 42)* |
| Properti terbengkalai setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp5.577.560 dan Rp2.849.749 masing-masing pada tanggal 31 Desember 2025 dan 2024 | 30.401.339 | 23.444.994 | *Abandoned property, net of allowance for impairment losses of Rp5,577,560 and Rp 2,849,749 as of 31 December 2025 and 2024, respectively* |
| *Prefund biller* | 27.377.943 | 33.517.227 | *Prefund biller* |
| Pajak penghasilan badan lebih bayar - Pasal 28a (Catatan 23) | 16.469.724 | 16.469.724 | *Overpayment of corporate income tax - Article 28a (Note 23)* |
| Uang muka dan jaminan | 10.931.498 | 16.806.403 | *Advances and guarantees* |
| Tagihan terkait transaksi ATM | 7.476.826 | 10.034.353 | *Receivables related to ATM transactions* |
| Persediaan alat tulis kantor | 3.139.605 | 4.954.816 | *Stationaries* |
| Provisi dan komisi yang akan diterima | 7.919 | 8.618 | *Fee and commissions receivables* |
| Lain-lain | 40.958.776 | 33.143.403 | *Others* |
| **Jumlah** | **776.126.478** | **568.446.769** | ***Total*** |

**18. ASET LAIN-LAIN** (Lanjutan)

Bank berkeyakinan uang hasil penjualan dalam lelang akan diterima dari kurator setelah proses lelang atas seluruh aset milik pihak lain yang termasuk dalam boedel pailit telah laku terjual (berdasarkan pembagian hasil penjualan boedel pailit dari kurator).

Lain-lain terdiri dari uang muka penyelesaian kredit dan lain-lain.

Properti terbengkalai adalah aset tetap yang sebelumnya diklasifikasikan sebagai aset tetap yang dimiliki Bank tetapi tidak digunakan untuk kegiatan usaha Bank yang lazim, yang berlokasi di:

| 31 Desember/*December* 2025 | 31 Desember/*December* 2024 |
|---|---|
| Jalan Gunung Sahari No. 18, Jakarta Utara | Jalan Gunung Sahari No. 18, Jakarta Utara |
| Jalan Industri VI Ruko 4, Semarang | Jalan Industri VI Ruko 4, Semarang |
| Jalan Sam Ratulangi No. 42, Makassar | Jalan Sam Ratulangi No. 42, Makassar |
| Jalan Pattimura No. 32/B-15, Denpasar | Jalan Pattimura No. 32/B-15, Denpasar |
| Pusat Perbelanjaan ITC Mangga Dua Lantai 4 Blok B-50, Jakarta Utara | Pusat Perbelanjaan ITC Mangga Dua Lantai 4 Blok B-50, Jakarta Utara |
| Pertokoan Turi Mas, Jl. Semarang No. 142, Surabaya | - |
| Jl. Majapahit No. 228 D, Semarang | - |
| Jl. Kolonel A. E. Kawilarang No. 6 (d/h Jl. Nibung Raya No. 6), Medan | - |
| Jl. Kopo Bihpul 98, Bandung | - |
| - | Jalan Pajajaran No. 68B, Kota Bandung |
| - | Jl. KH. Mansyur No. 262A, Jakarta Barat |

Berdasarkan laporan penilai independen Hari Utomo & Rekan pada tanggal 2 Januari 2025, nilai wajar properti terbengkalai yang berlokasi di Denpasar, Makassar dan Bandung pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp6.735.700 dan Rp10.309.500. Selain ketiga properti terbengkalai tersebut, nilai wajar properti terbengkalai telah dinilai berdasarkan laporan penilai independen Satria Setiawan & Rekan pada tanggal 5 Maret 2024 sebesar Rp39.115.723 dan Rp28.819.197 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Bank membentuk cadangan kerugian penurunan nilai tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp5.577.560 dan Rp2.849.749. Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk telah memadai.

***18. OTHER ASSETS** (Continued)*

*The Bank believes that the proceeds from the sale in the auction will be received from the curator after the auction process for all assets belonging to other parties included in the bankrupt bank has been sold (based on the distribution of proceeds from the sale of the bankrupt bank from the curator).*

*Others consist of credit settlement advances and others.*

*Abandoned properties represent fixed asset previously classified under fixed assets directly owned by the Bank but are not used in the Bank's regular or normal operations, located at:*

*Based on independent appraisal report by Hari Utomo & Partner on 2 January 2025, the fair value of abandoned properties which located in Denpasar, Makassar and Bandung as of 31 December 2025 and 2024 amounting to Rp6,735,700 and Rp10,309,500, respectively. Apart from the three abandoned properties, the fair value of the abandoned properties has been assessed based on the report of the independent appraisal Satria Setiawan & Partner on 5 March 2024 amounting to Rp39,115,723 and Rp28,819,197 as of 31 December 2025 and 2024, respectively.*

*The Bank has provided an allowance for impairment losses as of 31 December 2025 and 2024 amounting to Rp5,577,560 and Rp2,849,749, respectively. The management believes that the established allowance made for impairment losses is adequate.*

## 19. LIABILITAS SEGERA / *19. LIABILITIES DUE IMMEDIATELY*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Liabilitas kepada pihak ketiga | | 1.073.382 | | 450.039 | *Liabilities to third parties* |
| Beban bunga jatuh tempo | | 141.116 | | 531.114 | *Past due interest* |
| Kiriman uang yang akan diselesaikan | | 17.212 | | 189.208 | *Money transfer* |
| Liabilitas lainnya | | 350.647 | | 338.350 | *Other liabilities* |
| Sub-jumlah | | 1.582.357 | | 1.508.711 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Beban bunga jatuh tempo | 209 | 3.491 | 3.067 | 49.365 | *Past due interest* |
| Sub-jumlah | | 3.491 | | 49.365 | *Sub-total* |
| **Jumlah** | | **1.585.848** | | **1.558.076** | ***Total*** |

## 20. SIMPANAN DARI NASABAH / *20. DEPOSITS FROM CUSTOMERS*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Giro | | 73.795.728 | | 85.674.203 | *Current accounts* |
| Tabungan | | 24.018.046 | | 20.869.664 | *Savings accounts* |
| Deposito berjangka | | 145.849.427 | | 117.082.834 | *Time deposits* |
| Sub-jumlah | | 243.663.201 | | 223.626.701 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Giro | 30.670.497 | 511.430.541 | 4.025.939 | 64.797.495 | *Current accounts* |
| Deposito berjangka | 78.780.744 | 1.313.668.901 | 462.365 | 7.441.765 | *Time deposits* |
| Sub-jumlah | | 1.825.099.442 | | 72.239.260 | *Sub-total* |
| **Sub-jumlah pihak berelasi (Catatan 36)** | | **2.068.762.643** | | **295.865.961** | ***Sub-total related parties (Note 36)*** |
| **Pihak ketiga** | | | | | ***Third parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Giro | | 767.581.759 | | 877.689.204 | *Current accounts* |
| Tabungan | | 1.136.552.441 | | 1.025.012.462 | *Savings accounts* |
| Deposito berjangka | | 6.730.057.673 | | 9.989.878.625 | *Time deposits* |
| Sub-jumlah | | 8.634.191.873 | | 11.892.580.291 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Giro | 42.264.581 | 704.761.879 | 56.994.707 | 917.329.807 | *Current accounts* |
| Deposito berjangka | 26.519.979 | 442.220.651 | 8.932.132 | 143.762.672 | *Time deposits* |
| Sub-jumlah | | 1.146.982.530 | | 1.061.092.479 | *Sub-total* |
| **Baht Thailand** | | | | | ***Thailand Baht*** |
| Tabungan | 350 | 185 | | - | *Savings accounts* |
| Sub-jumlah | | 185 | | - | *Sub-total* |
| **Yuan China** | | | | | ***Chinese Yuan*** |
| Tabungan | 21.836 | 52.073 | 237.089 | 522.779 | *Savings accounts* |
| Sub-jumlah | | 52.073 | | 522.779 | *Sub-total* |
| **Sub-jumlah pihak ketiga** | | **9.781.226.661** | | **12.954.195.549** | ***Sub-total third parties*** |
| **Jumlah** | | **11.849.989.304** | | **13.250.061.510** | ***Total*** |

Simpanan dari pihak berelasi tersebut merupakan simpanan dari manajemen kunci, pemegang saham, grup pemegang saham dan anggota keluarganya (Catatan 36).

*These deposits from related parties represent deposits from key management, shareholders, group's shareholders and their family members (Note 36).*

## 20. SIMPANAN DARI NASABAH (Lanjutan) / *20. DEPOSITS FROM CUSTOMERS (Continued)*

a. Giro / *a. Current accounts*

Giro terdiri dari: / *Current accounts consist of:*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| Rupiah | | 73.795.728 | | 85.674.203 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currency* |
| Dolar Amerika Serikat | 30.670.497 | 511.430.541 | 4.025.939 | 64.797.495 | *United States Dollar* |
| Sub-jumlah | | 585.226.269 | | 150.471.698 | *Sub-total* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Rupiah | | 767.581.759 | | 877.689.204 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currency* |
| Dolar Amerika Serikat | 42.264.581 | 704.761.879 | 56.994.707 | 917.329.807 | *United States Dollar* |
| Sub-jumlah | | 1.472.343.638 | | 1.795.019.011 | *Sub-total* |
| **Jumlah** | | **2.057.569.907** | | **1.945.490.709** | ***Total*** |

Tingkat suku bunga rata-rata tahunan: / *Annual average interest rates:*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Rupiah | 2,54% | 3,51% | *Rupiah* |
| Mata uang asing | | | *Foreign currency* |
| Dolar Amerika Serikat | 2,88% | 1,44% | *United States Dollar* |

Tingkat suku bunga untuk giro dari pihak berelasi adalah sama dengan tingkat suku bunga yang ditawarkan kepada pihak ketiga.

*The interest rates on current accounts with related parties are similar to those for third parties.*

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro yang diblokir sebagai jaminan kredit.

*As of 31 December 2025 and 2024, no current accounts were blocked as loan security.*

b. Tabungan / *b. Saving accounts*

Tabungan terdiri dari: / *Saving accounts consist of:*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| Rupiah | | 24.018.046 | | 20.869.664 | *Rupiah* |
| Sub-jumlah | | 24.018.046 | | 20.869.664 | *Sub-total* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Rupiah | | 1.136.552.441 | | 1.025.012.462 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currency* |
| Yuan China | 21.836 | 52.073 | 237.089 | 522.779 | *Chinese Yuan* |
| Baht Thailand | 350 | 185 | | - | *Thailand Baht* |
| Sub-jumlah | | 1.136.604.699 | | 1.025.535.241 | *Sub-total* |
| **Jumlah** | | **1.160.622.745** | | **1.046.404.905** | ***Total*** |

**20. SIMPANAN DARI NASABAH** (Lanjutan) | ***20. DEPOSITS FROM CUSTOMERS*** *(Continued)*

b. Tabungan (Lanjutan) | *b. Saving accounts (Continued)*

Tingkat suku bunga rata-rata tahunan: | *Annual average interest rates:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ 31 December *2024*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Tabungan | 3,21% | 3,07% | *Savings accounts* |
| Emas | 0,99% | 1,10% | *Emas* |
| KPR *Express* | 4,00% | 4,00% | *KPR Express* |
| Arthamas | 0,63% | 0,63% | *Arthamas* |
| Karyawan | 0,91% | 1,14% | *Employees* |
| Karya | 1,27% | 1,40% | *Karya* |
| Karya Dapan | 1,18% | 1,24% | *Karya Dapan* |
| Si Cerdas | 0,59% | 0,58% | *Si Cerdas* |
| Dasyat | 3,32% | 3,45% | *Dasyat* |
| *Daily saving* | 1,00% | 1,00% | *Daily saving* |
| *Extra saving* | 3,79% | 3,85% | *Extra saving* |
| Baht Thailand | | | *Thailand Baht* |
| Arthamas | 0,00% | - | *Arthamas* |
| Yuan China | | | *Chinese Yuan* |
| Arthamas | 0,10% | 0,24% | *Arthamas* |

Tingkat suku bunga untuk tabungan dari pihak berelasi adalah sama dengan tingkat bunga yang ditawarkan kepada pihak ketiga.

*The interest rates on savings accounts for related parties are similar to those for third parties.*

Pada tanggal 31 Desember 2025 dan 2024, jumlah tabungan yang diblokir sebagai jaminan kredit masing-masing sebesar Rp35.676.303 dan Rp33.112.408.

*As of 31 December 2025 and 2024, savings accounts were blocked as loan collaterals were Rp35,676,303 and Rp33,112,408, respectively.*

c. Deposito berjangka | *c. Time deposits*

Deposito berjangka terdiri dari: | *Time deposits consist of:*

| | **31 Desember 2025/ *31 December 2025*** | | **31 Desember 2024/ *31 December 2024*** | | |
|---|---|---|---|---|---|
| | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)*** | **Ekuivalen/ *Equivalent* Rupiah** | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| Rupiah | | 145.849.427 | | 117.082.834 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currency* |
| Dolar Amerika Serikat | 78.780.744 | 1.313.668.901 | 462.365 | 7.441.765 | *United States Dollar* |
| Sub-jumlah | | 1.459.518.328 | | 124.524.599 | *Sub-total* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Rupiah | | 6.730.057.673 | | 9.989.878.625 | *Rupiah* |
| Mata uang asing | | | | | *Foreign currency* |
| Dolar Amerika Serikat | 26.519.979 | 442.220.651 | 8.932.132 | 143.762.672 | *United States Dollar* |
| Sub-jumlah | | 7.172.278.324 | | 10.133.641.297 | *Sub-total* |
| **Jumlah** | | **8.631.796.652** | | **10.258.165.896** | ***Total*** |

**20. SIMPANAN DARI NASABAH** (Lanjutan) / ***20. DEPOSITS FROM CUSTOMERS*** *(Continued)*

c. Deposito berjangka (Lanjutan) / *c. Time deposits (Continued)*

Rincian deposito berjangka berdasarkan jangka waktu adalah sebagai berikut: / *The classifications of time deposits based on maturities are as follows:*

Berdasarkan periode deposito berjangka: / *Based on the period of the time deposits:*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| 1 bulan | | 90.845.027 | | 94.653.084 | *1 month* |
| 3 bulan | | 13.075.000 | | 10.900.000 | *3 months* |
| 6 bulan | | 929.400 | | 7.109.750 | *6 months* |
| 12 bulan | | 41.000.000 | | 4.420.000 | *12 months* |
| Sub-jumlah | | 145.849.427 | | 117.082.834 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| 1 bulan | 78.669.879 | 1.311.820.227 | | - | *1 month* |
| 3 bulan | 110.865 | 1.848.674 | 462.365 | 7.441.765 | *3 months* |
| 6 bulan | | - | | - | *6 months* |
| Sub-jumlah | | 1.313.668.901 | | 7.441.765 | *Sub-total* |
| Sub-jumlah pihak berelasi | | 1.459.518.328 | | 124.524.599 | *Sub-total related parties* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| 1 bulan | | 4.266.308.563 | | 6.100.964.327 | *1 month* |
| 2 bulan | | - | | 3.000.000 | *2 months* |
| 3 bulan | | 1.720.918.383 | | 2.485.272.496 | *3 months* |
| 6 bulan | | 547.129.702 | | 1.068.311.027 | *6 months* |
| 12 bulan | | 195.701.025 | | 332.330.775 | *12 months* |
| Sub-jumlah | | 6.730.057.673 | | 9.989.878.625 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| 1 bulan | 6.320.250 | 105.390.173 | 5.002.824 | 80.520.459 | *1 month* |
| 3 bulan | 15.114.943 | 252.041.675 | 2.845.180 | 45.793.172 | *3 months* |
| 6 bulan | 5.072.687 | 84.587.048 | 1.084.128 | 17.449.041 | *6 months* |
| 12 bulan | 12.099 | 201.755 | | - | *12 months* |
| Sub-jumlah | | 442.220.651 | | 143.762.672 | *Sub-total* |
| Sub-jumlah pihak ketiga | | 7.172.278.324 | | 10.133.641.297 | *Sub-total third parties* |
| **Jumlah** | | **8.631.796.652** | | **10.258.165.896** | ***Total*** |

**20. SIMPANAN DARI NASABAH** (Lanjutan) | ***20. DEPOSITS FROM CUSTOMERS*** *(Continued)*

c. Deposito berjangka (Lanjutan) | *c. Time deposits (Continued)*

Berdasarkan sisa umur sampai dengan saat jatuh tempo: | *Based on remaining period until maturity:*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Kurang dari atau sama dengan 1 bulan | | 5.185.228.118 | | 7.074.895.497 | *Less than or until 1 month* |
| Lebih dari 1 - 3 bulan | | 1.432.850.100 | | 2.371.743.762 | *From 1 - 3 months* |
| Lebih dari 3 - 6 bulan | | 116.437.116 | | 443.059.327 | *From 3 - 6 months* |
| Lebih dari 6 - 12 bulan | | 141.391.766 | | 217.262.873 | *From 6 - 12 months* |
| Sub-jumlah | | 6.875.907.100 | | 10.106.961.459 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Kurang dari atau sama dengan 1 bulan | 92.225.513 | 1.537.860.428 | 6.699.044 | 107.821.114 | *Less than or until 1 month* |
| Lebih dari 1 - 3 bulan | 13.014.224 | 217.012.186 | 2.491.325 | 40.097.882 | *From 1 - 3 months* |
| Lebih dari 3 - 6 bulan | 48.887 | 815.183 | 204.128 | 3.285.441 | *From 3 - 6 months* |
| Lebih dari 6 - 12 bulan | 12.099 | 201.755 | | - | *From 6 - 12 months* |
| Sub-jumlah | | 1.755.889.552 | | 151.204.437 | *Sub-total* |
| **Jumlah** | | **8.631.796.652** | | **10.258.165.896** | ***Total*** |

Tingkat suku bunga rata-rata tahunan: | *Annual average interest rates:*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| 1 bulan | 5,68% | 5,92% | *1 month* |
| 2 bulan | - | 6,04% | *2 months* |
| 3 bulan | 6,00% | 6,13% | *3 months* |
| 6 bulan | 6,00% | 6,17% | *6 months* |
| 12 bulan | 5,23% | 5,62% | *12 months* |
| **Mata uang asing** | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| 1 bulan | 4,64% | 5,09% | *1 month* |
| 3 bulan | 4,45% | 4,82% | *3 months* |
| 6 bulan | 4,68% | 4,28% | *6 months* |
| 12 bulan | 1,88% | - | *12 months* |

Tingkat suku bunga untuk deposito berjangka dari pihak berelasi adalah sama dengan tingkat suku bunga yang diberlakukan terhadap pihak ketiga. | *The interest rates on time deposits from related parties are similar to those for third parties.*

Pada tanggal 31 Desember 2025 dan 2024, jumlah deposito berjangka yang diblokir dan dijadikan jaminan kredit masing-masing sebesar Rp402.610.228 dan Rp523.367.861. | *As of 31 December 2025 and 2024, time deposits blocked and used as collateral to the loans were Rp402,610,228 and Rp523,367,861, respectively.*

## 21. SIMPANAN DARI BANK LAIN / *21. DEPOSITS FROM OTHER BANKS*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Giro | | 2.620.496 | | 1.776.347 | *Current accounts* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| *Call money* | 15.000.000 | 250.125.000 | 35.000.000 | 563.325.000 | *Call money* |
| Sub-jumlah pihak berelasi (Catatan 36) | | 252.745.496 | | 565.101.347 | *Sub-total related parties (Note 36)* |
| **Pihak ketiga** | | | | | ***Third parties*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Giro | | 792.559.390 | | 882.800.505 | *Current accounts* |
| Deposito berjangka | | 142.350.000 | | 576.515.307 | *Time deposits* |
| Tabungan | | 126.401.645 | | 114.619.885 | *Savings accounts* |
| *Call money* | | 505.000.000 | | - | *Call money* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| *Call money* | | - | 13.000.000 | 209.235.000 | *Call money* |
| Sub-jumlah pihak ketiga | | 1.566.311.035 | | 1.783.170.697 | *Sub-total third parties* |
| **Jumlah** | | **1.819.056.531** | | **2.348.272.044** | ***Total*** |

Tingkat suku bunga rata-rata tahunan: / *Annual average interest rates:*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Rupiah** | | | ***Rupiah*** |
| Giro | 5,11% | 5,31% | *Current accounts* |
| Tabungan | 2,89% | 2,25% | *Saving accounts* |
| Deposito 1 bulan | 5,78% | 6,16% | *Time deposit 1 month* |
| Deposito 3 bulan | 6,00% | 6,42% | *Time deposit 3 months* |
| Deposito 6 bulan | 4,62% | 5,82% | *Time deposit 6 months* |
| Deposito 12 bulan | 5,63% | 4,89% | *Time deposit 12 months* |
| *Call money* | 4,76% | - | *Call money* |
| **Mata uang asing** | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| *Call money* | 4,22% | 4,84% | *Call money* |

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat simpanan dari bank lain yang dijadikan jaminan dan diblokir.

*As of 31 December 2025 and 2024, there are no deposits from others banks which are pledged as collateral and are blocked.*

## 22. LIABILITAS AKSEPTASI / *22. ACCEPTANCE LIABILITIES*

a. Berdasarkan pihak, hubungan dan mata uang / *a. By party, relationship and currency*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Kreditur bank | | | | | *Bank creditors* |
| Rupiah | | 3.506.637 | | 1.427.964 | *Rupiah* |
| Sub-jumlah | | 3.506.637 | | 1.427.964 | *Sub-total* |
| Mata uang asing - Dolar Amerika Serikat | 128.900 | 2.149.408 | 44.700 | 719.447 | *Foreign currency - United States Dollar* |
| Yuan China | | - | 194.000 | 427.768 | *Chinese Yuan* |
| Sub-jumlah | | 2.149.408 | | 1.147.215 | *Sub-total* |
| **Jumlah** | | **5.656.045** | | **2.575.179** | ***Total*** |

b. Berdasarkan jatuh tempo / *b. By maturity*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Kurang dari 1 bulan | | 3.506.637 | | 1.427.964 | *Less than 1 month* |
| Sub-jumlah Rupiah | | 3.506.637 | | 1.427.964 | *Sub-total Rupiah* |
| **Mata uang asing - Dolar Amerika Serikat** | | | | | ***Foreign currency - United States Dollar*** |
| Kurang dari 1 bulan | 128.900 | 2.149.408 | | - | *Less than 1 month* |
| 1 - 3 bulan | | - | 44.700 | 719.447 | *1 - 3 months* |
| **Yuan China** | | | | | ***Chinese Yuan*** |
| 1 - 3 bulan | | - | 194.000 | 427.768 | *1 - 3 months* |
| Sub-jumlah mata uang asing | | 2.149.408 | | 1.147.215 | *Sub-total foreign currency* |
| **Jumlah** | | **5.656.045** | | **2.575.179** | ***Total*** |

## 23. PERPAJAKAN / *23. TAXATION*

a. Utang pajak / *a. Taxes payable*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Pajak penghasilan Pasal 21 | 3.199.775 | 2.865.711 | *Income tax Article 21* |
| Pajak penghasilan Pasal 23/4(2) | 10.500.477 | 11.619.997 | *Income tax Articles 23/4(2)* |
| Pajak penghasilan Pasal 26 | 16.307 | 1.187.275 | *Income tax Article 26* |
| Pajak Pertambahan Nilai | 1.190.103 | 669.962 | *Value Added Tax* |
| **Jumlah** | **14.906.662** | **16.342.945** | ***Total*** |

b. (Manfaat) beban pajak / *b. Tax (benefit) expense*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| Tangguhan | 15.635.307 | ( 64.075.261) | *Deferred* |
| **(Manfaat) beban pajak - bersih** | **15.635.307** | **( 64.075.261)** | ***Tax (benefit) expense - net*** |

**23. PERPAJAKAN** (Lanjutan)

b. (Manfaat) beban pajak (Lanjutan)

Rekonsiliasi antara laba (rugi) sebelum (manfaat) beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran penghasilan kena pajak (rugi fiskal) untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***23. TAXATION** (Continued)*

*b. Tax (benefit) expense (Continued)*

*The reconciliation between income (loss) before tax (benefit) expense as shown in the statement of profit or loss and other comprehensive income and estimated taxable income (fiscal loss) for the years ended 31 December 2025 and 2024, are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Laba (rugi) sebelum (manfaat) beban pajak sesuai dengan laporan laba rugi dan penghasilan komprehensif lain | 47.453.800 | ( 311.286.831) | *Income (loss) before tax (benefit) expense as per statement of profit or loss and other comprehensive income* |
| Beda tetap | | | *Permanent differences* |
| Beban yang tidak dapat dikurangkan: | | | *Non-deductible expenses:* |
| Beban promosi | 22.398.545 | 17.389.670 | *Promotion expense* |
| Beban non-operasional | 868.710 | 1.420.462 | *Non-operating expenses* |
| Beban pajak lainnya | 344.041 | 1.187.920 | *Other tax expense* |
| Beban operasional | 4.480 | 17.594 | *Operating expenses* |
| Rugi penjualan gedung - final | - | 20.000 | *Loss on sales of building - final* |
| Sub-jumlah | 23.615.776 | 20.035.646 | *Sub-total* |
| Beda temporer | | | *Temporary differences* |
| Pembentukan cadangan kerugian penurunan nilai | 8.837.578 | 767.997 | *Provision of allowance for impairment losses* |
| Cadangan biaya | 7.804.668 | 15.193.321 | *Accrued expenses* |
| Aset tetap | 1.776.636 | ( 3.682.806) | *Fixed assets* |
| Aset tak berwujud | ( 97.175) | ( 51.424) | *Intangible assets* |
| Aset hak guna | ( 234.061) | 387.215 | *Right-of-use assets* |
| Pembentukan cadangan imbalan kerja | ( 972.689) | 2.047.937 | *Provision for employee benefits liabilities* |
| Cadangan bonus | ( 994.883) | 353.107 | *Bonus reserve* |
| Kredit modifikasian | ( 11.799.529) | 32.251.367 | *Loans modification* |
| Sub-jumlah | 4.320.545 | 47.266.714 | *Sub-total* |
| **Taksiran penghasilan kena pajak (rugi fiskal)** | **75.390.121** | **( 243.984.471)** | ***Estimated taxable income (fiscal loss)*** |
| **Akumulasi rugi fiskal** | | | ***Accumulated tax loss*** |
| Tahun 2024 | ( 243.984.471) | - | *Year 2024* |
| **Jumlah akumulasi rugi fiskal** | **( 168.594.350)** | **( 243.984.471)** | ***Total accumulated tax loss*** |
| Pajak penghasilan sesuai tarif pajak yang berlaku | - | - | *Income tax based on the Applicable tax rate* |
| Pajak penghasilan dibayar di muka - Pasal 25 | - | ( 16.469.724) | *Prepayment of income tax - Article 25* |
| **Pajak penghasilan badan lebih bayar – Pasal 28a** | **-** | **( 16.469.724)** | ***Over payment of corporate income tax – Article 28a*** |

Pada tanggal 31 Desember 2024, Bank melaporkan rugi fiskal sebesar Rp243.984.471 dan mencatat pajak penghasilan badan lebih bayar Pasal 28a sebesar Rp16.469.724 (Catatan 18).

*As of 31 December 2024, the Bank reported a fiscal loss amounting to Rp243,984,471 and recorded an overpayment of corporate income tax Article 28a amounting to Rp16,469,724 (Note 18).*

Bank memiliki akumulasi rugi fiskal pada tanggal 31 Desember 2025, sehingga tidak terdapat utang pajak penghasilan.

*Bank has accumulated fiscal losses as of 31 December 2025, thus, no income taxable payable was recognized.*

**23. PERPAJAKAN** (Lanjutan)

b. (Manfaat) beban pajak (Lanjutan)

Rekonsiliasi antara (manfaat) beban pajak dengan menggunakan tarif pajak yang berlaku dari laba (rugi) sebelum (manfaat) beban pajak dan (manfaat) beban pajak, bersih seperti yang disajikan laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***23. TAXATION** (Continued)*

*b. Tax (benefit) expense (Continued)*

*The reconciliation between the tax (benefit) expense computed by applying the applicable tax rate on the income (loss) before tax (benefit) expense and the tax (benefit) expense, net as shown in the statement of profit or loss and other comprehensive income for the years ended 31 December 2025 and 2024 are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Laba (rugi) sebelum (manfaat) beban pajak | 47.453.800 | ( 311.286.831) | *Income (loss) before tax (benefit) expense* |
| Taksiran pajak penghasilan dengan tarif pajak yang berlaku | 10.439.836 | ( 68.483.103) | *Estimated income tax at applicable tax rate* |
| Pengaruh pajak atas beda tetap | 5.195.471 | 4.407.842 | *Tax effect on permanent differences* |
| **(Manfaat) beban pajak - bersih** | **15.635.307** | **( 64.075.261)** | ***Tax (benefit) expense - net*** |

Perhitungan taksiran pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 di atas akan digunakan sebagai dasar penyajian Surat Pemberitahuan Tahunan ("SPT") tahun 2025. Sedangkan, perhitungan rugi fiskal kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2024 telah digunakan sebagai dasar penyajian SPT tahun 2024.

*The calculation of estimated taxable income for the year ended 31 December 2025 above will be used as the basis for the presentation in Bank's 2025 Annual Tax Return ("SPT"). Meanwhile, the calculation of fiscal loss for the year ended 31 December 2024 was appropriately used as the basis for the presentation in Bank's 2024 SPT.*

c. Aset pajak tangguhan

Mutasi aset pajak tangguhan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

*c. Deferred tax assets*

*Movement of deferred tax assets as of 31 December 2025 and 2024 are as follow:*

| | **Saldo per 31 Desember 2024/ *Balance as of 31 December 2024*** | **Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss*** | **Dikreditkan ke penghasilan komprehensif lain/ *Credited to other comprehensive income*** | **Saldo per 31 Desember 2025/ *Balance as of 31 December 2025*** | |
|---|---|---|---|---|---|
| Aset tetap | ( 5.131.685) | 390.860 | - | ( 4.740.825) | *Fixed assets* |
| Rugi fiskal | 53.676.584 | ( 16.585.827) | - | 37.090.757 | *Fiscal loss* |
| Cadangan kerugian penurunan nilai | 6.584.015 | 1.944.268 | - | 8.528.283 | *Allowance for impairment losses* |
| Cadangan biaya | 3.342.531 | 1.717.027 | - | 5.059.558 | *Accrued expenses* |
| Perubahan nilai aset keuangan | 719.634 | - | ( 671.194) | 48.440 | *Changes in value of financial assets* |
| Aset tak berwujud | ( 197.550) | ( 21.379) | - | ( 218.929) | *Intangible assets* |
| Aset hak guna | 319.278 | ( 51.494) | - | 267.784 | *Right-of-use assets* |
| Liabilitas imbalan kerja | 12.621.042 | ( 213.992) | ( 1.177.904) | 11.229.146 | *Employee benefits liabilities* |
| Kredit modifikasian | 13.034.762 | ( 2.595.896) | - | 10.438.866 | *Loans modification* |
| Cadangan bonus | 5.170.000 | ( 218.874) | - | 4.951.126 | *Bonus reserve* |
| **Jumlah** | **90.138.611** | **( 15.635.307)** | **( 1.849.098)** | **72.654.206** | ***Total*** |

## 23. PERPAJAKAN (Lanjutan) / *23. TAXATION (Continued)*

c. Aset pajak tangguhan (Lanjutan) / *c. Deferred tax assets (Continued)*

Mutasi aset pajak tangguhan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (Lanjutan)

*Movement of deferred tax assets as of 31 December 2025 and 2024 are as follow: (Continued)*

| | Saldo per 31 Desember 2023/ *Balance as of 31 December 2023* | Dikreditkan (dibebankan) ke laporan laba rugi/ *Credited (charged) to statement of profit or loss* | Dikreditkan ke penghasilan komprehensif lain/ *Credited to other comprehensive income* | Saldo per 31 Desember 2024/ *Balance as of 31 December 2024* | |
|---|---|---|---|---|---|
| Aset tetap | ( 4.854.118) | ( 810.217) | 532.650 | ( 5.131.685) | *Fixed assets* |
| Rugi fiskal | - | 53.676.584 | - | 53.676.584 | *Fiscal loss* |
| Cadangan kerugian penurunan nilai | 6.415.056 | 168.959 | - | 6.584.015 | *Allowance for impairment losses* |
| Cadangan biaya | - | 3.342.531 | - | 3.342.531 | *Accrued expenses* |
| Perubahan nilai aset keuangan | ( 1.621.130) | - | 2.340.764 | 719.634 | *Changes in value of financial assets* |
| Aset tak berwujud | ( 186.237) | ( 11.313) | - | ( 197.550) | *Intangible assets* |
| Aset hak guna | 234.091 | 85.187 | - | 319.278 | *Right-of-use assets* |
| Liabilitas imbalan kerja | 11.699.037 | 450.546 | 471.459 | 12.621.042 | *Employee benefits liabilities* |
| Kredit modifikasian | 5.939.461 | 7.095.301 | - | 13.034.762 | *Loans modification* |
| Cadangan bonus | 5.092.317 | 77.683 | - | 5.170.000 | *Bonus reserve* |
| **Jumlah** | **22.718.477** | **64.075.261** | **3.344.873** | **90.138.611** | ***Total*** |

Manajemen berpendapat bahwa aset pajak tangguhan dapat dipulihkan seluruhnya.

*Management believes that deferred tax assets are fully realizable.*

## 24. PINJAMAN YANG DITERIMA / *24. BORROWINGS*

Pinjaman yang diterima terdiri atas:

*Borrowings consist of:*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Pihak berelasi** | | | | | ***Related party*** |
| **Mata uang asing - Dolar Amerika Serikat** | | | | | ***Foreign currency - United States Dollar*** |
| Kasikornbank Public Company Limited (Catatan 36) | 80.000.000 | 1.334.000.000 | | - | *Kasikornbank Public Company Limited (Catatan 36)* |
| **Jumlah** | | **1.334.000.000** | | **-** | ***Total*** |

**24. PINJAMAN YANG DITERIMA** (Lanjutan)

Klasifikasi jangka waktu pinjaman yang diterima berdasarkan sisa umur sampai dengan jatuh tempo adalah sebagai berikut:

***24. BORROWINGS** (Continued)*

*The classification of borrowings based on its remaining periods until maturity is as follows:*

| | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)** | **Ekuivalen/ *Equivalent* Rupiah** | **Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*)** | **Ekuivalen/ *Equivalent* Rupiah** | |
|---|---|---|---|---|---|
| Mata uang asing | | | | | *Foreign currency* |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Lebih dari 1 - 2 tahun | 80.000.000 | 1.334.000.000 | | - | *Over than 1 - 2 years* |
| **Jumlah** | | **1.334.000.000** | | **-** | ***Total*** |

**Pinjaman bilateral Kasikornbank Public Company Limited**

Bank mendapatkan fasilitas pinjaman bilateral dari Kasikornbank Public Company Limited, dengan total fasilitas pada 31 Desember 2025 sebesar USD80.000.000 (angka penuh). Fasilitas ini ditandatangani pada tanggal 15 Desember 2025.

Jangka waktu pinjaman adalah sampai dengan 13 bulan dari tanggal penarikan.

Pada tanggal 17 Desember 2025, Bank melakukan penarikan sebesar USD40.000.000 (angka penuh), dengan suku bunga 3,98% per tahun (SOFR + marjin tertentu) dan jatuh tempo pada tanggal 19 Januari 2027. Pembayaran bunga dilakukan di akhir periode pinjaman.

Pada tanggal 22 Desember 2025, Bank melakukan penarikan kembali dari fasilitas ini sebesar USD40.000.000 (angka penuh), dengan suku bunga 3,97% per tahun (SOFR + marjin tertentu) dan jatuh tempo pada tanggal 22 Januari 2027. Pembayaran bunga dilakukan di akhir periode pinjaman.

Pada tanggal 31 Desember 2025, Bank telah menggunakan seluruh fasilitas yang ada dan tidak terdapat pembatasan-pembatasan tertentu yang dipersyaratkan.

***Bilateral Borrowing with Kasikornbank Public Company Limited***

*The Bank obtained a bilateral loan facility from Kasikornbank Public Company Limited, with a total facility as of 31 December 2025 amounting to USD80,000,000 (full amount). This facility was signed on 15 December 2025.*

*The loan term is up to 13 months from the drawdown date.*

*On 17 December 2025, the Bank made a withdrawal of USD40,000,000 (full amount) with an interest rate of 3.98% per annum (SOFR + certain margin) and due on 19 January 2027. Interest payments are made at the end of the loan period.*

*On 22 December 2025, the Bank made an additional withdrawal from this facility of USD40,000,000 (full amount), with an interest rate of 3.97% per annum (SOFR + certain margin) and due on 22 January 2027. Interest payments are made at the end of the loan period.*

*As of 31 December 2025, the Bank has fully utilized the borrowing facilities and there are no specific restrictions required.*

## 25. LIABILITAS LAIN-LAIN / *25. OTHER LIABILITIES*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount)* | Ekuivalen/ *Equivalent* Rupiah | |
| **Rupiah** | | | | | ***Rupiah*** |
| Imbalan kerja (Catatan 41a) | | 50.773.493 | | 52.764.806 | *Employee benefits (Note 41a)* |
| Akrual bunga | | | | | *Accrued interest* |
| Pihak berelasi (Catatan 36) | | 319.793 | | 439.117 | *Related parties (Note 36)* |
| Pihak ketiga | | 25.658.921 | | 44.437.848 | *Third parties* |
| Liabilitas sewa | | 18.555.805 | | 27.159.742 | *Lease liability* |
| Cadangan kerugian penurunan nilai – rekening administratif | | 8.401.927 | | 10.765.891 | *Allowance for impairment losses - off balance sheet* |
| Pendapatan bunga diterima di muka | | 7.038.025 | | 8.437.055 | *Unearned interest income* |
| Cadangan kesejahteraan karyawan | | 1.121.103 | | 1.145.403 | *Allowance for employee welfare* |
| Setoran jaminan | | 666.960 | | 644.860 | *Guarantee deposits* |
| Liabilitas ATM Jalin | | 73.974 | | 278.788 | *Liabilities to Jalin ATM* |
| Lain-lain | | 69.887.381 | | 66.266.175 | *Others* |
| Sub-jumlah | | 182.497.382 | | 212.339.685 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Akrual bunga | | | | | *Accrued interest* |
| Pihak berelasi (Catatan 36) | 399.620 | 6.663.670 | 178.246 | 2.868.863 | *Related parties (Note 36)* |
| Pihak ketiga | 200.876 | 3.349.613 | 83.236 | 1.339.679 | *Third parties* |
| Pendapatan bunga diterima di muka | 323.394 | 5.392.594 | 312.476 | 5.029.304 | *Unearned interest income* |
| Cadangan kerugian penurunan nilai – rekening administratif | 178.702 | 2.979.851 | 66.844 | 1.075.860 | *Allowance for impairment losses - off balance sheet* |
| Lain-lain | 28.190 | 470.073 | | - | *Others* |
| Sub-jumlah | | 18.855.801 | | 10.313.706 | *Sub-total* |
| **Yuan China** | | | | | ***Chinese Yuan*** |
| Akrual bunga | 1 | 1 | 6 | 14 | *Accrued interest* |
| Sub-jumlah | | 1 | | 14 | *Sub-total* |
| **Jumlah** | | **201.353.184** | | **222.653.405** | ***Total*** |

## 26. MODAL SAHAM / *26. SHARE CAPITAL*

a. Modal dasar

Berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 37 tanggal 15 Juni 2023 yang dibuat oleh Notaris Anita Anggawidjaja, S.H., pemegang saham setuju untuk melakukan penambahan modal melalui aksi korporasi dengan memberikan HMETD III.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 106 tanggal 27 Juni 2023 yang dibuat oleh Notaris Anita Anggawidjaja, S.H., pemegang saham setuju untuk meningkatkan modal dasar Bank dari Rp3.400.000.000 menjadi sebesar Rp7.200.000.000. Akta ini telah mendapat persetujuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0036570.AH.01.02 Tahun 2023 tanggal 27 Juni 2023 dan didaftarkan dalam Daftar Perseroan No. AHU-0120900.AH.01.11 Tahun 2023 tanggal 27 Juni 2023.

*a. Authorized capital*

*Based on the Deed of Minutes of Extraordinary General Meeting of Shareholders No. 37 dated 15 June 2023 made by Notary Anita Anggawidjaja, S.H., the shareholder agreed to increase the capital through corporate action by granting Pre-emptive Rights III.*

*Based on the Deed of Statement of Resolutions No. 106 dated 27 June 2023 of Anita Anggawidjaja, S.H., the shareholders agreed to increase the authorized capital from Rp3,400,000,000 to Rp7,200,000,000. This deed was approved by the Ministry of Laws and Human Rights of the Republic of Indonesia, in its decision letter No. AHU-0036570.AH.01.02 Year 2023 dated 27 June 2023 and was registered in the Company Register No. AHU-0120900.AH.01.11 Year 2023 dated 27 June 2023.*

**26. MODAL SAHAM** (Lanjutan)

a. Modal dasar (Lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, modal dasar yang telah ditempatkan dan disetor oleh pemegang saham adalah masing-masing sebesar Rp1.810.266.230.

b. Susunan pemegang saham

Susunan pemegang saham dan kepemilikannya pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***26. SHARE CAPITAL** (Continued)*

*a. Authorized capital (Continued)*

*As of 31 December 2025 and 2024, the authorized shares that have been issued and paid by the shareholders amounted to Rp1,810,266,230, respectively.*

*b. Composition of shareholders*

*The shareholders and their respective shareholdings as of 31 December 2025 and 2024 are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | | | |
|---|---|---|---|---|
| **Pemegang Saham** | **Jumlah saham ditempatkan dan disetor penuh (nilai penuh)/ *Number of shares issued and fully paid-up (full amount)*** | **Persentase kepemilikan/ *Percentage of ownership*** | **Jumlah nilai saham/ *Total value of shares*** | ***Shareholders*** |
| Kasikorn Vision Financial Company PTE LTD | 15.574.208.968 | 86.03% | 1.557.420.897 | *Kasikorn Vision Financial Company PTE LTD* |
| Kasikornbank Public Company Limited | 443.901.808 | 2.45% | 44.390.181 | *Kasikornbank Public Company Limited* |
| PT Kasikorn Vision Financial Indonesia | 181.026.624 | 1.00% | 18.102.662 | *PT Kasikorn Vision Financial Indonesia* |
| Masyarakat (kepemilikan masing-masing di bawah 5%) | 1.903.524.904 | 10.52% | 190.352.490 | *Public (ownership below 5%, each)* |
| **Jumlah** | **18.102.662.304** | **100.00%** | **1.810.266.230** | ***Total*** |

| | **31 Desember 2024/ *31 December 2024*** | | | |
|---|---|---|---|---|
| **Pemegang Saham** | **Jumlah saham ditempatkan dan disetor penuh (lembar penuh)/ *Number of shares issued and fully paid-up (full amount)*** | **Persentase kepemilikan/ *Percentage of ownership*** | **Jumlah nilai saham/ *Total value of shares*** | ***Shareholders*** |
| Kasikorn Vision Financial Company PTE LTD | 14.680.989.577 | 81,10% | 1.468.098.958 | *Kasikorn Vision Financial Company PTE LTD* |
| PT Alim Investindo | 2.515.221.271 | 13,89% | 251.522.127 | *PT Alim Investindo* |
| Kasikornbank Public Company Limited | 443.901.808 | 2,45% | 44.390.181 | *Kasikornbank Public Company Limited* |
| PT Guna Investindo | 260.675.000 | 1,44% | 26.067.500 | *PT Guna Investindo* |
| PT Kasikorn Vision Financial Indonesia | 181.026.624 | 1,00% | 18.102.662 | *PT Kasikorn Vision Financial Indonesia* |
| Alim Prakasa | 2.769.071 | 0,02% | 276.907 | *Alim Prakarsa* |
| Endah Winarni | 43.600 | 0,00% | 4.360 | *Endah Winarni* |
| Iis Herijati | 4.600 | 0,00% | 460 | *Iis Herijati* |
| Masyarakat (kepemilikan masing-masing di bawah 5%) | 18.030.753 | 0,10% | 1.803.075 | *Public (ownership below 5%, each)* |
| **Jumlah** | **18.102.662.304** | **100%** | **1.810.266.230** | ***Total*** |

**26. MODAL SAHAM** (Lanjutan)

c. Penggunaan saldo laba

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat pembagian laba neto.

Berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan pada tanggal 14 Mei 2024, sebagaimana tercantum dalam Akta Notaris No. 38 tanggal 14 Mei 2024, yang dibuat oleh Mala Mukti, S.H., LL.M., para pemegang saham menyetujui penggunaan saldo laba bersih Bank tahun buku yang berakhir pada tanggal 31 Desember 2023, yaitu sebesar Rp63.253.410 yang akan dimasukkan untuk menambah cadangan umum sebesar Rp3.000.000 dan sisanya akan dibukukan sebagai saldo laba untuk menambah ekuitas Bank.

d. Cadangan umum dan wajib

Cadangan umum dan wajib pada awalnya dibentuk dalam rangka memenuhi ketentuan Pasal 61 ayat (1) Undang-undang No. 1/1995 mengenai Perseroan Terbatas (kemudian diganti dengan Undang-undang Perseroan Terbatas No. 40/2007), yang mengharuskan perusahaan Indonesia untuk membuat penyisihan cadangan umum dan wajib sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

***26. SHARE CAPITAL** (Continued)*

*c. Distribution of retained earnings*

*As of 31 December 2025 and 2024, there are no distribute net income.*

*Based on the decision of the Annual General Meeting of Shareholders on 14 May 2024, as stated in the Notary Deed No. 38 dated 14 May 2024, which was made by Mala Mukti, S.H., LL.M., the shareholders agreed to use the balance of the Bank's net profit for the financial year ending on 31 December 2023, amounted to Rp63,253,410 which will be included to add to general reserves amounted to Rp3,000,000 and the remainder will be recorded as retained earnings to increase the Bank's equity.*

*d. General and legal reserves*

*The general and legal reserves were originally provided in accordance with Indonesian Limited Liability Company Law No. 1/1995 article 61 paragraph (1) (later superseded by Limited Liability Company Law No. 40/2007), which requires Indonesian companies to set up a general and legal reserve amounted to at least 20% of the issued and paid-up share capital. This particular law does not regulate the period of time in relation to the provision of such reserves.*

**27. TAMBAHAN MODAL DISETOR, BERSIH**

Perubahan tambahan modal disetor 31 Desember 2025 dan 2024 sebagai berikut:

***27. ADDITIONAL PAID-IN CAPITAL, NET***

*The movement in additional paid-in capital as of 31 December 2025 and 2024 are as follows:*

| | **Jumlah/ *Amount*** | |
|---|---|---|
| Tambahan modal disetor akibat Penawaran Umum Perdana Saham pada tahun 2013 | 169.400.000 | *Additional paid-in capital due to Intial Public Offering in 2013* |
| Biaya emisi saham | ( 10.722.143) | *Share issuance cost* |
| Sub-jumlah | 158.677.857 | *Sub-total* |
| Tambahan modal disetor akibat Penawaran Umum Terbatas I pada tahun 2017 (Catatan 1b) | 142.190.769 | *Additional paid-in capital due to Limited Public Offering I in 2017 (Note 1b)* |
| Biaya emisi saham | ( 3.938.608) | *Share issuance cost* |
| Sub-jumlah | 138.252.161 | *Sub-total* |
| Tambahan modal disetor akibat Penawaran Umum Terbatas II pada tahun 2022 (Catatan 1b) | 1.294.824.692 | *Additional paid-in capital due to Limited Public Offering II in 2022 (Note 1b)* |
| Biaya emisi saham | ( 5.002.287) | *Share issuance cost* |
| Sub-jumlah | 1.289.822.405 | *Sub-total* |
| Tambahan modal disetor akibat Penawaran Umum Terbatas III pada tahun 2023 (Catatan 1b) | 2.560.233.669 | *Additional paid-in capital due to Limited Public Offering III in 2023 (Note 1b)* |
| Biaya emisi saham | ( 6.143.123) | *Share issuance cost* |
| Sub-jumlah | 2.554.090.546 | *Sub-total* |
| **Tambahan modal disetor, bersih** | **4.140.842.969** | ***Additional paid-in capital, net*** |

## 28. KOMITMEN DAN KONTINJENSI / *28. COMMITMENTS AND CONTINGENCIES*

Bank memiliki tagihan dan liabilitas komitmen dan kontinjensi dengan rincian sebagai berikut:

*The Bank has receivables and liabilities involving commitments and contingencies as follows:*

| | 2025 | | 2024 | | |
|---|---|---|---|---|---|
| | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*) | Ekuivalen/ *Equivalent* Rupiah | Jumlah nosional mata uang asing/ *Notional amount in foreign currency* (angka penuh/ *full amount*) | Ekuivalen/ *Equivalent* Rupiah | |
| **KOMITMEN** | | | | | ***COMMITMENTS*** |
| **Tagihan komitmen** | | | | | ***Commitment receivables*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Pembelian spot dan derivatif yang masih berjalan | | 447.571.273 | | - | *Outstanding spot and derivatives purchased* |
| Inkaso yang belum terselesaikan | | 912.738 | | 817.914 | *Outstanding bills not yet cleared* |
| Sub-jumlah | | 448.484.011 | | 817.914 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Pembelian spot dan derivatif yang masih berjalan | 109.000.000 | 1.817.575.000 | | - | *Outstanding spot and derivatives purchased* |
| Sub-jumlah | | 2.266.059.011 | | - | *Sub-total* |
| **Jumlah tagihan komitmen** | | | | **817.914** | ***Total commitment receivables*** |
| **Liabilitas komitmen** | | | | | ***Commitment liabilities*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Fasilitas kredit kepada debitur yang belum digunakan | | 3.719.137.490 | | 2.413.494.023 | *Unused loan facilities* |
| Penjualan spot dan derivatif yang masih berjalan | | 1.822.635.000 | | - | *Outstanding spot and derivatives sold* |
| L/C yang tidak dapat dibatalkan yang masih berjalan | | 86.874.622 | | 8.713.163 | *Outstanding irrevocable letters of credit* |
| Inkaso yang belum terselesaikan | | 912.738 | | 817.914 | *Outstanding bills not yet cleared* |
| Sub-jumlah | | 5.629.559.850 | | 2.423.025.100 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Penjualan spot dan derivatif yang masih berjalan | 26.778.092 | 446.524.688 | | - | *Outstanding spot and derivatives sold* |
| Fasilitas kredit kepada debitur yang belum digunakan | 23.796.410 | 396.805.137 | 13.146.429 | 211.591.768 | *Unused loan facilities* |
| L/C yang tidak dapat dibatalkan yang masih berjalan | 923.950 | 15.406.866 | 15.625 | 251.484 | *Outstanding irrevocable letters of credit* |
| Sub-jumlah | | 858.736.691 | | 211.843.252 | *Sub-total* |
| **Jumlah liabilitas komitmen** | | **6.488.296.541** | | **2.634.868.352** | ***Total commitment liabilities*** |
| **Jumlah liabilitas komitmen, bersih** | | **4.222.237.530** | | **2.634.050.438** | ***Total commitment liabilities, net*** |
| **KONTINJENSI** | | | | | ***CONTINGENCIES*** |
| **Tagihan kontinjensi** | | | | | ***Contingent receivables*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Pendapatan bunga dalam penyelesaian | | 18.604.461 | | 31.147.015 | *Interest income on non performing assets* |
| **Liabilitas kontinjensi** | | | | | ***Contingent liabilities*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Bank garansi yang diberikan dalam bentuk: | | | | | *Bank guarantees issued in the form of:* |
| Transaksi perdagangan dalam negeri | | 85.329.904 | | 35.429.904 | *Custom Bonds* |
| *Advance payment bonds* | | 15.900.750 | | 37.555.303 | *Advance payment bonds* |
| *Bid bonds* | | 11.137.421 | | 1.250.000 | *Bid bonds* |
| *Performance bonds* | | 8.832.196 | | 2.630.821 | *Performance bonds* |
| Sub-jumlah | | 121.200.271 | | 76.866.028 | *Sub-total* |
| **Mata uang asing** | | | | | ***Foreign currency*** |
| **Dolar Amerika Serikat** | | | | | ***United States Dollar*** |
| Bank garansi yang diberikan dalam bentuk: | | | | | *Bank guarantees issued in the form of:* |
| *Performance bonds* | 169.000 | 2.818.075 | 169.000 | 2.720.055 | *Performance bonds* |
| Sub-jumlah | | 2.818.075 | | 2.720.055 | *Sub-total* |
| **Jumlah liabilitas kontinjensi** | | **124.018.346** | | **79.586.083** | ***Total contingent liabilities*** |
| **Jumlah liabilitas kontinjensi, bersih** | | **105.413.885** | | **48.439.068** | ***Total contingent liabilities, net*** |
| **Jumlah liabilitas komitmen dan kontinjensi, bersih** | | **4.327.651.415** | | **2.682.489.506** | ***Total commitment and contingent liabilities, net*** |

## 28. KOMITMEN DAN KONTINJENSI (Lanjutan) / *28. COMMITMENTS AND CONTINGENCIES (Continued)*

Saldo komitmen dan kontinjensi berdasarkan pihak berelasi dan pihak ketiga:

*Outstanding commitments and contingencies based on related parties and third parties:*

| | 31 Desember 2025/ *31 December 2025* | 31 Desember 2024/ *31 December 2024* | |
|---|---|---|---|
| **Pihak berelasi** | | | ***Related parties*** |
| **KOMITMEN** | | | ***COMMITMENTS*** |
| **Liabilitas komitmen** | | | ***Commitment liabilities*** |
| Fasilitas kredit kepada debitur yang belum digunakan | - | 3.000.000 | *Unused loan facilities* |
| L/C yang tidak dapat dibatalkan yang masih berjalan | - | 251.484 | *Outstanding irrevocable letter of credit* |
| **Jumlah liabilitas komitmen, bersih pihak berelasi (Catatan 36)** | **-** | **3.251.484** | ***Total commitment liabilities, net related parties (Note 36)*** |
| **KONTINJENSI** | | | ***CONTINGENCIES*** |
| **Liabilitas kontinjensi** | | | ***Contingent liabilities*** |
| Bank garansi yang diberikan | 2.818.075 | 2.720.055 | *Bank guarantees issued* |
| **Jumlah liabilitas kontinjensi, bersih pihak berelasi (Catatan 36)** | **2.818.075** | **2.720.055** | ***Total contingent liabilities, net related parties (Note 36)*** |
| **Jumlah liabilitas komitmen dan kontinjensi pihak berelasi, bersih** | **2.818.075** | **5.971.539** | ***Total commitments and contingent liabilities to related parties, net*** |
| **Pihak ketiga** | | | ***Third parties*** |
| **KOMITMEN** | | | ***COMMITMENTS*** |
| **Tagihan komitmen** | | | ***Commitment receivables*** |
| Pembelian spot dan derivatif yang masih berjalan | 2.265.146.273 | - | *Outstanding spot and derivatives purchased* |
| Inkaso yang belum terselesaikan | 912.738 | 817.914 | *Outstanding bills not yet cleared* |
| **Jumlah tagihan komitmen - pihak ketiga** | **2.266.059.011** | **817.914** | ***Total commitment receivables - third parties*** |
| **Liabilitas komitmen** | | | ***Commitment liabilities*** |
| Fasilitas kredit kepada debitur yang belum digunakan | 4.115.942.627 | 2.622.085.791 | *Unused loan facilities* |
| Penjualan spot dan derivatif yang masih berjalan | 2.269.159.688 | - | *Outstanding spot and derivatives sold* |
| L/C yang tidak dapat dibatalkan yang masih berjalan | 102.281.488 | 8.713.163 | *Outstanding irrevocable letter of credit* |
| Inkaso yang belum terselesaikan | 912.738 | 817.914 | *Outstanding bills not yet cleared* |
| **Jumlah liabilitas komitmen - pihak ketiga** | **6.488.296.541** | **2.631.616.868** | ***Total commitment liabilities - third parties*** |
| **Jumlah liabilitas komitmen pihak ketiga, bersih** | **4.222.237.530** | **2.630.798.954** | ***Total commitment liabilities third parties, net*** |
| **KONTINJENSI** | | | ***CONTINGENCIES*** |
| **Tagihan kontinjensi** | | | ***Contingent receivables*** |
| Pendapatan bunga dalam penyelesaian | 18.604.461 | 31.147.015 | *Interest income on non-performing assets* |
| **Liabilitas kontinjensi** | | | ***Contingent liabilities*** |
| Bank garansi yang diberikan | 121.200.271 | 76.866.028 | *Bank guarantees issued* |
| **Jumlah liabilitas kontinjensi, bersih pihak ketiga** | **102.595.810** | **45.719.013** | ***Total contingent liabilities, net third parties*** |
| **Jumlah liabilitas komitmen dan kontinjensi pihak ketiga, bersih** | **4.324.833.340** | **2.676.517.967** | ***Total commitments and contingent Liabilities third parties, net*** |
| **Jumlah liabilitas komitmen dan kontinjensi pihak berelasi dan pihak ketiga, bersih** | **4.327.651.415** | **2.682.489.506** | ***Total commitments and contingent liabilities to related parties and third parties, net*** |

Cadangan kerugian penurunan nilai yang dibentuk pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp11.381.778 dan Rp11.841.751.

*The allowance for impairment losses established on 31 December 2025 and 2024 amounting to Rp11,381,778 and Rp11,841,751, respectively.*

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk telah memadai.

*Management believes that allowance for impairment losses is adequate.*

## 29. PENDAPATAN BUNGA / *29. INTEREST INCOME*

| | 2025 | 2024 | |
|---|---|---|---|
| Kredit yang diberikan | 1.088.026.473 | 1.163.429.823 | *Loans* |
| Efek-efek | 328.690.583 | 269.666.484 | *Marketable securities* |
| Penempatan pada bank lain | 20.905.181 | 27.759.207 | *Placements with other banks* |
| Kredit modifikasian | 11.710.711 | 21.659.564 | *Loans modification* |
| Penempatan pada Bank Indonesia | 8.796.226 | 13.620.527 | *Placements with Bank Indonesia* |
| Lain-lain | 29.958.582 | 17.429.490 | *Others* |
| **Jumlah** | **1.488.087.756** | **1.513.565.095** | ***Total*** |

## 30. BEBAN BUNGA / *30. INTEREST EXPENSE*

| | 2025 | 2024 | |
|---|---|---|---|
| Deposito berjangka | 600.153.274 | 584.785.466 | *Time deposits* |
| Simpanan dari bank lain | 92.820.249 | 122.451.367 | *Deposit from other banks* |
| Giro | 65.246.151 | 53.142.846 | *Current accounts* |
| Premi penjaminan Pemerintah (Catatan 44i) | 36.652.350 | 29.683.616 | *Government guarantees premiums (Note 44i)* |
| Tabungan | 11.520.340 | 11.037.466 | *Savings accounts* |
| Efek-efek yang dijual dengan janji dibeli kembali | 1.889.890 | - | *Securities sold under agreements to repurchase* |
| Pinjaman yang diterima | 1.849.678 | - | *Borrowings* |
| Lain-lain | 1.434.143 | - | *Others* |
| **Jumlah** | **811.566.075** | **801.100.761** | ***Total*** |

## 31. PENDAPATAN (BEBAN) OPERASIONAL LAINNYA / *31. OTHER OPERATING INCOME (EXPENSES)*

Pendapatan operasional lainnya terdiri dari pendapatan denda dan administrasi, keuntungan penjualan surat berharga, provisi dan komisi dari selain kredit dan lain-lain.

*Other operating income consists of penalties and administration, gain on sales of marketable securities, fees and commissions from other than loans and other incomes.*

Beban operasional lainnya terdiri dari gaji dan tunjangan (Catatan 32), umum dan administrasi (Catatan 33), dan penyisihan kerugian penurunan nilai.

*Other operating expenses consist of salaries and allowances (Note 32), general and administrative (Note 33), and provision for impairment losses.*

Pendapatan denda dan administrasi pada tahun 2025 dan 2024 masing-masing sebesar Rp35.314.796 dan Rp38.779.159 sebagian besar terdiri dari denda kredit, administrasi nasabah, administrasi kredit, administrasi tabungan dan administrasi ekspor impor.

*Penalties and administration income for 2025 and 2024 amounted to Rp35,314,796 and Rp38,779,159, respectively, mostly consist of loan penalty, customer administration, loan administration, saving administration and export-import administration.*

Keuntungan penjualan surat berharga pada tahun 2025 dan 2024 masing-masing sebesar Rp13.417.679 dan RpNihil.

*Gain on sales of marketable securities for the year ended 2025 and 2024, amounted to Rp13,417,679 and RpNil, respectively.*

Provisi dan komisi dari selain kredit pada tahun 2025 dan 2024, masing-masing sebesar Rp2.347.979 dan Rp1.632.422 sebagian besar terdiri dari komisi asuransi, komisi pajak, provisi bank garansi, dan provisi transaksi perdagangan.

*Fees and commissions from other than loans for 2025 and 2024, amounted to Rp2,347,979 and Rp1,632,422, respectively, mostly consist of insurance commission, tax commission, bank guarantee provision, and trade transaction provision.*

Pendapatan lain-lain pada pada tahun 2025 dan 2024, masing-masing sebesar Rp24.587.063 dan Rp18.445.276 sebagian besar terdiri dari transaksi spot, pendapatan ongkos transfer, penerimaan kredit yang dihapus buku, pendapatan selisih kurs, dan pendapatan operasional lain karena kegiatan Bank.

*Other incomes for 2025 and 2024, amounted to Rp24,587,063 and Rp18,445,276, respectively, mostly consist of spot transaction, transfer fee income, loan recoveries received, exchange rate differences income and other operational incomes due to Bank's activity.*

## 31. PENDAPATAN (BEBAN) OPERASIONAL LAINNYA (Lanjutan) / *31. OTHER OPERATING INCOME (EXPENSES) (Continued)*

Penyisihan kerugian penurunan nilai pada tahun 2025 dan 2024 masing-masing sebesar Rp139.424.976 dan Rp380.370.854 sebagian besar terdiri dari penyisihan kerugian kredit, agunan yang diambil alih, properti terbengkalai, rekening administratif, giro dan penempatan pada bank lain.

*Provision for impairment losses for 2025 and 2024, amounted to Rp139,424,976 and Rp380,370,854, respectively, mostly consist of provision for impairment losses on loan, foreclosed collaterals, abandoned properties, administrative account, current accounts and placements with other banks.*

## 32. GAJI DAN TUNJANGAN / *32. SALARIES AND ALLOWANCES*

Gaji dan tunjangan termasuk gaji dan kompensasi lainnya yang dibayarkan kepada Direksi, Dewan Komisaris dan manajemen kunci lainnya (Catatan 36).

*Salaries and allowances include salaries and other compensation for the Directors, Board of Commissioners and other key management (Note 36).*

| | 2025 | 2024 | |
|---|---|---|---|
| Gaji, upah dan imbalan kerja (Catatan 41) | 209.195.938 | 185.619.033 | *Salaries, wages and employee benefits (Note 41)* |
| Tunjangan lainnya | 60.653.936 | 68.222.957 | *Others allowance* |
| Asuransi | 18.013.008 | 13.526.332 | *Insurance* |
| Tunjangan Hari Raya | 14.707.071 | 12.037.023 | *Holiday allowance* |
| **Jumlah** | **302.569.953** | **279.405.345** | ***Total*** |

## 33. UMUM DAN ADMINISTRASI / *33. GENERAL AND ADMINISTRATIVE*

| | 2025 | 2024 | |
|---|---|---|---|
| Pengawasan, pemeriksaan dan jasa profesional | 35.882.768 | 39.173.249 | *Supervision, audit and professional fees* |
| *Outsourcing* | 29.022.320 | 29.720.929 | *Outsourcing* |
| Iklan dan promosi | 24.718.856 | 18.433.734 | *Advertising and promotion* |
| Penyusutan aset hak guna | 18.090.105 | 14.288.603 | *Depreciation of right-of-use assets* |
| Biaya barang jaminan dikuasai | 16.530.207 | 4.128.667 | *Cost of foreclosed collateral* |
| Biaya transaksi ATM | 15.167.034 | 19.059.479 | *Transaction fee of ATM* |
| Penyusutan (Catatan 16) | 14.826.427 | 14.684.029 | *Depreciation (Note 16)* |
| Pendidikan | 9.575.815 | 7.624.701 | *Education* |
| Pemeliharaan dan perbaikan | 9.263.416 | 9.135.995 | *Maintenance and service* |
| Sewa | 9.161.153 | 10.039.931 | *Rental* |
| Keperluan kantor dan barang cetakan | 8.007.810 | 10.410.400 | *Office supplies and printed materials* |
| Piranti lunak | 6.007.836 | 12.169.904 | *Software* |
| Keamanan | 4.828.035 | 7.439.018 | *Security* |
| Listrik, air dan gas | 3.653.867 | 4.264.270 | *Electricity, water and gas* |
| Bunga atas liabilitas sewa | 1.930.511 | 2.296.072 | *Interest on lease liability* |
| Amortisasi aset tak berwujud (Catatan 17) | 1.651.904 | 1.839.651 | *Amortization of intangible assets (Note 17)* |
| Telepon dan faksimili | 1.630.435 | 2.398.844 | *Telephone and facsimile* |
| Bahan bakar | 1.537.340 | 2.006.992 | *Fuel* |
| Kerugian penjualan agunan yang diambil alih | 879.169 | 16.855.622 | *Loss from sales of foreclosed assets* |
| Asuransi | 744.360 | 1.075.026 | *Insurance* |
| Administrasi | 484.533 | 436.130 | *Administration* |
| Biaya kerugian modifikasi kredit | - | 53.910.931 | *Modified credit loss expense* |
| Lain-lain | 51.757.409 | 147.298.094 | *Others* |
| **Jumlah** | **265.351.310** | **428.690.271** | ***Total*** |

Beban lain-lain pada tahun 2024 sebagian besar berasal dari peristiwa malfungsi internal (Catatan 47).

*Other expenses in 2024 mostly came from internal malfunction events (Note 47).*

## 33. UMUM DAN ADMINISTRASI (Lanjutan) / *33. GENERAL AND ADMINISTRATIVE (Continued)*

Umum dan administrasi termasuk honorarium yang dibayarkan kepada Komite Audit masing-masing sebesar Rp371.286 dan Rp248.205 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

*General and administrative include honorarium for Audit Committee amounting to Rp371,286 and Rp248,205 for the years ended 31 December 2025 and 2024, respectively.*

## 34. PENDAPATAN NON-OPERASIONAL, BERSIH / *34. NON-OPERATING INCOME, NET*

| | 2025 | 2024 | |
|---|---|---|---|
| **Pendapatan non-operasional** | | | ***Non-operating income*** |
| Laba penjualan aset tetap, bersih (Catatan 16) | 1.840.958 | 6.687.747 | *Gain on sale of fixed assets, net (Note 16)* |
| Lain-lain | 1.716.169 | 221.859 | *Others* |
| Jumlah pendapatan non-operasional | 3.557.127 | 6.909.606 | *Total non-operating income* |
| **Beban non-operasional** | | | ***Non-operating expenses*** |
| Denda-denda | 115.400 | 257.057 | *Penalty* |
| Lain-lain | 830.886 | 794.101 | *Others* |
| Jumlah beban non-operasional | 946.286 | 1.051.158 | *Total non-operating expenses* |
| **Jumlah pendapatan non-operasional, bersih** | **2.610.841** | **5.858.448** | ***Total non-operating income, net*** |

## 35. LABA PER SAHAM DASAR / *35. BASIC EARNINGS PER SHARE*

Berikut merupakan data laba dan saham yang digunakan dalam perhitungan laba per saham dasar:

*The following reflects the income and shares data used in the basic earnings per share computations:*

| | 2025 | 2024 | |
|---|---|---|---|
| Laba (rugi) tahun berjalan | 31.818.493 | ( 247.211.570) | *Income (loss) for the year* |
| Rata-rata tertimbang jumlah saham (lembar saham penuh) | 18.102.662.304 | 18.102.662.304 | *Weighted average number of shares (in full shares):* |
| **Laba (rugi) per saham dasar (dalam Rupiah penuh)** | **1,76** | **( 13,66)** | ***Basic earnings (loss) per share (in full Rupiah)*** |

Bank tidak memiliki efek yang bersifat dilusian per tanggal 31 Desember 2025 dan 2024.

*The Bank has no diluted securities as of 31 December 2025 and 2024.*

## 36. TRANSAKSI DENGAN PIHAK BERELASI

Dalam kegiatan normal usaha, Bank 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 dengan pihak berelasi yang belum tentu sama dengan kebijakan dan syarat dengan pihak ketiga.

Jenis hubungan dan unsur transaksi pihak berelasi pada tanggal 31 Desember 2025 dan 2024:

## *36. TRANSACTION WITH RELATED PARTIES*

*In the normal course of business, the Bank 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 been entered into with the agreed terms and conditions between parties which may not be the same with the terms and conditions with third parties.*

*Type of relationships and related parties transactions as of 31 December 2025 and 2024:*

| Pihak berelasi/ *Related parties* | Jenis hubungan/ *Types of relationship* | Unsur transaksi pihak berelasi/ *Related party transactions* |
|---|---|---|
| Manajemen Kunci/*Key Management* | Komisaris, Direktur, *Chief*/Deputi Direktur, Pemimpin Divisi, Pemimpin Bisnis, Pemimpin Bisnis Support, dan keluarganya/*Commissioners, Directors, Chief/Deputy Directors, Heads of Divisions, Heads of Business and Heads of Business Support and their family members* | Penempatan dana/*Fund placement*<br>Kredit yang diberikan/*Loans*<br>Bunga yang akan diterima/*Interest receivables* |
| PT Alim Investindo | Pemegang saham Bank/*The Bank's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Guna Investindo | Pemegang saham Bank/*The Bank's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Kasikorn Vision Financial Indonesia | Pemegang saham Bank/*The Bank's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Kasikorn Vision Financial Company PTE LTD | Pemegang saham Bank/*The Bank's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Kasikornbank Public Company Limited | Pemegang saham Bank/*The Bank's shareholder* | Giro pada bank lain/*Current account with other bank*<br>Penempatan dana/*Fund placement*<br>Simpanan dari bank lain/*Deposit from other bank*<br>Akrual bunga/*Accrued interest*<br>Jasa konsultasi/*Consultation fee*<br>Bank garansi yang diberikan/*Bank guarantees issued*<br>*Pinjaman yang diterima/Borrowings* |
| Alim Prakasa | Pemegang saham Bank/*The Bank's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Alim Markus | Keterkaitan dengan pemegang saham/ *Related with shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Alim Mulia Sastra | Keterkaitan dengan pemegang saham/ *Related with shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Alim Puspita | Keterkaitan dengan pemegang saham/ *Related with shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Gunardi Go | Keterkaitan dengan pemegang saham/ *Related with shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Kasikorn Vision Company LTD | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Kasikorn Soft Company Limited | Grup pemegang saham/*Group's shareholder* | Jasa konsultasi TI/*IT consultation fee* |
| Kasikorn Infra Company Limited | Grup pemegang saham/*Group's shareholder* | Jasa konsultasi TI/*IT consultation fee* |
| Kasikorn Technology Group Secretariat Company Limited | Grup pemegang saham/*Group's shareholder* | Jasa konsultasi TI/*IT consultation fee* |
| PT Alaskair Maspion (I) | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Alumindo Industrial Estate | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Alumindo Light Metal Industry Tbk | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Anekakabel Ciptaguna | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Anugerah Investindo | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Bintang Osowilangon | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Bumi Maspion | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest*<br>Sewa menyewa/*Lease* |
| PT Citra Maspion Contractor | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest*<br>Sewa menyewa/*Lease* |

**36. TRANSAKSI DENGAN PIHAK BERELASI** (Lanjutan)

Jenis hubungan dan unsur transaksi pihak berelasi pada tanggal 31 Desember 2025 dan 2024: (Lanjutan)

***36. TRANSACTION WITH RELATED PARTIES*** *(Continued)*

*Type of relationships and related parties transactions as of 31 December 2025 and 2024: (Continued)*

| **Pihak berelasi/** ***Related parties*** | **Jenis hubungan/** ***Types of relationship*** | **Unsur transaksi pihak berelasi/** ***Related party transactions*** |
|---|---|---|
| PT Dovechem Maspion Terminal | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Heisei Stainless Steel Ind | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Husin Investama | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Indal Aluminium Industry Tbk | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Indal Investindo | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Indal Reiwa Auto | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Indal Steel Pipe | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Indalex | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Ishizuka Maspion Indonesia | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Kawasan Industri Sidoarjo | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Marindo Gemilang | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Marindo Investama | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest<br>Sewa menyewa/Lease |
| PT Marindo Permata Investindo | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Marindo Surya | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Kredit yang diberikan/Loans<br>Bunga yang akan diterima/Interest receivables<br>Sewa menyewa/Lease<br>Akrual bunga/Accrued interest<br>Tagihan akseptasi/Acceptance receivables<br>*Letter of credit* |
| PT Maspion Bazar | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Elektronik | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Energy Mitratama | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Industrial Estate | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Investindo | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Kencana | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest<br>Sewa menyewa/Lease |
| PT Maspion Q.Q. Heisei | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Q.Q. Ishizuka | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |
| PT Maspion Q.Q. Maspion Square | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest<br>Sewa menyewa/Lease |
| PT Maspion Q.Q. Smoci | Grup pemegang saham/Group's shareholder | Penempatan dana/Fund placement<br>Akrual bunga/Accrued interest |

**36. TRANSAKSI DENGAN PIHAK BERELASI** (Lanjutan)

Jenis hubungan dan unsur transaksi pihak berelasi pada tanggal 31 Desember 2025 dan 2024: (Lanjutan)

***36. TRANSACTION WITH RELATED PARTIES*** *(Continued)*

*Type of relationships and related parties transactions as of 31 December 2025 and 2024: (Continued)*

| **Pihak berelasi/** ***Related parties*** | **Jenis hubungan/** ***Types of relationship*** | **Unsur transaksi pihak berelasi/** ***Related party transactions*** |
|---|---|---|
| PT Maspion Q.Q. Srithai | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Maspion Trading | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Maspion Transsindo | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Maxim Housewares Indonesia | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Maxim Maspion | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Mulindo Investama | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Multi Entertainment Xenter | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Piaget Jatim Pratama | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Prakindo Investama | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Qingda Maspion Paper Products | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Satria Investindo | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Shanghai Maspion Oleo Chemical Industry | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Shanghai Maspion Toothpaste Industry | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Siam Maspion Terminal | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Srithai Maspion Indonesia | Grup pemegang saham/*Group's shareholder* | Bunga yang akan diterima/*Interest receivables*<br>Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| PT Trisulapack Indah | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Singapore Piaget Academy | Grup pemegang saham/*Group's shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Alim Satria | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Budi Santoso Gunardi | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Budiono Kodradjaya | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Daniel Kodradjaja | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Diana Alim | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Foni Alim | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Jimmy Kodradjaja | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Maria Alim | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Silvy Kodradjaja | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Srijanti | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |
| Yuwono Alim | Keluarga pemegang saham/*Family member of shareholder* | Penempatan dana/*Fund placement*<br>Akrual bunga/*Accrued interest* |

**36. TRANSAKSI DENGAN PIHAK BERELASI** (Lanjutan)

Saldo giro pada bank lain, tagihan akseptasi, kredit yang diberikan, bunga yang akan diterima, simpanan dari nasabah dan bank lain, pinjaman yang diterima dan liabilitas lain-lain pihak berelasi adalah sebagai berikut:

***36. TRANSACTION WITH RELATED PARTIES** (Continued)*

*The outstanding balances of current accounts with other banks, acceptance receivables, loans, interest receivables, deposits from customers and other banks, borrowings and other liabilities related parties were as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| **ASET** | | | ***ASSETS*** |
| Giro pada bank lain (Catatan 6) | 6.395.596 | 7.152.040 | *Current accounts with other banks (Note 6)* |
| Tagihan akseptasi (Catatan 12) | - | 1.147.215 | *Acceptance receivables (Note 12)* |
| Kredit yang diberikan (Catatan 13h) | | | *Loans (Note 13h)* |
| Grup pemegang saham | 113.000.000 | 113.000.000 | *Group's shareholde* |
| Manajemen kunci | 5.824.026 | 6.694.076 | *Key Management* |
| Jumlah - kredit yang diberikan | 118.824.026 | 119.694.076 | *Total - loans* |
| Bunga yang akan diterima (Catatan 14) | 832.322 | 832.961 | *Interest receivables (Note 14)* |
| **Jumlah** | **126.051.944** | **128.826.292** | ***Total*** |
| Persentase terhadap jumlah aset | 0,56% | 0,58% | *Percentage of total assets* |
| **LIABILITAS** | | | ***LIABILITIES*** |
| Simpanan dari nasabah (Catatan 20) | 2.068.762.643 | 295.865.961 | *Deposits from customers (Note 20)* |
| Simpanan dari bank lain (Catatan 21) | 252.745.496 | 565.101.347 | *Deposits from other banks (Note 21)* |
| Pinjaman yang diterima (Catatan 24) | 1.334.000.000 | - | *Borrowings (Note 24)* |
| Liabilitas lain-lain - akrual bunga (Catatan 25) | 6.983.463 | 3.307.980 | *Other liabilities - accrued interest (Note 25)* |
| **Jumlah** | **3.662.491.602** | **864.275.288** | ***Total*** |
| Persentase terhadap jumlah liabilitas | 23,01% | 5,46% | *Percentage of total liabilities* |

**Komitmen dan kontinjensi**

Pada tanggal 31 Desember 2025 dan 2024, saldo liabilitas komitmen bersih kepada pihak berelasi masing-masing sebesar RpNihil dan Rp3.251.484 (Catatan 28). Pada tanggal 31 Desember 2025 dan 2024, saldo liabilitas kontinjensi bersih kepada pihak berelasi masing-masing adalah Rp2.818.075 dan Rp2.720.055.

***Commitments and contingencies***

*As of 31 December 2025 and 2024, the outstanding commitment liabilities net to related parties were RpNil and Rp3,251,484, respectively (Note 28). As of 31 December 2025 and 2024, the outstanding contingencies liabilities net to related parties were Rp2,818,075 and Rp2,720,055, respectively.*

**Kompensasi kepada personil manajemen kunci Bank**

Manajemen kunci termasuk dewan komisaris, direksi dan manajemen kunci lainnya. Rincian atas kompensasi yang diberikan adalah sebagai berikut:

***Compensation of key management personnel of the Bank***

*Key management includes the board of commissioners, directors and other key management. The details of compensation provided are as follows:*

| | **2025** | **2024** | |
|---|---|---|---|
| **Dewan Komisaris** | | | ***Board of Commissioners*** |
| Remunerasi (gaji, bonus, tunjangan rutin) | 4.256.447 | 4.331.250 | *Remuneration (salary, bonus, routine allowance)* |
| Fasilitas lain-lain | 319.666 | 287.547 | *Other facilities* |
| Jumlah (Catatan 32) | 4.576.113 | 4.618.797 | *Total (Note 32)* |
| **Direksi** | | | ***Directors*** |
| Remunerasi (gaji, bonus, tunjangan rutin) | 22.621.795 | 20.008.415 | *Remuneration (salary, bonus, routine allowance)* |
| Fasilitas lain-lain | 2.641.844 | 2.531.718 | *Other facilities* |
| Jumlah (Catatan 32) | 25.263.639 | 22.540.133 | *Total (Note 32)* |
| Manajemen kunci lainnya | 52.494.354 | 50.874.445 | *Other key management* |
| **Jumlah kompensasi manajemen kunci** | **82.334.106** | **78.033.375** | ***Total compensation of key management*** |

## 37. SEGMEN OPERASI / *37. OPERATION SEGMENT*

Kegiatan Bank sepenuhnya adalah Bank Umum, sehingga informasi segmen Bank tidak dikelompokkan berdasarkan segmen usaha tetapi dikelompokkan berdasarkan segmen geografis.

*The Bank's activities are entirely Commercial Bank, hence the Bank's segment information is not classified into business segments but it is classified by geographical segment.*

Informasi mengenai hasil dari tiap area geografis disajikan di bawah ini:

*Information regarding the results of each geographical area is included below:*

| | 2025 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** | |
| Pendapatan (beban) bunga, bersih | 523.537.629 | ( 11.357.250) | ( 17.986.639) | 230.380.235 | ( 11.347.692) | ( 10.238.432) | ( 26.466.170) | 676.521.681 | *Interest income (expense), net* |
| Pendapatan (beban) operasional lainnya, bersih | ( 58.019.336) | 5.423.027 | ( 53.340.051) | ( 505.451.809) | ( 7.529.384) | ( 5.085.685) | ( 7.675.484) | ( 631.678.722) | *Other operating income (expense), net* |
| Pendapatan non-operasional, bersih | 1.246.101 | 424.101 | 315.553 | 338.895 | 101.216 | 86.510 | 98.465 | 2.610.841 | *Non-operating income, net* |
| Jumlah pendapatan (beban) eksternal | 466.764.394 | ( 5.510.122) | ( 71.011.137) | ( 274.732.679) | ( 18.775.860) | ( 15.237.607) | ( 34.043.189) | 47.453.800 | *Total external income (expense)* |
| Pendapatan (beban) antar area | ( 389.908.625) | 17.005.583 | 27.383.682 | 262.718.281 | 21.926.638 | 13.454.636 | 47.419.805 | - | *Inter-area income (expense)* |
| **Jumlah pendapatan (beban) area** | **76.855.769** | **11.495.461** | **( 43.627.455)** | **( 12.014.398)** | **3.150.778** | **( 1.782.971)** | **13.376.616** | **47.453.800** | ***Total area income (expense)*** |
| Kredit yang diberikan, bersih | 13.448.978.833 | 73.129.421 | 354.777.003 | 2.545.165.434 | 125.650.477 | 35.827.437 | 436.972.952 | 17.020.501.557 | *Loans, net* |
| Aset tetap, bersih | 76.242.121 | 10.209.520 | 27.454.913 | 238.338.933 | 12.443.649 | 8.733.473 | 12.095.263 | 385.517.872 | *Fixed assets, net* |
| Jumlah aset | 4.835.813.514 | 128.269.081 | 763.677.695 | 15.377.661.375 | 381.376.026 | 232.236.954 | 697.196.970 | 22.416.231.615 | *Total assets* |
| Jumlah liabilitas | 4.758.957.745 | 116.773.620 | 807.305.150 | 8.935.168.332 | 378.225.248 | 234.019.926 | 683.820.354 | 15.914.270.375 | *Total liabilities* |

**37. SEGMEN OPERASI** (Lanjutan)

Informasi mengenai hasil dari tiap area geografis disajikan di bawah ini: (Lanjutan)

***37. OPERATION SEGMENT*** *(Continued)*

*Information regarding the results of each geographical area is included below (Continued):*

| | 2024 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** | |
| Pendapatan (beban) bunga, bersih | 560.526.891 | ( 4.186.299) | ( 4.375.604) | 198.018.938 | ( 7.444.879) | ( 11.105.560) | ( 18.969.153) | 712.464.334 | *Interest income (expense), net* |
| Beban operasional lainnya, bersih | ( 397.840.374) | ( 24.837.588) | ( 42.544.332) | ( 528.255.851) | ( 7.561.154) | ( 10.526.729) | ( 18.043.585) | ( 1.029.609.613) | *Other operating expense, net* |
| Pendapatan non-operasional, bersih | 1.642.530 | 420.503 | 534.982 | 2.218.475 | 225.033 | 227.060 | 589.865 | 5.858.448 | *Non-operating income, net* |
| Jumlah pendapatan (beban) eksternal | 164.329.047 | ( 28.603.384) | ( 46.384.954) | ( 328.018.438) | ( 14.781.000) | ( 21.405.229) | ( 36.422.873) | ( 311.286.831) | *Total external income (expense)* |
| Pendapatan (beban) antar area | ( 455.185.423) | 8.607.621 | 15.795.972 | 362.717.497 | 16.041.221 | 14.430.467 | 37.592.645 | - | *Inter-area income (expense)* |
| **Jumlah pendapatan (beban) area** | **( 290.856.376)** | **( 19.995.763)** | **( 30.588.982)** | **34.699.059** | **1.260.221** | **( 6.974.762)** | **1.169.772** | **( 311.286.831)** | ***Total area income (expense)*** |
| Kredit yang diberikan, bersih | 10.382.070.501 | 100.630.107 | 465.425.936 | 4.239.712.967 | 169.795.805 | 54.815.941 | 562.430.249 | 15.974.881.506 | *Loans, net* |
| Aset tetap, bersih | 84.995.502 | 12.987.698 | 32.324.431 | 251.940.445 | 12.773.937 | 9.091.473 | 15.076.411 | 419.189.897 | *Fixed assets, net* |
| Jumlah aset | 3.604.429.255 | 311.683.087 | 902.653.990 | 15.327.865.527 | 552.184.337 | 300.346.602 | 1.305.887.214 | 22.305.050.012 | *Total assets* |
| Jumlah liabilitas | 3.895.285.631 | 331.678.849 | 933.235.215 | 8.518.300.542 | 550.924.115 | 307.321.364 | 1.304.717.443 | 15.841.463.159 | *Total liabilities* |

Pendapatan antar area pada dasarnya berasal dari transaksi transfer dana antar area.

*The inter-area income was mainly derived from inter-area fund transfer.*

## 38. MANAJEMEN RISIKO

Dalam melaksanakan kegiatan usahanya, Bank selalu berhadapan dengan risiko yang melekat (*inherent risk*) sehingga Bank menetapkan kerangka manajemen risiko yang meliputi: (1) *risk governance* yang memadai, (2) kecukupan kebijakan manajemen risiko, prosedur dan penetapan batas risiko, (3) kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian manajemen risiko yang didukung oleh Sistem Informasi Manajemen risiko yang memadai, dan (4) sistem pengendalian intern yang komprehensif.

Dalam rangka penerapan manajemen risiko yang efektif, Bank telah membentuk komite di tingkat Dewan Komisaris dan Direksi maupun unit kerja yang bersifat independen. Hal ini diwujudkan dengan pembentukan Satuan Kerja Manajemen Risiko serta beberapa komite seperti Komite Pemantau Risiko, Komite Manajemen Risiko, *Assets and Liabilities Committee*, Komite Sumber Daya Manusia, *IT Steering Committee*, Komite Produk dan Kebijakan, Komite Audit serta Komite Remunerasi dan Nominasi.

Bank secara berkesinambungan menyempurnakan seluruh ketentuan internal terkait pengelolaan risiko, baik dari sisi kebijakan, pedoman, prosedur, batas risiko maupun pemanfaatan teknologi informasi sesuai dengan perkembangan internal maupun eksternal.

**Profil risiko**

Berdasarkan ketentuan Bank Indonesia No. 5/8/PBI/2003 tanggal 19 Mei 2003 tentang Penerapan Manajemen Risiko Bagi Bank Umum, yang selanjutnya telah diubah dengan PBI No. 11/25/PBI/2009 tanggal 1 Juli 2009, maka Bank wajib untuk menyampaikan laporan profil risiko triwulanan sejak tahun 2005. Kedua peraturan tersebut telah dicabut dan digantikan oleh Peraturan OJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 yang menetapkan ketentuan yang sama.

Pada tahun 2011, Bank Indonesia mengeluarkan Peraturan No. 13/1/PBI/2011 tanggal 5 Januari 2011 perihal Penilaian Tingkat Kesehatan Bank Umum, yang dilakukan sesuai dengan lampiran SE BI No. 13/24/DPNP tanggal 25 Oktober 2011, dimana profil risiko merupakan bagian tak terpisahkan dari penilaian tingkat kesehatan yang dimaksud. Peraturan No. 13/1/PBI/2011 tersebut dicabut dan digantikan oleh Peraturan OJK No. 4/POJK.03/2016 tanggal 26 Januari 2016, sedangkan SE BI No. 13/24/DPNP tanggal 25 Oktober 2011 tersebut dicabut dan digantikan oleh SE OJK No. 14/SEOJK.03/2017 tanggal 17 Maret 2017.

## *38. RISK MANAGEMENT*

*In Bank's operational activity, Bank encounter the inherent risk so Bank required to set a solid risk management practices requires a robust risk management framework includes: (1) robust risk governance, (2) adequacy of risk management policies, procedures and establishment of risk limits, (3) adequacy of risk management identification, measurement, monitoring, control and supported by adequate risk Management Information System, and (4) comprehensive internal control system.*

*To implement the risk management effectively, Bank has established committee in level of the Board of Commissioners and the Directors, including working units which is independent. This is implemented by establishing a Risk Management Unit and other several committees such as Risk Monitoring Committee, Risk Management Committee, Assets and Liabilities Committee, Personnel Committee, IT Steering Committee, Product and Policy Committee, Audit Committee, and Remuneration and Nomination Committee.*

*The Bank continuously improves internal policies related to risk management, including policies, standardized operations, procedures, risk limit and information technology utilization in line with internal and external development.*

***Risk profile***

*In accordance with Bank Indonesia regulation No. 5/8/PBI/2003 dated 19 May 2003 regarding Risk Management Implementation for Commercial Banks, which has been amended by PBI No. 11/25/PBI/2009 dated 1 July 2009, banks are required to submit the quarterly risk profile reports starting in 2005. Those regulations have been revoked and replaced by Financial Service Authority Regulation No. 18/POJK.03/2016 dated 16 March 2016 which stated similar requirement.*

*In 2011, Bank Indonesia issued regulation No. 13/1/PBI/2011 dated 5 January 2011 about the Assessment of Commercial Bank Health Rating and has been carried out in accordance with appendix SE BI No. 13/24/DPNP dated 25 October 2011, where the risk profile is an integral part of the assessment. Regulation No. 13/1/PBI/2011 has been revoked and replaced by Financial Service Authority Regulation No. 4/POJK.03/2016 dated 26 January 2016, meanwhile SE BI No. 13/24/DPNP dated 25 October 2011 has been revoked and replaced by SE OJK No. 14/SEOJK.03/2017 dated 17 March 2017.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Profil risiko** (Lanjutan)

Terkait penerapan manajemen risiko, Bank menyusun laporan profil risiko triwulanan secara *self-assessment* yang disampaikan kepada OJK.

**Risiko kredit**

Sesuai Peraturan OJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, risiko kredit didefinisikan sebagai risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada Bank, termasuk risiko kredit akibat kegagalan debitur, risiko konsentrasi kredit, *counterparty credit risk* dan *settlement risk*. Dalam mengelola risiko kredit, Bank telah memiliki kebijakan dan pedoman perkreditan yang meliputi pengajuan dan persetujuan kredit, pemantauan eksposur, pengelolaan kredit bermasalah dan manajemen portofolio. Kebijakan tersebut disempurnakan secara berkala sesuai dengan perkembangan usaha serta perubahan peraturan otoritas.

Dalam rangka pengendalian risiko kredit secara komprehensif, Bank melaksanakan prinsip "empat mata" (*four eyes principle*) dimana keputusan kredit diambil tidak hanya berdasarkan usulan dari unit bisnis, melainkan juga analisis dari divisi *Credit Reviewer* yang independen dari fungsi bisnis.

Pengelolaan risiko kredit yang lebih khusus dilakukan atas portofolio kredit yang bermasalah. Upaya yang dilakukan diantaranya adalah pemantauan terhadap kualitas kredit debitur secara rutin, restrukturisasi fasilitas kredit yang bermasalah, pembentukan pencadangan untuk menutup potensi kerugian, hingga pelaksanaan hapus buku. Proses pengelolaan kredit bermasalah telah diatur secara tersendiri, termasuk pembentukan unit kerja khusus untuk mengelola kredit bermasalah.

Bank telah menjalankan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang mencakup profil risiko kredit secara terintegrasi dalam suatu proses manajemen risiko yang komprehensif serta melakukan *stress testing* secara berkala terhadap portofolio kredit sehingga Bank dapat memperkirakan dampak pada *stressful condition* dan menetapkan strategi untuk memitigasi risiko tersebut.

***38. RISK MANAGEMENT** (Continued)*

***Risk profile** (Continued)*

*In relation to the implementation of risk management, the Bank prepares the quarterly risk profile reports on a self-assessment basis which is submitted to OJK.*

***Credit risk***

*In accordance to Financial Service Authority Regulation No. 18/POJK.03/2016 dated 16 March 2016 on the Application of Risk Management for Commercial Banks, credit risk is the risk of counterparties failure to fulfill their obligations to the Bank, including credit risk of debtors failure, concentration credit risk, counterparty credit risk and settlement risk. In managing credit risk, the Bank has credit policies and standard operating procedures encompassing credit proposal and approval criteria, exposure monitoring, remedial management and portfolio management. Those policies and procedures are enhanced periodically in line with business developments and changes of authority bodies' principles.*

*In order to control credit risk in a comprehensive manner, the Bank implements the four eyes principle where credit decisions are taken not only based on the proposals from the business units, but also the analysis from Credit Reviewers division, which is independent of business functions.*

*Specific credit risk management is performed on the non-performing loans portfolio. Such efforts, amongst others, are monitoring of credit quality periodically, 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.*

*The Bank identifies, measures, monitors, and controls risk which include credit risk profiles integrated in a comprehensive risk management process and do the stress testing periodically on credit portfolio for Bank to estimate the stressful condition impacts and set the strategies to mitigate those risks.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**a. Risiko kredit maksimum**

Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya.

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan menggambarkan eksposur maksimum atas risiko kredit.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap pengajuan kredit telah ditentukan agunan minimal yang harus dipenuhi. Jenis dari agunan yang diterima oleh Bank terdiri dari:

a) *Physical collateral*, berupa tanah, bangunan, kendaraan bermotor, persediaan, mesin dan lain-lain.

b) *Financial collateral*, berupa deposito dan *cash margin*.

c) Lainnya berupa garansi.

Untuk seluruh agunan khususnya *physical collateral* akan dilakukan penilaian dan nilai Bank atas agunan tersebut yang akan dipergunakan dalam menentukan kecukupan nilai agunan (*coverage ratio*).

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisa kelayakan untuk mengetahui kemampuan pengembalian kredit (*first way out*).

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit dan agunan serta prosedur *prescreening* akan menurunkan eksposur risiko kredit Bank ke tingkat yang layak dan dapat diterima.

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***a. Maximum credit risk***

*Analysis on maximum exposures against credit risks considering the impact of collateral and other credit risks mitigation.*

*The carrying value of the Bank's financial assets other than loans represents its maximum exposure to credit risk.*

*The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled. The types of collateral that allowed by the Bank are as follows:*

*a) Physical collateral, such as land, buildings, vehicle, inventory, machine and others.*

*b) Financial collateral, such as time deposits and cash margin.*

*c) Others, such as guarantees.*

*All collaterals particularly for physical collateral will be assessed in which the Bank's collateral measurement value will be use in determining the coverage ratio.*

*In addition, collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out).*

*The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and collaterals and also prescreening procedures will decrease the Bank's credit risk exposure to the acceptable level.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit**

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025 dan 2024. Untuk tabel ini, Bank telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

(i) Konsentrasi risiko kredit berdasarkan geografis

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk***

*The following tables provide details of the Bank's credit exposures at their carrying amounts (without taking into account any collateral held or other credit enhancements), as categorized by geographical region as of 31 December 2025 and 2024. For these tables, the Bank has allocated exposures to the regions based on the geographical area where activities are undertaken.*

*(i) Concentration of credit risk by geography*

| | **31 Desember 2025/ *31 December 2025*** | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** |
| Giro pada Bank Indonesia | - | - | - | 1.038.829.781 | - | - | - | 1.038.829.781 |
| Giro pada bank lain | - | - | - | 271.530.781 | - | - | - | 271.530.781 |
| Penempatan pada Bank Indonesia dan bank lain | - | - | - | 99.940.027 | - | - | - | 99.940.027 |
| Efek-efek | - | - | - | 1.811.955.263 | - | - | - | 1.811.955.263 |
| Efek-efek yang dijual dengan janji dibeli kembali | - | - | - | 681.119.900 | - | - | - | 681.119.900 |
| Tagihan spot dan derivatif | - | - | - | 5.007.266 | - | - | - | 5.007.266 |
| Tagihan akseptasi | 5.655.339 | - | - | - | - | - | - | 5.655.339 |
| Kredit yang diberikan | 13.448.978.833 | 73.129.421 | 354.777.003 | 2.545.165.434 | 125.650.477 | 35.827.437 | 436.972.952 | 17.020.501.557 |
| Bunga yang akan diterima | 42.525.569 | 172.167 | 592.306 | 42.528.730 | 280.057 | 50.421 | 1.157.263 | 87.306.513 |
| Aset lain-lain*) | - | - | - | 6.441 | - | 1.478 | - | 7.919 |
| **Jumlah** | **13.497.159.741** | **73.301.588** | **355.369.309** | **6.496.083.623** | **125.930.534** | **35.879.336** | **438.130.215** | **21.021.854.346** |

| | |
|---|---|
| Current accounts with Bank Indonesia | |
| Current accounts with other banks | |
| Placements with Bank Indonesia and other banks | |
| Marketable securities | |
| Securities sold under agreements to repurchase | |
| Spot and derivative receivables | |
| Acceptance receivables | |
| Loans | |
| Interest receivables | |
| Other assets*) | |
| **Total** | |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Other assets consist of fee and commissions receivables*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2025 dan 2024. Untuk tabel ini, Bank telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi. (Lanjutan)

(i) Konsentrasi risiko kredit berdasarkan geografis (Lanjutan)

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*The following tables provide details of the Bank's credit exposures at their carrying amounts (without taking into account any collateral held or other credit enhancements), as categorized by geographical region as of 31 December 2025 and 2024. For these tables, the Bank has allocated exposures to the regions based on the geographical area where activities are undertaken. (Continued)*

*(i) Concentration of credit risk by geography (Continued)*

| | 31 Desember 2024/ *31 December 2024* | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** |
| Giro pada Bank Indonesia | - | - | - | 831.846.950 | - | - | - | 831.846.950 |
| Giro pada bank lain | - | - | 4.287 | 145.237.098 | - | - | - | 145.241.385 |
| Penempatan pada Bank Indonesia dan bank lain | - | - | - | 216.453.233 | - | - | - | 216.453.233 |
| Efek-efek | - | - | - | 3.015.139.404 | - | - | - | 3.015.139.404 |
| Efek-efek yang dibeli dengan janji dijual kembali | - | - | - | 792.724.271 | - | - | - | 792.724.271 |
| Tagihan akseptasi | 1.425.706 | - | - | 1.140.765 | - | - | - | 2.566.471 |
| Kredit yang diberikan | 10.382.070.501 | 100.630.107 | 465.425.936 | 4.239.712.967 | 169.795.805 | 54.815.941 | 562.430.249 | 15.974.881.506 |
| Bunga yang akan diterima | 31.033.421 | 257.967 | 933.844 | 51.877.007 | 319.121 | 157.782 | 1.759.137 | 86.338.279 |
| Aset lain-lain*) | 309 | 47 | 813 | 5.105 | 3 | 2.142 | 199 | 8.618 |
| **Jumlah** | **10.414.529.937** | **100.888.121** | **466.364.880** | **9.294.136.800** | **170.114.929** | **54.975.865** | **564.189.585** | **21.065.200.117** |

*Current accounts with Bank Indonesia*
*Current accounts with other banks*
*Placements with Bank Indonesia and other banks*
*Marketable securities*
*Securities purchased under agreements to resell*
*Acceptance receivables*
*Loans*
*Interest receivables*
*Other assets*)*
***Total***

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

*) Other assets consist of fee and commissions receivables

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(i) Konsentrasi risiko kredit berdasarkan geografis (Lanjutan)

Eksposur risiko kredit atas rekening administratif pada tanggal 31 Desember 2025 dan 2024 dalah sebagai berikut:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(i) Concentration of credit risk by geography (Continued)*

*Credit risk exposure related to administrative accounts as of 31 December 2025 and 2024 are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** | |
| Fasilitas kredit kepada debitur yang belum digunakan | 2.952.709.962 | 6.016.377 | 209.090.877 | 784.548.560 | 34.130.751 | 5.983.678 | 123.462.422 | 4.115.942.627 | *Unused loans facilities* |
| Bank garansi yang diberikan | 38.123.442 | 800.000 | 1.000.000 | 53.415.000 | 10.379.904 | 300.000 | 20.000.000 | 124.018.346 | *Bank guarantees issued* |
| **Jumlah** | **2.990.833.404** | **6.816.377** | **210.090.877** | **837.963.560** | **44.510.655** | **6.283.678** | **143.462.422** | **4.239.960.973** | ***Total*** |

| | **31 Desember 2024/ *31 December 2024*** | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Jakarta** | **Jawa Barat/ *West Java*** | **Jawa Tengah/ *Central Java*** | **Jawa Timur/ *East Java*** | **Bali** | **Sulawesi** | **Sumatera** | **Jumlah/ *Total*** | |
| Fasilitas kredit kepada debitur yang belum digunakan | 1.343.484.958 | 3.436.641 | 178.830.511 | 920.040.437 | 32.840.642 | 6.853.816 | 139.598.786 | 2.625.085.791 | *Unused loans facilities* |
| Bank garansi yang diberikan | 43.156.179 | 800.000 | 1.000.000 | 3.250.000 | 10.379.904 | - | 21.000.000 | 79.586.083 | *Bank guarantees issued* |
| **Jumlah** | **1.386.641.137** | **4.236.641** | **179.830.511** | **923.290.437** | **43.220.546** | **6.853.816** | **160.598.786** | **2.704.671.874** | ***Total*** |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(ii) Konsentrasi risiko kredit berdasarkan sektor industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025 dan 2024:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(ii) Concentration of credit risk by industry sector*

*The following tables provide the details of the Bank's credit exposure at carrying amounts (without taking into account any collateral held or other credit enhancements), categorized based on industry sectors as of 31 December 2025 and 2024:*

| | 31 Desember 2025/ *31 Desember 2025* | | | | | |
|---|---|---|---|---|---|---|
| | **Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia*** | **Bank/ *Banks*** | **Perusahaan lainnya/ *Other companies*** | **Perseorangan/ *Individuals*** | **Jumlah/ *Total*** | |
| Giro pada Bank Indonesia | 1.038.829.781 | - | - | - | 1.038.829.781 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | - | 271.530.781 | - | - | 271.530.781 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | - | 99.940.027 | - | - | 99.940.027 | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 1.811.955.263 | - | - | - | 1.811.955.263 | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | - | - | - | 681.119.900 | *Securities sold under agreements to repurchase* |
| Tagihan spot dan derivatif | 3.446.956 | 1.444.785 | 115.525 | - | 5.007.266 | *Spot and derivative receivables* |
| Tagihan akseptasi | - | - | 5.655.339 | - | 5.655.339 | *Acceptance receivables* |
| Kredit yang diberikan | - | 582.047.448 | 15.583.005.357 | 855.448.752 | 17.020.501.557 | *Loans* |
| Bunga yang akan diterima | 32.882.430 | 2.777.714 | 49.443.353 | 2.203.016 | 87.306.513 | *Interest receivables* |
| Aset lain-lain*) | - | - | 7.919 | - | 7.919 | *Other assets*)* |
| **Jumlah** | **3.568.234.330** | **957.740.755** | **15.638.227.493** | **857.651.768** | **21.021.854.346** | ***Total*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Other assets consist of fee and commissions receivables*

| | 31 Desember 2024/ *31 December 2024* | | | | | |
|---|---|---|---|---|---|---|
| | **Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia*** | **Bank/ *Banks*** | **Perusahaan lainnya/ *Other companies*** | **Perseorangan/ *Individuals*** | **Jumlah/ *Total*** | |
| Giro pada Bank Indonesia | 831.846.950 | - | - | - | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | - | 145.241.385 | - | - | 145.241.385 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 166.475.726 | 49.977.507 | - | - | 216.453.233 | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 3.015.139.404 | - | - | - | 3.015.139.404 | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 792.724.271 | - | - | - | 792.724.271 | *Securities purchased under agreements to resell* |
| Tagihan akseptasi | - | - | 2.566.471 | - | 2.566.471 | *Acceptance receivables* |
| Kredit yang diberikan | - | 70.635.778 | 14.802.022.105 | 1.102.223.623 | 15.974.881.506 | *Loans* |
| Bunga yang akan diterima | 37.695.235 | 482.731 | 44.930.714 | 3.229.599 | 86.338.279 | *Interest receivables* |
| Aset lain-lain*) | - | - | 8.618 | - | 8.618 | *Other assets*)* |
| **Jumlah** | **4.843.881.586** | **266.337.401** | **14.849.527.908** | **1.105.453.222** | **21.065.200.117** | ***Total*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Other assets consist of fee and commissions receivables*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(ii) Konsentrasi risiko kredit berdasarkan sektor industri (Lanjutan)

Eksposur risiko kredit yang terkait dengan unsur rekening administratif pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(ii) Concentration of credit risk by industry sector (Continued)*

*Credit risk exposure relating to administrative account items as of 31 December 2025 and 2024, are as follows:*

| | 31 Desember 2025/ *31 December 2025* | | | | | |
|---|---|---|---|---|---|---|
| | Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia* | Bank/ *Banks* | Perusahaan lainnya/ *Other companies* | Perseorangan/ *Individuals* | Jumlah/ *Total* | |
| Fasilitas kredit kepada debitur yang belum digunakan | 443.700.709 | 72.982.539 | 3.402.478.798 | 196.780.581 | 4.115.942.627 | *Unused loan facilities* |
| Bank garansi yang diberikan | 26.657.604 | 2.818.075 | 83.142.667 | 11.400.000 | 124.018.346 | *Bank guarantees issued* |
| **Jumlah** | **470.358.313** | **75.800.614** | **3.485.621.465** | **208.180.581** | **4.239.960.973** | ***Total*** |

| | 31 Desember 2024/ *31 December 2024* | | | | | |
|---|---|---|---|---|---|---|
| | Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia* | Bank/ *Banks* | Perusahaan lainnya/ *Other companies* | Perseorangan/ *Individuals* | Jumlah/ *Total* | |
| Fasilitas kredit kepada debitur yang belum digunakan | 185.245.633 | 53.386.398 | 2.150.970.845 | 235.482.915 | 2.625.085.791 | *Unused loan facilities* |
| Bank garansi yang diberikan | 2.533.933 | 2.720.055 | 61.782.095 | 12.550.000 | 79.586.083 | *Bank guarantees issued* |
| **Jumlah** | **187.779.566** | **56.106.453** | **2.212.752.940** | **248.032.915** | **2.704.671.874** | ***Total*** |

(iii) Informasi mengenai aset keuangan yang mengalami dan tidak mengalami penurunan nilai

Giro pada bank lain

Per 31 Desember 2025 dan 2024, aset keuangan ini dinilai secara individual maupun kolektif dengan rincian sebagai berikut:

*(iii) The information about impaired and not impaired financial assets*

*Current accounts with other banks*

*As of 31 December 2025 and 2024, these financial assets are assessed individually as well as collectively with the following details:*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | Tingkat 1/ *Stage 1* | Tingkat 2/ *Stage 2* | Tingkat 3/ *Stage 3* | Jumlah/ *Total* | |
| Rupiah | 203.579 | - | - | 203.579 | *Rupiah* |
| Mata uang asing | 271.490.174 | - | 3.939 | 271.494.113 | *Foreign currencies* |
| Jumlah | 271.693.753 | - | 3.939 | 271.697.692 | *Total* |
| Cadangan kerugian penurunan nilai | ( 162.972) | - | ( 3.939) | ( 166.911) | *Allowance for impairment losses* |
| **Bersih** | **271.530.781** | **-** | **-** | **271.530.781** | ***Net*** |

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | Tingkat 1/ *Stage 1* | Tingkat 2/ *Stage 2* | Tingkat 3/ *Stage 3* | Jumlah/ *Total* | |
| Rupiah | 308.150 | - | - | 308.150 | *Rupiah* |
| Mata uang asing | 144.998.603 | - | 3.373 | 145.001.976 | *Foreign currencies* |
| Jumlah | 145.306.753 | - | 3.373 | 145.310.126 | *Total* |
| Cadangan kerugian penurunan nilai | ( 65.368) | - | ( 3.373) | ( 68.741) | *Allowance for impairment losses* |
| **Bersih** | **145.241.385** | **-** | **-** | **145.241.385** | ***Net*** |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(iii) Informasi mengenai aset keuangan yang mengalami dan tidak mengalami penurunan nilai (Lanjutan)

Penempatan pada Bank Indonesia dan bank lain

Per 31 Desember 2025 dan 2024, aset keuangan ini dinilai secara individual maupun kolektif dengan rincian sebagai berikut:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(iii) The information about impaired and not impaired financial assets (Continued)*

*Placements with Bank Indonesia and other banks*

*As of 31 December 2025 and 2024, these financial assets are assessed individually as well as collectively with the following details:*

| | **31 Desember 2025/ *31 December 2025*** | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Stage 1*** | **Tingkat 2/ *Stage 2*** | **Tingkat 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Rupiah | 100.000.000 | - | - | 100.000.000 | *Rupiah* |
| Cadangan kerugian penurunan nilai | ( 59.973) | - | - | ( 59.973) | *Allowance for impairment losses* |
| **Bersih** | **99.940.027** | **-** | **-** | **99.940.027** | ***Net*** |

| | **31 Desember 2024/ *31 December 2024*** | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Stage 1*** | **Tingkat 2/ *Stage 2*** | **Tingkat 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Rupiah | 216.475.726 | - | - | 216.475.726 | *Rupiah* |
| Cadangan kerugian penurunan nilai | ( 22.493) | - | - | ( 22.493) | *Allowance for impairment losses* |
| **Bersih** | **216.453.233** | **-** | **-** | **216.453.233** | ***Net*** |

Efek-efek, efek-efek yang dijual dengan janji dibeli kembali dan efek-efek yang dibeli dengan janji dijual kembali

Pada tanggal 31 Desember 2025 dan 2024, aset keuangan ini tidak mengalami penurunan nilai secara individual maupun kolektif.

*Marketable securities, securities sold under agreements to repurchase and securities purchased under agreements to resell*

*As of 31 December 2025 and 2024, these financial assets are not impaired individually as well as collectively.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(iii) Informasi mengenai aset keuangan yang mengalami dan tidak mengalami penurunan nilai (Lanjutan)

Kredit yang diberikan

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2025 dan 2024:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(iii) The information about impaired and not impaired financial assets (Continued)*

*Loans*

*Below are credit risks based on the allowance for impairment losses assessment classification as of 31 December 2025 and 2024:*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Stage 1*** | **Tingkat 2/ *Stage 2*** | **Tingkat 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Industri pengolahan | 5.388.979.211 | 130.733.040 | 51.806.136 | 5.571.518.387 | *Processing industry* |
| Aktivitas keuangan dan asuransi | 5.684.575.460 | - | - | 5.684.575.460 | *Financial and insurance activities* |
| Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor | 2.738.952.248 | 17.368.927 | 180.908.947 | 2.937.230.122 | *Wholesale and retail trade, repair maintenance of cars and motorcycles* |
| Pengangkutan dan pergudangan | 838.193.943 | - | - | 838.193.943 | *Transportation and Warehousing* |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya | 485.879.528 | - | - | 485.879.528 | *Leasing and leasing activities without employment options, travel agents and other business support* |
| Penyediaan akomodasi dan penyediaan makan minum | 84.659.801 | 174.896.456 | 46.729.910 | 306.286.167 | *Accommodation, Food and Beverage* |
| Pertanian, kehutanan dan perikanan | 261.252.514 | - | 2.596.467 | 263.848.981 | *Agriculture, forestry and fisheries* |
| Pertambangan dan penggalian | 252.300.304 | - | - | 252.300.304 | *Mining and exploration* |
| Real estat | 217.349.823 | 10.359.843 | - | 227.709.666 | *Real estate* |
| Pengadaan listrik, gas, uap atau air panas dan udara dingin | 200.100.000 | - | - | 200.100.000 | *Supply of electricity, gas, steam or hot water and cold air* |
| Konstruksi | 126.868.376 | - | 928.186 | 127.796.562 | *Construction* |
| Aktivitas kesehatan manusia dan aktivitas sosial | 33.045.778 | - | 89.409.316 | 122.455.094 | *Human health activities and social activities* |
| Rumah tangga | 83.656.409 | 289.207 | 5.710.285 | 89.655.901 | *Households* |
| Informasi dan komunikasi | 79.087.376 | - | - | 79.087.376 | *Information and communication* |
| Aktivitas profesional, ilmiah dan teknis | 71.682.771 | - | 482.518 | 72.165.289 | *Professional, scientific and technical activities* |
| Aktivitas jasa lainnya | 37.298.780 | - | 1.836.343 | 39.135.123 | *Other service activities* |
| Kesenian, hiburan dan rekreasi | 32.062.813 | - | - | 32.062.813 | *Arts, entertainment and recreation* |
| Pendidikan | 1.689.510 | - | 11.641.634 | 13.331.144 | *Education* |
| Jumlah | 16.617.634.645 | 333.647.473 | 392.049.742 | 17.343.331.860 | *Total* |
| Cadangan kerugian penurunan nilai | ( 112.157.522) | ( 55.396.142) | ( 155.276.639) | ( 322.830.303) | *Allowance for Impairment losses* |
| **Jumlah - bersih** | **16.505.477.123** | **278.251.331** | **236.773.103** | **17.020.501.557** | ***Total - net*** |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(iii) Informasi mengenai aset keuangan yang mengalami dan tidak mengalami penurunan nilai (Lanjutan)

Kredit yang diberikan (Lanjutan)

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2025 dan 2024: (Lanjutan)

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(iii) The information about impaired and not impaired financial assets (Continued)*

*Loans (Continued)*

*Below are credit risks based on the allowance for impairment losses assessment classification as of 31 December 2025 and 2024: (Continued)*

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Tingkat 1/ *Stage 1*** | **Tingkat 2/ *Stage 2*** | **Tingkat 3/ *Stage 3*** | **Jumlah/ *Total*** | |
| Industri pengolahan | 4.935.600.585 | 200.783.598 | 311.300.638 | 5.447.684.821 | *Processing industry* |
| Aktivitas keuangan dan asuransi | 3.845.674.017 | - | - | 3.845.674.017 | *Financial and insurance activities* |
| Perdagangan besar dan eceran, reparasi dan perawatan mobil dan sepeda motor | 3.149.703.305 | 142.386.570 | 216.050.236 | 3.508.140.111 | *Wholesale and retail trade, repair maintenance of cars and motorcycles* |
| Pengangkutan dan pergudangan | 855.687.566 | - | - | 855.687.566 | *Transportation and warehousing* |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi ketenagakerjaan, agen perjalanan dan penunjang usaha lainnya | 439.472.467 | - | - | 439.472.467 | *Leasing and leasing activities without employment options, travel agents and other business support* |
| Penyediaan akomodasi dan penyediaan makan minum | 291.052.427 | 68.610.892 | - | 359.663.319 | *Accommodation, food and beverage* |
| Pengadaan listrik, gas, uap atau air panas dan udara dingin | 321.900.000 | - | - | 321.900.000 | *Supply of electricity, gas, steam or hot water and cold air* |
| Pertanian, kehutanan dan perikanan | 263.060.837 | - | 2.596.467 | 265.657.304 | *Agriculture, forestry and fisheries* |
| Real estat | 253.243.576 | - | - | 253.243.576 | *Real estate* |
| Pertambangan danpenggalian | 245.365.614 | - | - | 245.365.614 | *Mining and exploration* |
| Informasi dan komunikasi | 230.834.737 | - | - | 230.834.737 | *Information and communication* |
| Aktivitas kesehatan manusia dan aktivitas sosial | 219.975.699 | - | - | 219.975.699 | *Human health activities and social activities* |
| Konstruksi | 118.976.101 | - | 928.305 | 119.904.406 | *Construction* |
| Rumah tangga | 104.929.435 | 7.502.611 | 1.814.206 | 114.246.252 | *Households* |
| Aktivitas profesional, ilmiah dan teknis | 79.723.316 | - | 602.719 | 80.326.035 | *Professional, scientific and technical activities* |
| Kesenian, hiburan dan rekreasi | 56.390.323 | - | - | 56.390.323 | *Arts, entertainment and recreation* |
| Aktivitas jasa lainnya | 43.065.686 | - | 1.846.343 | 44.912.029 | *Other service activities* |
| Pendidikan | 29.165.515 | - | - | 29.165.515 | *Education* |
| Bukan lapangan usaha lainnya | 10.500 | - | - | 10.500 | *Not another business field* |
| Jumlah | 15.483.831.706 | 419.283.671 | 535.138.914 | 16.438.254.291 | *Total* |
| Cadangan kerugian penurunan nilai | ( 212.815.001) | ( 54.902.874) | ( 195.654.910) | ( 463.372.785) | *Allowance for impairment losses* |
| **Jumlah - bersih** | **15.271.016.705** | **364.380.797** | **339.484.004** | **15.974.881.506** | ***Total - net*** |

Mutasi penyisihan berdasarkan jenis pinjaman yang diberikan pada tanggal 31 Desember 2025:

*Movement of allowance by type of loans as of 31 December 2025:*

| | **Modal kerja/ *Working capital*** | **Investasi/ *Investment*** | **Konsumsi/ *Consumer*** | **Jumlah/ *Total*** | |
|---|---|---|---|---|---|
| Saldo awal | 366.333.826 | 96.631.075 | 407.884 | 463.372.785 | *Beginning balance* |
| Penghapusan kredit | ( 253.354.209) | ( 15.782.947) | - | ( 269.137.156) | *Loan write-off* |
| Penyisihan tahun berjalan | 123.490.123 | 997.087 | 2.548.026 | 127.035.236 | *Provision during the year* |
| Selisih kurs | 1.559.438 | - | - | 1.559.438 | *Exchange rate differences* |
| **Saldo akhir** | **238.029.178** | **81.845.215** | **2.955.910** | **322.830.303** | ***Ending balance*** |
| Penurunan nilai individual | 126.284.912 | 26.465.848 | 2.525.879 | 155.276.639 | *Individual impairment* |
| Penurunan nilai kolektif | 111.744.266 | 55.379.367 | 430.031 | 167.553.664 | *Collective impairment* |
| **Saldo akhir** | **238.029.178** | **81.845.215** | **2.955.910** | **322.830.303** | ***Ending balance*** |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(iii) Informasi mengenai aset keuangan yang mengalami dan tidak mengalami penurunan nilai (Lanjutan)

Kredit yang diberikan (Lanjutan)

Mutasi penyisihan berdasarkan jenis pinjaman yang diberikan pada tanggal 31 Desember 2024:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(iii) The information about impaired and not impaired financial assets (Continued)*

*Loans (Continued)*

*Movement of allowance by type of loans as of 31 December 2024:*

| | Modal kerja/ *Working capital* | Investasi/ *Investment* | Konsumsi/ *Consumer* | Jumlah/ *Total* | |
|---|---|---|---|---|---|
| Saldo awal | 70.510.734 | 60.081.937 | 4.584.339 | 135.177.010 | *Beginning balance* |
| Penghapusan kredit | ( 32.431.572) | ( 9.991.893) | ( 8.743.954) | ( 51.167.419) | *Loan write-off* |
| Penyisihan tahun berjalan | 327.825.673 | 46.541.031 | 4.567.499 | 378.934.203 | *Provision during the year* |
| Selisih kurs | 428.991 | - | - | 428.991 | *Exchange rate differences* |
| **Saldo akhir** | **366.333.826** | **96.631.075** | **407.884** | **463.372.785** | ***Ending balance*** |
| Penurunan nilai individual | 167.149.760 | 28.496.434 | 8.716 | 195.654.910 | *Individual impairment* |
| Penurunan nilai kolektif | 199.184.066 | 68.134.641 | 399.168 | 267.717.875 | *Collective impairment* |
| **Saldo akhir** | **366.333.826** | **96.631.075** | **407.884** | **463.372.785** | ***Ending balance*** |

(iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (bruto cadangan kerugian penurunan nilai):

*(iv) The tables below shows the quality of financial asset by class of assets for all financial assets with credit risk (gross of allowance for impairment losses):*

| | 31 Desember 2025/ *31 December 2025* | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired* | | Jatuh tempo dan tidak mengalami penurunan nilai/ *Past due but not impaired* | Mengalami penurunan nilai/ *Impaired* | Jumlah/ *Total* | |
| | Tingkat tinggi/ *High grade* | Tingkat standar/ *Standard grade* | | | | |
| **Aset** | | | | | | ***Assets*** |
| Giro pada Bank Indonesia | 1.038.829.781 | - | - | - | 1.038.829.781 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 271.693.753 | - | - | 3.939 | 271.697.692 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 100.000.000 | - | - | - | 100.000.000 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 1.811.955.263 | - | - | - | 1.811.955.263 | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | - | - | - | 681.119.900 | *Securities sold under agreements to repurchase* |
| Tagihan spot dan derivatif | 5.007.266 | - | - | - | 5.007.266 | *Spot and derivative receivables* |
| Tagihan akseptasi | 5.656.045 | - | - | - | 5.656.045 | *Acceptance receivables* |
| Kredit yang diberikan | | | | | | *Loans* |
| Modal kerja | 14.686.481.524 | 230.913.713 | 2.157.099 | 289.804.221 | 15.209.356.557 | *Working capital* |
| Investasi | 1.817.519.049 | 129.012.286 | 1.252.831 | 96.535.236 | 2.044.319.402 | *Investment* |
| Konsumsi | 83.433.202 | 478.387 | 34.027 | 5.710.285 | 89.655.901 | *Consumer* |
| Bunga yang akan diterima | 82.197.740 | - | 5.149.379 | - | 87.347.119 | *Interest receivables* |
| Aset lain-lain*) | 7.919 | - | - | - | 7.919 | *Other assets*)* |
| Jumlah | 20.583.901.442 | 360.404.386 | 8.593.336 | 392.053.681 | 21.344.952.845 | *Total* |
| Dikurangi: Cadangan kerugian penurunan nilai | ( 112.145.323) | ( 55.602.500) | ( 70.098) | ( 155.280.578) | ( 323.098.499) | *Less: Allowance for impairment losses* |
| **Bersih** | **20.471.756.119** | **304.801.886** | **8.523.238** | **236.773.103** | **21.021.854.346** | ***Net*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Other assets consist of fee and commissions receivables*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

(iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (bruto cadangan kerugian penurunan nilai): (Lanjutan)

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*(iv) The tables below shows the quality of financial asset by class of assets for all financial assets with credit risk (gross of allowance for impairment losses): (Continued)*

| | 31 Desember 2024/ *31 December 2024* | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired* | | Jatuh tempo dan tidak mengalami penurunan nilai/ *Past due but not impaired* | Mengalami penurunan nilai/ *Impaired* | Jumlah/ *Total* | |
| | Tingkat tinggi/ *High grade* | Tingkat standar/ *Standard grade* | | | | |
| **Aset** | | | | | | ***Assets*** |
| Giro pada Bank Indonesia | 831.846.950 | - | - | - | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 145.306.753 | - | - | 3.373 | 145.310.126 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 216.475.726 | - | - | - | 216.475.726 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 3.015.139.404 | - | - | - | 3.015.139.404 | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 792.724.271 | - | - | - | 792.724.271 | *Securities purchased under agreements to resell* |
| Tagihan akseptasi | 2.575.179 | - | - | - | 2.575.179 | *Acceptance receivables* |
| Kredit yang diberikan | | | | | | *Loans* |
| Modal kerja | 12.975.339.123 | 435.131.128 | 123.335 | 442.123.809 | 13.852.717.395 | *Working capital* |
| Investasi | 2.144.989.420 | 234.678.532 | 411.293 | 91.200.899 | 2.471.280.144 | *Investment* |
| Konsumsi | 100.002.950 | 12.195.229 | 244.367 | 1.814.206 | 114.256.752 | *Consumer* |
| Bunga yang akan diterima | 84.496.136 | - | 1.894.192 | - | 86.390.328 | *Interest receivables* |
| Aset lain-lain*) | 8.618 | - | - | - | 8.618 | *Other assets*)* |
| Jumlah | 20.308.904.530 | 682.004.889 | 2.673.187 | 535.142.287 | 21.528.724.893 | *Total* |
| Dikurangi: Cadangan kerugian penurunan nilai | ( 208.447.917) | ( 59.411.947) | ( 6.629) | ( 195.658.283) | ( 463.524.776) | *Less: Allowance for impairment losses* |
| **Bersih** | **20.100.456.613** | **622.592.942** | **2.666.558** | **339.484.004** | **21.065.200.117** | ***Net*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Other assets consist of fee and commissions receivables*

Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi

(a) Giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia yaitu giro atau penempatan pada institusi Pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.

(b) Kredit yang diberikan dan bunga yang akan diterima, yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki akses setiap saat untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka, memiliki kemampuan membayar yang kuat dan rasio-rasio laporan posisi keuangan yang konservatif.

(c) Efek-efek, efek-efek yang dijual dengan janji dibeli kembali dan efek-efek yang dibeli dengan janji dijual kembali yaitu efek-efek yang dikeluarkan oleh Pemerintah, efek-efek yang termasuk dalam *investment grade* dengan *rating* minimal BBB- (Pefindo) atau Baa3 (Moody's).

*The credit quality are defined as follows:*

*High grade*

*(a) Current accounts with Bank Indonesia, current accounts with other banks and placements with Bank Indonesia are current accounts or placements with government institution, transaction with reputable banks with low probability of default for its liabilities.*

*(b) Loans and interest receivables are receivables from borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, has access to raise substantial amounts of funds through public market at any time, very strong debt service capacity and has conservative statement of financial position ratios.*

*(c) Marketable securities, securities sold under agreements to repurchase and securities purchased under agreements to resell are Sovereign securities, investment grade securities with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko kredit** (Lanjutan)

**b. Risiko konsentrasi kredit** (Lanjutan)

Kualitas kredit didefinisikan sebagai berikut: (Lanjutan)

Tingkat standar

(a) Giro pada bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

(b) Kredit yang diberikan dan bunga yang akan diterima yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih, akses terbatas ke pasar modal atau ke pasar keuangan lainnya, perubahan tingkat pendapatan dan kinerja keseluruhan, memiliki kemampuan membayar yang cukup.

(c) Efek-efek, efek-efek yang dijual dengan janji dibeli kembali dan efek-efek yang dibeli dengan janji dijual kembali yaitu efek-efek dengan rating antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).

(v) Analisis umur kredit yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024:

***38. RISK MANAGEMENT** (Continued)*

***Credit risk** (Continued)*

***b. Credit concentration risk** (Continued)*

*The credit quality are defined as follows: (Continued)*

*Standard grade*

*(a) Current accounts with other banks are current accounts or placements with the local banks not listed in the stock exchange.*

*(b) Loans and interest receivables are receivables from borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over, smaller corporations with limited access to public capital markets or to alternative financial market, volatility of earnings and overall performance, debt service capacity is adequate.*

*(c) Marketable securities, securities sold under agreements to repurchase and securities purchased under agreements to resell are securities with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).*

*(v) The aging analysis of past due but not impaired loans as of 31 December 2025 and 2024:*

| | 31 Desember 2025/ *31 December 2025* | | | | | |
|---|---|---|---|---|---|---|
| | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai 60 hari/ *31 to 60 days* | 61 sampai 90 hari/ *61 to 90 days* | Lebih dari 90 hari/ *More than 90 days* | Jumlah/ *Total* | |
| Modal kerja | 282.278 | 279.589 | 1.595.232 | - | 2.157.099 | *Working capital* |
| Investasi | 172.831 | - | 1.080.000 | - | 1.252.831 | *Investment* |
| Konsumsi | 8.594 | 24.256 | 1.177 | - | 34.027 | *Consumer* |
| **Jumlah** | **463.703** | **303.845** | **2.676.409** | **-** | **3.443.957** | ***Total*** |

| | 31 Desember 2024/ *31 December 2024* | | | | | |
|---|---|---|---|---|---|---|
| | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai 60 hari/ *31 to 60 days* | 61 sampai 90 hari/ *61 to 90 days* | Lebih dari 90 hari/ *More than 90 days* | Jumlah/ *Total* | |
| Modal kerja | - | 123.335 | - | - | 123.335 | *Working capital* |
| Investasi | 316.055 | 95.238 | - | - | 411.293 | *Investment* |
| Konsumsi | 136.159 | 108.208 | - | - | 244.367 | *Consumer* |
| **Jumlah** | **452.214** | **326.781** | **-** | **-** | **778.995** | ***Total*** |

**Risiko pasar**

Risiko pasar adalah risiko yang terjadi pada posisi laporan posisi keuangan dan rekening administratif, karena adanya perubahan variabel pasar yaitu tingkat suku bunga dan nilai tukar. Risiko pasar melekat pada hampir seluruh kegiatan operasional Bank baik pada *banking book* maupun *trading book*.

Pengelolaan risiko pasar dilakukan sesuai dengan kebijakan dan prosedur Bank yang berkaitan dengan produk dan jasa serta aktivitas *treasury* dan risiko yang melekat pada bisnis.

***Market risk***

*Market risk is the risks on the statement of financial position and administrative accounts due to changes in market variables which consist of interest rates and exchange rates. Market risk is an inherent risk in most of the Bank operational activity involving the banking books and the trading books.*

*Management of market risk is performed in accordance with the Bank policies and procedures related with the products and services and also treasury activities and the inherent risk of the business.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**a. Risiko tingkat suku bunga**

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.

Pengelolaan risiko suku bunga dilakukan pada eksposur *banking book*, dengan memperhatikan posisi *gap* aset dan liabilitas Bank yang sensitif terhadap pergerakan suku bunga yang mempengaruhi stabilitas tingkat profitabilitas Bank.

Tabel di bawah ini merupakan kisaran tingkat suku bunga kontraktual per tahun untuk aset dan liabilitas yang signifikan pada tanggal 31 Desember 2025 dan 2024:

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

***a. Interest rate risk***

*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.*

*Management of interest rate risk is performed on the banking book exposure by considering the gap position of the Bank's assets and liabilities, which are sensitive to interest rate movements, which influence the stability of the Bank's profitability level.*

*The tables below summarize the range of contractual interest rates per annum for significant assets and liabilities as of 31 December 2025 and 2024:*

| | 31 Desember 2025/ *31 December 2025* | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Rupiah | Dolar Amerika Serikat/ *United States Dollar* | Euro Eropa/ *European Euro* | Yuan China/ *Chinese Yuan* | Dolar Hongkong/ *Hongkong Dollar* | Dolar Singapura/ *Singapore Dollar* | Dolar Australia/ *Australia Dollar* | Yen Jepang/ *Japanese Yen* | Baht Thailand/ *Thailand Baht* | |
| | % | % | % | % | % | % | % | | % | |
| **Aset** | | | | | | | | | | ***Assets*** |
| Giro pada Bank Indonesia | 1,50% | 0,00% | - | - | - | - | - | - | - | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 0,00% - 0,50% | 0,00% - 4,50% | 0,00% | 0,35% - 0,50% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 3,75% - 7,75% | 4,03% - 4,35% | - | - | - | - | - | - | - | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 4,50% - 10,50% | - | - | - | - | - | - | - | - | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 4,62% - 6,52% | - | - | - | - | - | - | - | - | *Securities sold under agreements to repurchase* |
| Kredit yang diberikan | 7,00% -18,00% | 2,24% - 6,35% | - | - | - | - | - | - | - | *Loans* |
| **Liabilitas** | | | | | | | | | | ***Liabilities*** |
| Simpanan dari nasabah | 0,00% - 8,25% | 0,00% - 5,75% | - | 0,00% - 0,25% | - | - | - | - | 0,00% | *Deposits from customers* |
| Simpanan dari bank lain | 0,00% - 6,50% | - | - | - | - | - | - | - | - | *Deposits from other banks* |
| *Call money* | 3,95% - 5,85% | 3,75% - 4,79% | - | - | - | - | - | - | - | *Call money* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 4,85% - 6,00% | - | - | - | - | - | - | - | - | *Liabilities of securities sold under agreements to repurchase* |
| Pinjaman yang diterima | - | 3,97% - 3,98% | - | - | - | - | - | - | - | *Borrowings* |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**a. Risiko tingkat suku bunga** (Lanjutan)

Tabel di bawah ini merupakan kisaran tingkat suku bunga kontraktual per tahun untuk aset dan liabilitas yang signifikan pada tanggal 31 Desember 2025 dan 2024: (Lanjutan)

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

***a. Interest rate risk** (Continued)*

*The tables below summarize the range of contractual interest rates per annum for significant assets and liabilities as of 31 December 2025 and 2024: (Continued)*

| | 31 Desember 2024/ *31 December 2024* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Rupiah % | Dolar Amerika Serikat/ *United States Dollar* % | Euro Eropa/ *European Euro* % | Yuan China/ *Chinese Yuan* % | Dolar Hongkong/ *Hongkong Dollar* % | Dolar Singapura/ *Singapore Dollar* % | Dolar Australia/ *Australia Dollar* % | Baht Thailand/ *Thailand Baht* % | |
| **Aset** | | | | | | | | | ***Assets*** |
| Giro pada Bank Indonesia | 1,50% | 0,00% | - | - | - | - | - | - | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 0,00% - 0,50% | 0,00% - 5,20% | 0,00% | 0,35% - 0,50% | 0,00% | 0,00% | 0,00% | 0,00% | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 5,25% - 7,75% | - | - | - | - | - | - | - | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 6,38% - 10,50% | - | - | - | - | - | - | - | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 6,00% - 6,90% | - | - | - | - | - | - | - | *Securities purchased under agreements to resell* |
| Kredit yang diberikan | 7,00% - 18,00% | 4,75% - 7,21% | - | - | - | - | - | - | *Loans* |
| **Liabilitas** | | | | | | | | | ***Liabilities*** |
| Simpanan dari nasabah | 0,00% - 8,75% | 0,00% - 5,50% | - | - | - | - | - | - | *Deposits from customers* |
| Simpanan dari bank lain | 0,00% - 6,75% | - | - | - | - | - | - | - | *Deposits from other banks* |
| *Call money* | - | 4,63% - 6,25% | - | - | - | - | - | - | *Call money* |

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**a. Risiko tingkat suku bunga** (Lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur Bank terhadap risiko tingkat suku bunga (bersih):

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

***a. Interest rate risk** (Continued)*

*The tables below summarize the Bank's exposure to interest rate risk (net):*

| | 31 Desember 2025/ *31 December 2025* | | | | | |
|---|---|---|---|---|---|---|
| | Suku bunga mengambang/ *Floating interest rate* | | | | | |
| | Tidak lebih dari 3 bulan/ *Not more than 3 months* | Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *More than 3 months but less than 1 year* | Suku bunga tetap/ *Fixed interest rate* | Tidak dikenakan bunga/ *Non-interest bearing* | Jumlah/ *Total* | |
| **Aset Keuangan** | | | | | | ***Financial Assets*** |
| Kas | - | - | - | 136.556.760 | 136.556.760 | *Cash* |
| Giro pada Bank Indonesia | 770.811.261 | - | - | 268.018.520 | 1.038.829.781 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 251.385.129 | - | - | 20.145.652 | 271.530.781 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 99.940.027 | - | - | - | 99.940.027 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | - | 1.811.955.263 | - | - | 1.811.955.263 | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | - | - | - | 681.119.900 | *Securities sold under agreements to repurchase* |
| Tagihan spot dan derivatif | - | - | - | 5.007.266 | 5.007.266 | *Spot and derivative receivables* |
| Tagihan akseptasi | - | - | - | 5.655.339 | 5.655.339 | *Acceptance receivables* |
| Kredit yang diberikan | 17.018.248.778 | - | 2.252.779 | - | 17.020.501.557 | *Loans* |
| Bunga yang akan diterima | - | - | - | 87.306.513 | 87.306.513 | *Interest receivables* |
| Aset lain-lain*) | - | - | - | 7.919 | 7.919 | *Other assets*)* |
| Jumlah aset keuangan | 18.821.505.095 | 1.811.955.263 | 2.252.779 | 522.697.969 | 21.158.411.106 | *Total financial assets* |
| **Liabilitas Keuangan** | | | | | | ***Financial Liabilities*** |
| Liabilitas segera | - | - | - | 1.585.848 | 1.585.848 | *Liabilities due immediately* |
| Simpanan dari nasabah | | | | | | *Deposits from customers* |
| Giro | 2.057.569.907 | - | - | - | 2.057.569.907 | *Current accounts* |
| Tabungan | 1.160.622.745 | - | - | - | 1.160.622.745 | *Savings accounts* |
| Deposito berjangka | 8.372.950.832 | 258.845.820 | - | - | 8.631.796.652 | *Time deposits* |
| Simpanan dari bank lain | 1.794.856.531 | 24.200.000 | - | - | 1.819.056.531 | *Deposits from other banks* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | - | - | - | 680.952.785 | *Liabilities of securities sold under agreements to repurchase* |
| Liabilitas spot dan derivatif | - | - | - | 6.770.016 | 6.770.016 | *Spot and derivative liabilities* |
| Liabilitas akseptasi | - | - | - | 5.656.045 | 5.656.045 | *Acceptance liabilities* |
| Pinjaman yang diterima | - | - | 1.334.000.000 | - | 1.334.000.000 | *Borrowings* |
| Liabilitas lain-lain**) | - | - | - | 126.767.294 | 126.767.294 | *Other liabilities**)* |
| Jumlah liabilitas keuangan | 14.066.952.800 | 283.045.820 | 1.334.000.000 | 140.779.203 | 15.824.777.823 | *Total financial liabilities* |
| **Gap *repricing* suku bunga, bersih** | **4.754.552.295** | **1.528.909.443** | **(1.331.747.221)** | **381.918.766** | **5.333.633.283** | ***Net interest repricing gap*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima
**) Liabilitas lain-lain terdiri dari akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan lain-lain

*) *Other assets consist of fee and commissions receivables*
**) *Other liabilities consist of accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and others*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**a. Risiko tingkat suku bunga** (Lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur Bank terhadap risiko tingkat suku bunga (bersih) (Lanjutan):

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

***a. Interest rate risk** (Continued)*

*The tables below summarize the Bank's exposure to interest rate risk (net) (Continued):*

| | 31 Desember 2024/ *31 December 2024* | | | | | |
|---|---|---|---|---|---|---|
| | Suku bunga mengambang/ *Floating interest rate* | | | | | |
| | Tidak lebih dari 3 bulan/ *Not more than 3 months* | Lebih dari 3 bulan tetapi tidak lebih dari 1 tahun/ *More than 3 months but less than 1 year* | Suku bunga tetap/ *Fixed interest rate* | Tidak dikenakan bunga/ *Non-interest bearing* | Jumlah/ *Total* | |
| **Aset Keuangan** | | | | | | ***Financial Assets*** |
| Kas | - | - | - | 137.959.584 | 137.959.584 | *Cash* |
| Giro pada Bank Indonesia | 778.473.355 | - | - | 53.373.595 | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 124.544.579 | - | - | 20.696.806 | 145.241.385 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 216.453.233 | - | - | - | 216.453.233 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | - | 3.015.139.404 | - | - | 3.015.139.404 | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 792.724.271 | - | - | - | 792.724.271 | *Securities purchased under agreements to resell* |
| Tagihan akseptasi | - | - | - | 2.566.471 | 2.566.471 | *Acceptance receivables* |
| Kredit yang diberikan | 15.972.486.668 | - | 2.384.393 | 10.445 | 15.974.881.506 | *Loans* |
| Bunga yang akan diterima | - | - | - | 86.338.279 | 86.338.279 | *Interest receivables* |
| Aset lain-lain*) | - | - | - | 8.618 | 8.618 | *Other assets*)* |
| Jumlah aset keuangan | 17.884.682.106 | 3.015.139.404 | 2.384.393 | 300.953.798 | 21.203.159.701 | *Total financial assets* |
| **Liabilitas Keuangan** | | | | | | ***Financial Liabilities*** |
| Liabilitas segera | - | - | - | 1.558.076 | 1.558.076 | *Liabilities due immediately* |
| Simpanan dari nasabah | | | | | | *Deposits from customers* |
| Giro | 1.945.490.709 | - | - | - | 1.945.490.709 | *Current accounts* |
| Tabungan | 1.046.404.905 | - | - | - | 1.046.404.905 | *Savings accounts* |
| Deposito berjangka | 9.594.558.255 | 663.607.641 | - | - | 10.258.165.896 | *Time deposits* |
| Simpanan dari bank lain | 2.300.132.044 | 48.140.000 | - | - | 2.348.272.044 | *Deposits from other banks* |
| Liabilitas akseptasi | - | - | - | 2.575.179 | 2.575.179 | *Acceptance liabilities* |
| Liabilitas lain-lain**) | - | - | - | 144.580.489 | 144.580.489 | *Other liabilities**)* |
| Jumlah liabilitas keuangan | 14.886.585.913 | 711.747.641 | - | 148.713.744 | 15.747.047.298 | *Total financial liabilities* |
| **Gap *repricing* suku bunga, bersih** | **2.998.096.193** | **2.303.391.763** | **2.384.393** | **152.240.054** | **5.456.112.403** | ***Net interest repricing gap*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima
**) Liabilitas lain-lain terdiri dari akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan lain-lain

*) *Other assets consist of fee and commissions receivables*
**) *Other liabilities consist of accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and others*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**a. Risiko tingkat suku bunga** (Lanjutan)

Bank menggunakan *earning approach* dan *economic value approach* untuk mengukur risiko suku bunga pada *banking book*. Berdasarkan laporan *repricing gap*, Bank melakukan analisis sensitivitas terhadap perubahan suku bunga secara paralel sebesar 0,5% (nol koma lima persen) dengan asumsi: (1) perubahan suku bunga aset sama dengan liabilitas; dan (2) perubahan sama besarnya untuk setiap jangka waktu pada *yield curve*.

Tabel berikut menunjukkan sensitivitas terhadap kemungkinan perubahan suku bunga yang wajar, dengan semua variabel lainnya tetap konstan, dalam laporan laba rugi dan penghasilan komprehensif lain Bank pada tanggal 31 Desember 2025:

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

***a. Interest rate risk** (Continued)*

*Bank using earning approach and economic value approach to measure interest rate risk in banking book. Based on repricing gap report, Bank performs sensitivity of interest rate risk parallel 0.5% (zero point five percent) with assumption: (1) changes in asset's interest rate of asset and liability is the same; and (2) changes in yield curve period is the same.*

*The following table demonstrates the sensitivity to a reasonable possible change in interest rates, with all other variables held constant of the Bank's statement of profit or loss and other comprehensive income as of 31 December 2025:*

| | **2025** | | |
|---|---|---|---|
| | **Perubahan Persentase/** ***Percentage Change*** | **Pengaruh terhadap Laporan Laba Rugi dan Penghasilan Komprehensif Lain/** ***Impact to Statement of Profit or Loss and Other Comprehensive Income*** | |
| Rupiah | 0,50% | 20.890.332 | *Rupiah* |

Bank memiliki eksposur terhadap risiko tingkat suku bunga dalam mata uang Dolar Amerika Serikat. Bank telah melakukan penilaian atas dampak dari risiko tingkat suku bunga tersebut dan hasilnya tidak signifikan.

*The Bank has other exposure to interest rate risks in United States Dollar. The Bank assessed that the impact of that interest rate risk is not significant.*

**b. Risiko nilai tukar**

Risiko nilai tukar adalah risiko akibat perubahan nilai posisi *trading book* dan *banking book* yang disebabkan oleh perubahan nilai tukar valuta asing. Risiko nilai tukar valuta asing timbul dari adanya posisi laporan keuangan (*on-balance sheet* dan *off-balance sheet*) baik di sisi aset maupun liabilitas. Posisi mata uang asing Bank dapat dikelompokkan dalam dua aktivitas yaitu: *trading book*, yang dilakukan dalam rangka perolehan keuntungan transaksi mata uang asing dalam jangka pendek dan *banking book*, yang dilakukan dalam rangka mengendalikan posisi manajemen Aset dan Liabilitas secara keseluruhan termasuk likuiditas didalamnya.

*b. **Foreign exchange risk***

*Foreign exchange risk is the risk resulting from changes in the value of trading book and banking book positions caused by changes in foreign exchange rates. Foreign exchange risk arises from financial statement positions (on-balance sheet and off-balance sheet) on both the asset and liability sides. The Bank's foreign currency positions can be grouped into two activities: the trading book, which is conducted to obtain short-term foreign currency transaction profits, and the banking book, which is conducted to control the overall Asset and Liability management positions, including liquidity.*

**38. MANAJEMEN RISIKO** (Lanjutan)

**Risiko pasar** (Lanjutan)

**b. Risiko nilai tukar** (Lanjutan)

Kegiatan transaksi yang mengandung paparan risiko nilai tukar saat ini masih relatif memiliki kompleksitas yang rendah, yaitu berupa transaksi *spot* dan *FX forward*. Dalam rangka pemantauan dan pengendalian paparan risiko nilai tukar, Bank memperhatikan Posisi Devisa Neto yang harus dijaga sesuai ketentuan internal dan regulator. Bank juga melakukan perhitungan CVA (*Credit Valuation Adjustment*) penyesuaian nilai wajar transaksi derivatif untuk memperhitungkan risiko gagal bayar pihak lawan. Nilai CVA dapat berfluktuasi akibat perubahan kondisi pasar valuta asing. Guna melaksanakan pengendalian atas aktifitas ini, Bank telah membentuk *limit* untuk dapat mengendalikan paparan risiko nilai tukar seperti *open position limit* (OPL), *limit* kerugian (*cut loss*) dan *limit* transaksi harian.

Pengelolaan risiko nilai tukar dilakukan dengan memantau perkembangan Posisi Devisa Neto ("PDN") bank (Catatan 44g).

**Risiko likuiditas**

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Posisi dana pihak ketiga, likuiditas aset, liabilitas kepada *counterparties* dan komitmen kredit kepada debitur merupakan sumber potensi risiko likuiditas bagi Bank. Ketidakmampuan untuk menghimpun dana dengan biaya wajar akan berdampak kepada profitabilitas Bank. Bank mengelola risiko likuiditas agar dapat memenuhi setiap kewajiban finansial yang sudah diperjanjikan secara tepat waktu, dan agar senantiasa dapat memelihara tingkat likuiditas yang memadai dan optimal.

***38. RISK MANAGEMENT** (Continued)*

***Market risk** (Continued)*

*b. **Foreign exchange risk** (continued)*

*Transaction activities containing exposure to exchange rate risk currently still have relatively low complexity, namely spot and FX forward transactions. To monitor and control exposure to exchange rate risk, the Bank pays attention to the Net Open Position, which must be maintained in accordance with internal and regulatory regulations. The Bank also calculates the CVA (Credit Valuation Adjustment), an adjustment to the fair value of derivative transactions to account for the risk of counterparty default. The CVA value can fluctuate due to changes in foreign exchange market conditions. To implement control over these activities, the Bank has established limits to control exposure to exchange rate risk, such as open position limits (OPL), loss limits (cut loss), and daily transaction limits.*

*Exchange rate risk is managed by monitoring the Bank's Net Open Position ("PDN") (Note 44g).*

***Liquidity risk***

*Liquidity risk is the risk which is caused by the Bank'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 Bank's activities and financial condition.*

*The amounts of third party funds, asset liquidity, liabilities to counterparties and loan commitments to debtors are potential liquidity risk sources for the Bank. The inability to raise funds with tolerable cost will impact the Bank's profitability. The Bank manages its liquidity risk to fulfill each agreed financial liability on a timely basis and to maintain an adequate and optimum liquidity position at any time.*

## 38. MANAJEMEN RISIKO (Lanjutan) / *38. RISK MANAGEMENT (Continued)*

**Risiko likuiditas** (Lanjutan) / ***Liquidity risk** (Continued)*

Bank melakukan pengukuran risiko likuiditas menggunakan *Liquidity Risk Model* dengan metodologi *maturity profile gap*. Pengelolaan kondisi likuiditas harian dilakukan oleh *Treasury Unit* 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 Bank 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.*

Pelaporan jatuh tempo aset dan liabilitas keuangan Bank menurut kelompok jatuh temponya berdasarkan periode yang tersisa adalah sebagai berikut:

*The maturity of the Bank's financial assets and liabilities based on the remaining period are as follows:*

| | 31 Desember 2025/ *31 December 2025* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sampai dengan 1 bulan/ *Up to 1 month* | Lebih dari 1 - 3 bulan/ *More than 1 - 3 months* | Lebih dari 3 - 6 bulan/ *More than 3 - 6 months* | Lebih dari 6 - 12 bulan/ *More than 6 - 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Jumlah/ *Total* | |
| **ASET** | | | | | | | ***ASSETS*** |
| Kas | 136.556.760 | - | - | - | - | 136.556.760 | *Cash* |
| Giro pada Bank Indonesia | 1.038.829.781 | - | - | - | - | 1.038.829.781 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 271.530.781 | - | - | - | - | 271.530.781 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 99.940.027 | - | - | - | - | 99.940.027 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 8.997.660 | 19.874.200 | 19.654.000 | - | 1.763.429.403 | 1.811.955.263 | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | - | - | - | - | 681.119.900 | *Securities sold under agreements to repurchase* |
| Tagihan spot dan derivatif | 4.892.510 | 114.756 | - | - | - | 5.007.266 | *Spot and derivative receivables* |
| Tagihan akseptasi | 5.655.339 | - | - | - | - | 5.655.339 | *Acceptance receivables* |
| Kredit yang diberikan | 381.087.859 | 4.333.268.470 | 3.117.894.143 | 4.587.896.562 | 4.600.354.523 | 17.020.501.557 | *Loans* |
| Bunga yang akan diterima | 59.226.122 | 13.799.592 | 14.280.799 | - | - | 87.306.513 | *Interest receivables* |
| Aset lain-lain*) | 7.919 | - | - | - | - | 7.919 | *Other assets*)* |
| Jumlah aset | 2.687.844.658 | 4.367.057.018 | 3.151.828.942 | 4.587.896.562 | 6.363.783.926 | 21.158.411.106 | *Total assets* |
| **LIABILITAS** | | | | | | | ***LIABILITIES*** |
| Liabilitas segera | 372.888 | 252.801 | 958.499 | 1.660 | - | 1.585.848 | *Liabilities due immediately* |
| Simpanan dari nasabah | 9.941.281.198 | 1.649.862.286 | 117.252.299 | 141.593.521 | - | 11.849.989.304 | *Deposits from customers* |
| Simpanan dari bank lain | 1.773.106.531 | 21.750.000 | 4.000.000 | 20.200.000 | - | 1.819.056.531 | *Deposits from other banks* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | - | - | - | - | 680.952.785 | *Liabilities of securities sold under agreements to repurchase* |
| Liabilitas spot dan derivatif | 3.306.960 | - | 3.463.056 | - | - | 6.770.016 | *Spot and derivative liabilities* |
| Liabilitas akseptasi | 5.656.045 | - | - | - | - | 5.656.045 | *Acceptance liabilities* |
| Pinjaman yang diterima | - | - | - | - | 1.334.000.000 | 1.334.000.000 | *Borrowings* |
| Liabilitas lain-lain**) | 58.452.091 | 30.829.587 | 5.172.212 | 12.416.495 | 19.896.909 | 126.767.294 | *Other liabilities**)* |
| Jumlah liabilitas | 12.463.128.498 | 1.702.694.674 | 130.846.066 | 174.211.676 | 1.353.896.909 | 15.824.777.823 | *Total liabilities* |
| **Aset (liabilitas), bersih** | **( 9.775.283.840)** | **2.664.362.344** | **3.020.982.876** | **4.413.684.886** | **5.009.887.017** | **5.333.633.283** | ***Assets (liabilities), net*** |

| | 31 Desember 2024/ *31 December 2024* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sampai dengan 1 bulan/ *Up to 1 month* | Lebih dari 1 - 3 bulan/ *More than 1 - 3 months* | Lebih dari 3 - 6 bulan/ *More than 3 - 6 months* | Lebih dari 6 - 12 bulan/ *More than 6 - 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Jumlah/ *Total* | |
| **ASET** | | | | | | | ***ASSETS*** |
| Kas | 137.959.584 | - | - | - | - | 137.959.584 | *Cash* |
| Giro pada Bank Indonesia | 831.846.950 | - | - | - | - | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 145.241.385 | - | - | - | - | 145.241.385 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 216.453.233 | - | - | - | - | 216.453.233 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 89.071.400 | 138.709.800 | 117.774.800 | 254.987.515 | 2.414.595.889 | 3.015.139.404 | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 788.135.764 | 4.588.507 | - | - | - | 792.724.271 | *Securities purchased under agreements to resell* |
| Tagihan akseptasi | 1.425.707 | 1.140.764 | - | - | - | 2.566.471 | *Acceptance receivables* |
| Kredit yang diberikan | 1.191.354.016 | 3.749.804.574 | 3.340.060.421 | 2.385.644.965 | 5.308.017.530 | 15.974.881.506 | *Loans* |
| Bunga yang akan diterima | 53.930.136 | 14.405.197 | 18.002.946 | - | - | 86.338.279 | *Interest receivables* |
| Aset lain-lain*) | 8.618 | - | - | - | - | 8.618 | *Other assets*)* |
| Jumlah aset | 3.455.426.793 | 3.908.648.842 | 3.475.838.167 | 2.640.632.480 | 7.722.613.419 | 21.203.159.701 | *Total assets* |
| **LIABILITAS** | | | | | | | ***LIABILITIES*** |
| Liabilitas segera | 641.111 | 867.672 | 34.439 | 14.854 | - | 1.558.076 | *Liabilities due immediately* |
| Simpanan dari nasabah | 10.174.612.226 | 2.411.841.644 | 446.344.768 | 217.262.872 | - | 13.250.061.510 | *Deposits from customers* |
| Simpanan dari bank lain | 1.994.407.044 | 316.225.000 | 20.440.000 | 17.200.000 | - | 2.348.272.044 | *Deposits from other banks* |
| Liabilitas akseptasi | 1.427.964 | 1.147.215 | - | - | - | 2.575.179 | *Acceptance liabilities* |
| Liabilitas lain-lain**) | 71.524.603 | 32.815.421 | 7.255.324 | 4.459.996 | 28.525.145 | 144.580.489 | *Other liabilities**)* |
| Jumlah liabilitas | 12.242.612.948 | 2.762.896.952 | 474.074.531 | 238.937.722 | 28.525.145 | 15.747.047.298 | *Total liabilities* |
| **Aset (liabilitas), bersih** | **( 8.787.186.155)** | **1.145.751.890** | **3.001.763.636** | **2.401.694.758** | **7.694.088.274** | **5.456.112.403** | ***Assets (liabilities), net*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima

**) Liabilitas lain-lain terdiri dari akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan lain-lain

**) Other assets consist of fee and commissions receivables*

***) Other liabilities consist of accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and others*

## 38. MANAJEMEN RISIKO (Lanjutan)

**Risiko likuiditas** (Lanjutan)

Tabel di bawah ini merupakan sisa jatuh tempo kontraktual dari liabilitas keuangan Bank berdasarkan pada arus kas yang tidak didiskonto.

## *38. RISK MANAGEMENT (Continued)*

***Liquidity risk** (Continued)*

*The table below shows the remaining contractual maturities of the Bank's financial liabilities based on undiscounted cash flows.*

| | 31 Desember 2025/ *31 December 2025* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sampai dengan 1 bulan/ *Up to 1 month* | Lebih dari 1 - 3 bulan/ *More than 1 - 3 months* | Lebih dari 3 - 6 bulan/ *More than 3 - 6 months* | Lebih dari 6 - 12 bulan/ *More than 6 - 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Jumlah/ *Total* | |
| **LIABILITAS** | | | | | | | ***LIABILITIES*** |
| Liabilitas segera | 372.888 | 252.801 | 958.499 | 1.660 | - | 1.585.848 | *Liabilities due immediately* |
| Simpanan dari nasabah | 9.973.849.133 | 1.649.862.286 | 117.252.299 | 141.593.521 | - | 11.882.557.239 | *Deposits from customers* |
| Simpanan dari bank lain | 1.774.688.933 | 21.750.000 | 4.000.000 | 20.200.000 | - | 1.820.638.933 | *Deposits from other banks* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | - | - | - | - | 680.952.785 | *Liabilities of securities sold under agreements to repurchase* |
| Liabilitas spot dan derivatif | 3.306.960 | - | 3.463.056 | - | - | 6.770.016 | *Spot and derivative liabilities* |
| Liabilitas akseptasi | 5.656.045 | - | - | - | - | 5.656.045 | *Acceptance liabilities* |
| Pinjaman yang diterima | - | 1.841.660 | - | - | 1.334.000.000 | 1.335.841.660 | *Borrowings* |
| Liabilitas lain-lain*) | 24.301.754 | 28.987.927 | 5.172.212 | 12.416.495 | 19.896.909 | 90.775.297 | *Other liabilities*)* |
| **Jumlah liabilitas** | **12.463.128.498** | **1.702.694.674** | **130.846.066** | **174.211.676** | **1.353.896.909** | **15.824.777.823** | ***Total liabilities*** |

| | 31 Desember 2024/ *31 December 2024* | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sampai dengan 1 bulan/ *Up to 1 month* | Lebih dari 1 - 3 bulan/ *More than 1 - 3 months* | Lebih dari 3 - 6 bulan/ *More than 3 - 6 months* | Lebih dari 6 - 12 bulan/ *More than 6 - 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Jumlah/ *Total* | |
| **LIABILITAS** | | | | | | | ***LIABILITIES*** |
| Liabilitas segera | 641.111 | 867.672 | 34.439 | 14.854 | - | 1.558.076 | *Liabilities due immediately* |
| Simpanan dari nasabah | 10.218.711.128 | 2.411.841.644 | 446.344.768 | 217.262.872 | - | 13.294.160.412 | *Deposits from customers* |
| Simpanan dari bank lain | 1.999.393.649 | 316.225.000 | 20.440.000 | 17.200.000 | - | 2.353.258.649 | *Deposits from other banks* |
| Liabilitas akseptasi | 1.427.964 | 1.147.215 | - | - | - | 2.575.179 | *Acceptance liabilities* |
| Liabilitas lain-lain*) | 22.439.096 | 32.815.421 | 7.255.324 | 4.459.996 | 28.525.145 | 95.494.982 | *Other liabilities*)* |
| **Jumlah liabilitas** | **12.242.612.948** | **2.762.896.952** | **474.074.531** | **238.937.722** | **28.525.145** | **15.747.047.298** | ***Total liabilities*** |

*) Liabilitas lain-lain terdiri dari akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan lain-lain

*) *Other liabilities consist of accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and others*

**Risiko operasional**

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Di dalam mengelola risiko operasional, *risk owner* bertanggung jawab atas risiko yang terjadi pada unitnya masing-masing. Tata cara pengendalian risiko tersebut diatur dalam kebijakan Bank 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 otoritas, 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 *business contingency plan* dalam pengelolaan dan pengendalian aktivitas Bank.

***Operational risk***

*Operational risk is the risk resulting from inadequate and/or failure of internal processes, people, systems, and/or from external events which affect the Bank's operations.*

*ln managing operational risk, the risk owner is responsible for the risk that occurs in the respective units. Risk management is regulated in the Bank'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, authority 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;*

*iv. Reviewing the implementation of the business contingency plan in the management and control of the Bank's activities.*

## 39. ASET DAN LIABILITAS DALAM MATA UANG ASING

Posisi aset (sebelum dikurangi dengan cadangan kerugian penurunan nilai) dan liabilitas moneter dalam mata uang asing adalah sebagai berikut:

## *39. ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCY*

*Monetary asset position (before deducting the allowance for impairment losses) and liabilities denominated in foreign currencies are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | | | **31 Desember 2024/ *31 December 2024*** | | | |
|---|---|---|---|---|---|---|---|
| | **Mata uang asing/ *Foreign Currencies* (angka penuh/ *full amount)*** | | **Ekuivalen Rupiah/ *Equivalent in Rupiah*** | **Mata uang asing/ *Foreign Currencies* (angka penuh/ *full amount)*** | | **Ekuivalen Rupiah/ *Equivalent in Rupiah*** | |
| **Aset** | | | | | | | ***Assets*** |
| Kas | USD | 17.500 | 291.813 | USD | 15.800 | 254.301 | *Cash* |
| Giro pada Bank Indonesia | USD | 7.100.000 | 118.392.500 | USD | 3.300.000 | 53.113.500 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | USD | 16.184.551 | 269.877.393 | USD | 8.943.084 | 143.938.932 | *Current accounts with other banks* |
| | EUR | 30.109 | 589.269 | EUR | 12.864 | 215.568 | |
| | CNY | 170.023 | 405.457 | CNY | 188.987 | 416.714 | |
| | SGD | 25.909 | 335.915 | SGD | 10.930 | 129.458 | |
| | AUD | 14.693 | 163.856 | AUD | 13.754 | 137.725 | |
| | THB | 106.921 | 56.582 | THB | 252.543 | 118.642 | |
| | JPY | 339.700 | 36.178 | JPY | - | - | |
| | HKD | 13.753 | 29.463 | HKD | 21.676 | 44.937 | |
| Tagihan akseptasi | USD | 128.900 | 2.149.408 | USD | 44.700 | 719.447 | *Acceptance receivables* |
| | CNY | - | - | CNY | 194.000 | 427.768 | |
| Kredit yang diberikan | USD | 170.412.817 | 2.841.633.731 | USD | 110.579.884 | 1.779.783.224 | *Loans* |
| Bunga yang akan diterima | USD | 622.101 | 10.373.531 | USD | 484.701 | 7.801.263 | *Interest receivable* |
| **Jumlah aset** | | | **3.244.335.096** | | | **1.987.101.479** | ***Total assets*** |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | USD | 209 | 3.491 | USD | 3.067 | 49.365 | *Liabilities due immediately* |
| Simpanan dari nasabah | USD | 178.235.801 | 2.972.081.972 | USD | 70.415.143 | 1.133.331.739 | *Deposits from customers* |
| | THB | 350 | 185 | THB | - | - | |
| | CNY | 21.836 | 52.073 | CNY | 237.089 | 522.779 | |
| Simpanan dari bank lain | USD | 15.000.000 | 250.125.000 | USD | 48.000.000 | 772.560.000 | *Deposits from other banks* |
| Liabilitas akseptasi | USD | 128.900 | 2.149.408 | USD | 44.700 | 719.447 | *Acceptance liabilities* |
| | CNY | - | - | CNY | 194.000 | 427.768 | |
| Utang pajak | USD | 159.368 | 2.657.469 | USD | 54.313 | 874.173 | *Taxes payable* |
| Pinjaman yang diterima | USD | 80.000.000 | 1.334.000.000 | USD | - | - | *Borrowings* |
| Liabilitas lain-lain | USD | 1.130.782 | 18.855.801 | USD | 640.802 | 10.313.706 | *Other liabilities* |
| | CNY | 1 | 1 | CNY | 6 | 14 | |
| **Jumlah liabilitas** | | | **4.579.925.400** | | | **1.918.798.991** | *Total liabilities* |
| **Aset (liabilitas) dalam mata uang asing, bersih** | | | **(1.335.590.304)** | | | **68.302.488** | ***Foreign currency Denominated assets (liabilities), net*** |

## 40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2025 dan 2024, dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

## *40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES*

*The table below summarizes the comparison between the carrying amounts and fair values of all financial assets and liabilities of the Bank. The fair values disclosed are based on relevant information available as of 31 December 2025 and 2024 and are not updated to reflect changes in market conditions which have occurred after these dates.*

| | 31 Desember 2025/ *31 December 2025* | | 31 Desember 2024/ *31 December 2024* | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Carrying Value* | Nilai Wajar/ *Fair Value* | Nilai tercatat/ *Carrying Value* | Nilai Wajar/ *Fair Value* | |
| **Aset keuangan** | | | | | ***Financial assets*** |
| Kas | 136.556.760 | 136.556.760 | 137.959.584 | 137.959.584 | *Cash* |
| Giro pada Bank Indonesia | 1.038.829.781 | 1.038.829.781 | 831.846.950 | 831.846.950 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 271.530.781 | 271.530.781 | 145.241.385 | 145.241.385 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 99.940.027 | 99.940.027 | 216.453.233 | 216.453.233 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 1.811.955.263 | 1.811.955.263 | 3.015.139.404 | 3.015.139.404 | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | 681.119.900 | - | - | *Securities sold under agreements to repurchase* |
| Efek-efek yang dibeli dengan janji dijual kembali | - | - | 792.724.271 | 792.724.271 | *Securities purchased under agreements to resell* |
| Tagihan spot dan derivatif | 5.007.266 | 5.007.266 | - | - | *Spot and derivative receivables* |
| Tagihan akseptasi | 5.655.339 | 5.655.339 | 2.566.471 | 2.566.471 | *Acceptance receivables* |
| Kredit yang diberikan | 17.020.501.557 | 17.020.501.557 | 15.974.881.506 | 15.974.881.506 | *Loans* |
| Bunga yang akan diterima | 87.306.513 | 87.306.513 | 86.338.279 | 86.338.279 | *Interest receivables* |
| Aset lain-lain*) | 7.919 | 7.919 | 8.618 | 8.618 | *Other assets*)* |
| **Jumlah** | **21.158.411.106** | **21.158.411.106** | **21.203.159.701** | **21.203.159.701** | ***Total*** |
| **Liabilitas keuangan** | | | | | ***Financial liabilities*** |
| Liabilitas segera | 1.585.848 | 1.585.848 | 1.558.076 | 1.558.076 | *Liabilities due immediately* |
| Simpanan dari nasabah | 11.849.989.304 | 11.849.989.304 | 13.250.061.510 | 13.250.061.510 | *Deposits from customers* |
| Simpanan dari bank lain | 1.819.056.531 | 1.819.056.531 | 2.348.272.044 | 2.348.272.044 | *Deposits from other banks* |
| Liabilitas efek-efek yang dijual dengan janji dibeli kembali | 680.952.785 | 680.952.785 | - | - | *Liabilities of securities sold under agreements to repurchase* |
| Liabilitas spot dan derivatif | 6.770.016 | 6.770.016 | - | - | *Spot and derivative liabilities* |
| Liabilitas akseptasi | 5.656.045 | 5.656.045 | 2.575.179 | 2.575.179 | *Acceptance liabilities* |
| Pinjaman yang diterima | 1.334.000.000 | 1.334.000.000 | - | - | *Borrowings* |
| Liabilitas lain-lain**) | 126.767.294 | 126.767.294 | 144.580.489 | 144.580.489 | *Other liabilities**)* |
| **Jumlah** | **15.824.777.823** | **15.824.777.823** | **15.747.047.298** | **15.747.047.298** | ***Total*** |

*) Aset lain-lain terdiri dari provisi dan komisi yang akan diterima
**) Liabilitas lain-lain terdiri dari akrual bunga, setoran jaminan, cadangan kesejahteraan karyawan, liabilitas ATM Jalin, liabilitas sewa dan lain-lain

*) *Other assets consist of fee and commissions receivables*
**) *Other liabilities consist of accrued interest, guarantee deposits, allowance for employee welfare, liabilities to Jalin ATM, lease liabilities and others*

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

(i) Tingkat 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.

(ii) Tingkat 2: input selain harga kuotasian yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.

(iii) Tingkat 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

*The tables below show the financial instruments recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of financial instruments:*

*(i) Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities which are accessible at the measurement date.*

*(ii) Level 2: inputs other than quoted prices included in level 1 that are observable for the assets and liabilities, either directly or indirectly.*

*(iii) Level 3: inputs that are not observable for the assets and liabilities.*

**40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN** (Lanjutan)

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Lanjutan):

***40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES*** *(Continued)*

*The tables below show the financial instruments recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of financial instruments (Continued):*

| | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | **Nilai Wajar/ *Fair Value*** | **Tingkat 1/ *Level 1*** | **Tingkat 2/ *Level 2*** | **Tingkat 3/ *Level 3*** | |
| **Aset keuangan** | | | | | ***Financial assets*** |
| **Biaya perolehan diamortisasi** | | | | | ***Amortized cost*** |
| Efek-efek | 1.753.220.169 | 1.753.220.169 | - | - | *Marketable securities* |
| Kredit yang diberikan | 17.020.501.557 | - | 16.297.306.539 | 723.195.018 | *Loans* |
| **Diukur pada nilai wajar melalui penghasilan komprehensif lain** | | | | | ***Fair value through OCI*** |
| Efek-efek | 58.735.094 | 58.735.094 | - | - | *Marketable securities* |
| Efek-efek yang dijual dengan janji dibeli kembali | 681.119.900 | 681.119.900 | - | - | *Securities sold under agreements to repurchase* |

| | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | **Nilai Wajar/ *Fair Value*** | **Tingkat 1/ *Level 1*** | **Tingkat 2/ *Level 2*** | **Tingkat 3/ *Level 3*** | |
| **Aset keuangan** | | | | | ***Financial assets*** |
| **Biaya perolehan diamortisasi** | | | | | ***Amortized cost*** |
| Efek-efek | 2.074.746.900 | 2.074.746.900 | - | - | *Marketable securities* |
| Efek-efek yang dibeli dengan janji dijual kembali | 792.724.271 | 792.724.271 | - | - | *Securities purchased under agreements to resell* |
| Kredit yang diberikan | 15.974.881.506 | - | 10.307.063.510 | 5.667.817.996 | *Loans* |
| **Diukur pada nilai wajar melalui penghasilan komprehensif lain** | | | | | ***Fair value through OCI*** |
| Efek-efek | 940.392.504 | 940.392.504 | - | - | *Marketable securities* |

(i) Kredit yang diberikan

Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan jangka pendek dengan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan harga perolehan diamortisasi. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskonto dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank dengan menggunakan suku bunga pasar saat ini.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar.

*(i) Loans*

*Generally, the Bank's portfolio consists of loans with floating interest rate and short-term loans with fixed interest rate. Loans are stated at amortized cost. The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank using the current market rates.*

*The carrying amount of floating rate loans and short-term fixed rate loans are the reasonable approximation of their fair values.*

(ii) Liabilitas segera, simpanan dari nasabah dan simpanan dari bank lain dan liabilitas lain-lain

Estimasi nilai wajar liabilitas segera dan simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika liabilitas tersebut dibayarkan.

*(ii) Liabilities due immediately, deposits from customers and deposits from other banks and other liabilities*

*The estimated fair value of liabilities due immediately and deposits with no specified maturity represent payable amounts when the debt is paid.*

**40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN** (Lanjutan)

(ii) 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 liabilitas baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah satu tahun sehingga nilai tercatat dari simpanan dengan tingkat suku bunga tetap dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar. 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 liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

***40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES*** *(Continued)*

*(ii) Liabilities due immediately, 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. Since the maturity is below one year, the carrying amount of fixed rate deposits and other liabilities are the reasonable approximation of their fair values. 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 other liabilities are reasonable estimates of fair value.*

**41. LIABILITAS IMBALAN KERJA**

Liabilitas atas imbalan kerja jangka panjang lainnya meliputi uang jasa, uang pisah dan pesangon untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 sesuai dengan Peraturan Pemerintah No. 35/2021.

Penilaian aktuarial atas imbalan kerja jangka panjang lainnya untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 dilakukan oleh konsultan aktuaria terdaftar, Steven & Mourits dengan menggunakan metode "*Projected Unit Credit*" sebagaimana yang tercantum dalam laporan masing-masing pada tanggal 4 Februari 2026 dan 3 Januari 2025.

Karyawan tetap yang memenuhi syarat untuk diikutsertakan dalam program pensiun iuran pasti, memiliki hak atas program pensiun iuran pasti atau manfaat yang disediakan sesuai dengan Peraturan Pemerintah Republik Indonesia No. 35 Tahun 2021, mana yang lebih tinggi.

Pada bulan Oktober 2024, Bank menyelenggarakan Program Pengelolaan Dana Kompensasi Pascakerja yang dikelola dan diadministrasikan oleh Dana Pensiun Lembaga Keuangan Bank Rakyat Indonesia.

Pada bulan Desember 2024, Bank menyelenggarakan Asuransi Dana Pesangon yang dikelola dan diadministrasikan oleh PT Equity Life Indonesia.

***41. EMPLOYEE BENEFIT LIABILITIES***

*The liability for other long-term employee benefits consisted of service payments, severance and termination benefits for the years ended 31 December 2025 and 2024 based on Government Regulation No. 35/2021.*

*The actuarial valuation of other long-term employee benefits for the years ended 31 December 2025 and 2024, was performed by registered actuarial consulting firm, Steven & Mourits using the "Projected Unit Credit" method as stated in its report dated 4 February 2026 and 3 January 2025, respectively.*

*Qualified permanent employees, who are entitled for defined contribution retirement program benefit, are entitled to benefits under defined contribution plan or the benefits provided for under the Government Regulation No. 35/2021, whichever is higher.*

*In October 2024, the Bank has a Post-Employment Compensation Fund Management Program, which is managed and administrated by Dana Pensiun Lembaga Keuangan Bank Rakyat Indonesia.*

*In December 2024, the Bank organized Severance Fund which is managed and administered by PT Equity Life Indonesia.*

## 41. LIABILITAS IMBALAN KERJA (lanjutan) / *41. EMPLOYEE BENEFIT LIABILITIES (continued)*

a. Mutasi liabilitas imbalan kerja adalah sebagai berikut: / *a. The movements in the employee benefits liabilities are as follows:*

| | 2025 | 2024 | |
|---|---|---|---|
| Saldo awal | 52.764.806 | 53.177.441 | *Beginning balance* |
| Biaya jasa kini | 11.215.606 | 9.599.304 | *Current service cost* |
| Biaya jasa lalu | - | ( 7.555.243) | *Past service cost* |
| Beban bunga | 3.610.664 | 2.945.090 | *Interest cost* |
| Penyesuaian liabilitas bersih akibat pegakuan kerja masa lalu | 492.433 | 1.897.804 | *Adjustment of net liabilities due to recognition of past services* |
| Kelebihan pembayaran imbalan | 3.479.431 | 9.642.171 | *Excess of benefit paid* |
| Dibebankan ke laba rugi | 18.798.134 | 16.529.126 | *Charge to profit or loss* |
| Kerugian/(keuntungan) aktuarial: | | | *Actuarial losses/(gains):* |
| Perubahan asumsi pengalaman | ( 3.943.017) | 4.012.276 | *Changes in experience assumption* |
| Perubahan asumsi keuangan | ( 1.431.681) | ( 1.836.864) | *Changes in financial assumption* |
| Imbal hasil aset program | 20.589 | ( 32.416) | *Return on plan assets* |
| Sub-jumlah | ( 5.354.109) | 2.142.996 | *Sub-total* |
| Iuran program yang dibayarkan | ( 11.505.907) | ( 5.600.000) | *Contributions paid* |
| Manfaat yang dibayarkan | ( 450.000) | ( 3.842.586) | *Benefits paid* |
| Kelebihan pembayaran imbalan | ( 3.479.431) | ( 9.642.171) | *Excess of benefit paid* |
| **Saldo akhir** | **50.773.493** | **52.764.806** | ***Ending balance*** |

b. Mutasi nilai wajar aset program adalah sebagai berikut: / *b. The movements in the fair value of plan assets are as follows:*

| | 2025 | 2024 | |
|---|---|---|---|
| Saldo awal | 4.635.983 | - | *Beginning balance* |
| Iuran program yang dibayarkan | 11.505.907 | 5.600.000 | *Contributions paid* |
| Pembayaran imbalan dari aset program | ( 12.680.507) | ( 996.433) | *Benefits payment from plan assets* |
| Pendapatan bunga atas aset program | 288.671 | - | *Interest income on program assets* |
| Imbal hasil aset program | ( 20.588) | 32.416 | *Return on plan assets* |
| **Saldo akhir** | **3.729.466** | **4.635.983** | ***Ending balance*** |

c. Mutasi kerugian aktuarial adalah sebagai berikut: / *c. The movements in the actuarial loss are as follows:*

| | 2025 | 2024 | |
|---|---|---|---|
| Saldo awal | 39.667.108 | 37.524.112 | *Beginning balance* |
| Penghasilan komprehensif lain tahun berjalan | ( 5.354.109) | 2.142.996 | *Current year other comprehensive income* |
| **Saldo akhir** | **34.312.999** | **39.667.108** | ***Ending balance*** |

**41. LIABILITAS IMBALAN KERJA** (Lanjutan)

Asumsi aktuarial utama yang digunakan aktuaris untuk menentukan estimasi liabilitas imbalan kerja karyawan adalah sebagai berikut:

***41. EMPLOYEE BENEFIT LIABILITIES** (Continued)*

*The principal actuarial assumptions used by the actuary to estimate the liability for employee benefits are as follows:*

| | 2025 | 2024 | |
|---|---|---|---|
| Tingkat mortalita | TMI4 | TMI4 | *Mortality rate* |
| Tingkat cacat | 5,00% | 5,00% | *Disability rate* |
| Tingkat pengunduran diri | | | *Turnover rate* |
| Usia s.d. 29 tahun | 10,00% | 10,00% | *Age until 29 years* |
| Usia 30 - 40 tahun | 5,00% | 5,00% | *Age 30 - 40 years* |
| Usia 41 - 45 tahun | 3,00% | 3,00% | *Age 41 - 45 years* |
| Usia 46 - 50 tahun | 2,00% | 2,00% | *Age 46 - 50 years* |
| Usia 51 - 54 tahun | 1,00% | 1,00% | *Age 51 - 54 years* |
| Tingkat kenaikan gaji tahunan | 7,00% | 8,00% | *Annual rate of salary increases* |
| Tingkat diskonto | 6,67% | 7,13% | *Discount rate* |
| Usia normal pensiun | 58 tahun/ 58 *years old* | 58 tahun/ 58 *years old* | *Normal retirement age* |

Durasi rata-rata kewajiban manfaat pasti pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 15,35 dan 15,56 tahun.

*The average duration of defined benefits obligation as of 31 December 2025 and 2024 is 15.35 and 15.56 years, respectively.*

Analisis profil jatuh tempo pembayaran program imbalan pasti adalah sebagai berikut:

*Maturity profile analysis of defined benefit obligation payment are as follows:*

| 2025 | | | | |
|---|---|---|---|---|
| **< 1 tahun/ *< 1year*** | **1 - 4 tahun/ *1-4 years*** | **5 - 10 tahun/ *5 - 10 years*** | **> 10 tahun/ *> 10 years*** | **Jumlah/ *Total*** |
| 1.872.427 | 13.783.011 | 65.198.654 | 609.555.672 | 690.409.764 |

Bank mencatat estimasi liabilitas imbalan kerja masing-masing sebesar Rp50.773.493 dan Rp52.764.806 pada tanggal 31 Desember 2025 dan 2024 yang dibukukan sebagai bagian dari akun "Liabilitas Lain-lain - Imbalan Kerja" pada laporan posisi keuangan (Catatan 25). Beban yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp18.748.134 dan Rp16.529.126 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 disajikan sebagai bagian dari akun "Beban Operasional Lainnya - Gaji dan Tunjangan - Gaji, Upah dan Imbalan Kerja" (Catatan 32).

*The Bank recorded estimated liabilities on employee benefit amounted to Rp50,773,493 and Rp52,764,806 as of 31 December 2025 and 2024, respectively, and presented as part of "Other Liabilities - Employee Benefits" in the statement of financial positions (Note 25). The related expenses recorded in the statement of profit or loss and other comprehensive income amounted to Rp18,748,134 and Rp16,529,126 for the years ended 31 December 2025 and 2024, respectively, presented as part of "Other Operating Expenses - Salaries and Allowances - Salaries, Wages and Employee Benefits" (Note 32).*

Tabel di bawah ini menyajikan sensitivitas nilai kini kewajiban dan biaya jasa kini terhadap perubahan wajar dalam suku bunga pasar dan tingkat kenaikan gaji, dengan asumsi variabel lain dianggap tetap, pada tanggal 31 Desember 2025:

*The following table demonstrates the sensitivity of present value of obligation and current service costs to reasonably possible changes in market interest rates and salary increase rate, with all variables held constant, as of 31 December 2025:*

| | **Biaya Jasa Kini/ *Current Service Cost*** | **Nilai Kini Liabilitas/ *Present Value of Obligation*** | |
|---|---|---|---|
| Kenaikan tingkat diskonto 100 basis poin | ( 892.848) | ( 609.390) | *Increase in discount rate by 100 basis point* |
| Penurunan tingkat diskonto 100 basis poin | 1.014.625 | 8.660.099 | *Decrease in discount rate by 100 basis point* |
| Kenaikan tingkat kenaikan gaji 100 basis poin | 1.063.988 | 8.899.983 | *Increase in salary increase rate by 100 basis point* |
| Penurunan tingkat kenaikan gaji 100 basis poin | ( 955.473) | ( 913.719) | *Decrease in salary increase rate by 100 basis point* |

## 42. LIABILITAS KONTINJENSI

a. Tanggal 6 September 2019 eks Debitur atas nama Sugiharto mengajukan gugatan perkara No. 252/Pdt.G/2019/PN. Skt di Pengadilan Negeri Surakarta dimana Bank sebagai Tergugat I dan telah diputus bahwa Kasasi Debitur ditolak pada tanggal 22 Juni 2021. Tanggal 25 Agustus 2020 eks Debitur mengajukan gugatan untuk membatalkan pelaksanaan lelang pada tanggal 16 September 2020 dalam Perkara No. 170/Pdt.G/2020/PN. Skt dan Bank sebagai Tergugat I, Putusan Majelis Hakim tanggal 8 Desember 2020 adalah gugatan tidak dapat diterima. Eks Debitur kembali mengajukan gugatan pada tanggal 18 November 2020 Perkara No. 249/Pdt.G/2020/PN. Skt dimana Bank sebagai Tergugat I, gugatan Debitur ditolak. Debitur mengajukan upaya banding, dan ditolak oleh Pengadilan Tinggi Jawa Tengah. Debitur mengajukan Kasasi dan ditolak. Tanggal 19 November 2024 eks Debitur kembali mengajukan gugatan Perkara No. 241/Pdt.G/2024/PN. SKt dimana Bank sebagai tergugat I. Tanggal 27 Juni 2025 Bank dinyatakan menang atas banding yang di ajukan oleh eks Debitur sesuai dengan putusan banding No. 319/PDT/2025/PT SMG tanggal 29 April 2025. Saat ini eks Debitur mengajukan upaya hukum Kasasi dan masih dalam proses.

b. Bank mengajukan eksekusi hak tanggungan dan fidusia atas CV Karya Agung dalam Penetapan Sita Eksekusi No. 1/Eks.SHT/2018/PN Sda. Obyek jaminan utang milik CV Karya Agung telah dilakukan penyegelan/sita umum sebagaimana Penetapan Hakim Pengawas Pengadilan Niaga pada Pengadilan Negeri Surabaya No. 27/Pdt.SusPKPU/2017/PN.Niaga.Sby. Bank mengajukan gugatan lain-lain kepada Tim Kurator PT Karang Asem Indah, Tn. Tjoo Hendro Mulyono, Ny. Sri Sugiarti Lydiasari dan Tn. Wibisono (Dalam Pailit) di Pengadilan Niaga pada Pengadilan Negeri Surabaya dengan No. 26/Pdt.Sus.Gugatanlain-lain/2018/PN.Niaga. Sby jo. No. 27/Pdt.Sus-PKPU/2017/PN.Niaga Surabaya.

   Atas pengajuan tersebut maka pada tanggal 23 Januari 2019, oleh Pengadilan Niaga pada Pengadilan Negeri Surabaya, telah diputuskan bahwa Bank menjadi Kreditur Separatis dari Boedel Pailit tersebut.

   Pada tanggal 9 Februari 2021 telah dilaksanakan lelang di KPKNL Sidoarjo dan dinyatakan telah terjual.

   Bank melalui Kuasa Hukum Soetanto Hadisuseno, SH & Rekan sudah beberapa kali mengirimkan surat kepada Kurator yang meminta Kurator untuk segera melakukan pembayaran atas uang hasil lelang agunan Bank (tetapi jawaban dari Kurator bahwa pembagian boedel pailit kepada para Kreditur akan dilakukan setelah seluruh boedel pailit laku terjual) (Catatan 18).

## *42. CONTINGENT LIABILITIES*

*a. On 6 September 2019, Sugiharto the ex Debtor's lawsuit No. 252/Pdt.G/2019/PN. Skt at the Surakarta District Court where the Bank is the first Defendant and it was decided that the Debtor's Cassation was rejected on 22 June 2021. On 25 August 2020, the ex Debtor filed another lawsuit to cancel the auction on 16 September 2020 in Case No. 170/Pdt.G/2020/PN. Skt and the Bank as Defendant I, the verdict of the Panel of Judges dated 8 December 2020 is that the lawsuit cannot be accepted. The ex Debtor again filed a lawsuit on 18 November 2020, Case No. 249/Pdt.G/2020/PN. Skt where the Bank was Defendant I, the Debtor's lawsuit was rejected. The ex Debtor submitted an appeal, which was rejected by the Central Java High Court. The Debtor filed a Cassation and was rejected. On 19 November 2024, the ex Debtor again filed a lawsuit No. 241/Pdt.G/2024/PN. SKt where the Bank is defendant I. On 27 June 2025, the Bank was declared the winner of the appeal filed by the former Debtor in accordance with appeal decision No. 319/PDT/2025/PT SMG on 29 April 2025. Currently, the former Debtor has filed a cassation request and still in process.*

*b. The Bank submits the execution of dependents and fiduciary rights to CV Karya Agung in the Determination of Seizure Execution No. 1/Ex.SHT/2018/PN Sda. The guarantee object of the debt owned by CV Karya Agung has been carried out by sealing/seizure as determined by the Judge of the Commercial Court Supervisor at the Surabaya District Court No. 27/Pdt.SusPKPU/2017/PN.Niaga.Sby. The Bank filed another suit to the Curator Team of PT Karang Asem Indah, Mr. Tjoo Hendro Mulyono, Mrs. Sri Sugiarti Lydiasari and Mr. Wibisono (in bankruptcy) in Commercial Court in Surabaya District Court with No. 26/Pdt.Sus.Gugatanlainlain/2018/PN.Niaga. Sby jo. No. 27/Pdt.Sus-PKPU/2017/PN.Niaga Surabaya.*

   *Upon the submission, then on the date 23 January 2019, by the Commercial Court at the Surabaya District Court, it was decided that the Bank became a Secure Creditor of the Bankruptcy Assets.*

   *On 9 February 2021 auction was held at KPKNL Sidoarjo and it was declared to have been sold.*

   *The Bank through the Attorney Soetanto Hadisuseno, SH & Partners has several times sent letters to the Curator asking the Curator to immediately make payment of the proceeds from the auction of collateral for Bank (but the answer from the Curator is that the distribution of bankruptcy assets to the Creditors will be made after all the bankruptcy assets are sold) (Note 18).*

**42. LIABILITAS KONTINJENSI** (Lanjutan)

c. Perkara nomor 86/Pdt.Bth/2022/PN Pwt di Pengadilan Negeri Purwokerto antara PT Mentari Korma Husada (Pelawan) melawan Marifa Lestiana S.H., M.Kn., (sebagai terlawan I/Debitur), Bank (sebagai terlawan II), tanggal 7 Juni 2023 telah diputuskan Majelis Hakim bahwa perlawanan dari pelawan ditolak. Pelawan mengajukan upaya hukum Banding dan pada tanggal 23 Agustus 2023 Banding ditolak. Saat ini pelawan mengajukan upaya hukum Kasasi dan pada tanggal 13 Juni 2024 telah diputus oleh Majelis Hakim bahwa permohonan Kasasi di tolak.

d. Perkara Perdata nomor 18/Pdt.G/2023 PN Cbn yang terdaftar di PN Cirebon Antara Antony Triady Hartono (Penggugat) melawan PT Bank Maspion Indonesia, Tbk (Tergugat I), Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Cirebon (Tergugat II), Moch. Noefal Daldiri (Tergugat III), Lilik Suwarno (Tergugat IV), Badan Pertanahan Kota Cirebon (Tergugat V), Badan Pertanahan Kabupaten Cirebon (Tergugat VI), proses persidangan telah dilakukan dan pada tanggal 10 Oktober 2023 dengan hasil menolak seluruh gugatan Penggugat.

   Atas hasil putusan tersebut Penggugat mengajukan Permohonan Banding ke Mahkamah Agung (Tertanggal 23 Oktober 2023). Berkas Perkara Banding Perdata dari Pengadilan Negeri Kota Cirebon telah dilimpahkan ke Pengadilan Tinggi Bandung dan telah di register dengan nomor perkara 703/PDT/2023/PT.BDG berdasarkan surat Nomor 6874/PAN.PT.W11-U/HK2.4/XI/2023 tanggal 22 November 2023 Perihal Penerimaan dan Registrasi Berkas Perkara Banding Perdata. Putusan banding di Pengadilan Tinggi Bandung tanggal 13 Desember 2023 Nomor 703/PDT/2023/PT.BDG, yaitu menolak seluruh gugatan.

   Penggugat mengajukan kasasi melalui pengacara pada tanggal 22 Desember 2023, akta penerimaan memori kasasi tertanggal 5 Januari 2024 dan tanggal 19 September 2024 kasasi ditolak.

e. Tim Kurator PT Gesit Irit (dalam pailit) menggugat PT Bank Maspion Indonesia Tbk dengan Perkara Nomor 01/Pdt.Sus-Gugatan Lain-Lain/2024/PN.Niaga.Jkt.pst tanggal 23 Januari 2024 yang terdaftar di Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat. Putusan Majelis Hakim tanggal 3 Juni 2024 dengan hasil yaitu gugatan penggugat di tolak seluruhnya. Tanggal 13 Juni 2024, Tim Kurator mengajukan Kasasi dan tanggal 9 Oktober 2024 kasasi ditolak.

***42. CONTINGENT LIABILITIES** (Continued)*

*c. Case number 86/Pdt.Bth/2022/PN Pwt at Purwokerto District Court between PT Mentari Korma Husada (Oppositor) against Marifa Lestiana S.H., M.Kn., (as opponent I/Debtor), Bank (as opponent II), on 7 June 2023, the Panel of Judges decided that the resistance from the oppositor was rejected. The opponent filed an appeal and on 23 August 2023 the appeal was rejected. Currently the Oppositor is filing a Cassation legal action and on 13 June 2024 the Panel of Judges decided that the cassation request was rejected.*

*d. Civil case number 18/Pdt.G/2023 PN Cbn registered at Cirebon District Court Between Antony Triady Hartono (Plaintiff) against PT Bank Maspion Indonesia, Tbk (Defendant I), Cirebon State Property and Auction Service Office (KPKNL) (Defendant II), Moch. Noefal Daldiri (Defendant III), Lilik Suwarno (Defendant IV), Cirebon City Land Agency (Defendant V), Cirebon District Land Agency (Defendant VI), the trial process has been carried out on 10 October 2023, with the result of rejecting all of the Plaintiff's claims.*

   *Based on the results of this decision, the Plaintiff submitted an Appeal to the Supreme Court (Dated 23 October 2023). The Civil Appeal Case Files from the Cirebon City District Court have been transferred to the Bandung High Court and have been registered with case number 703/PDT/2023/PT.BDG based on letter Number 6874/PAN.PT.W11-U/HK2.4/XI/2023 dated 22 November 2023 Regarding Reception and Registration of Civil Appeal Case Files. Appeal decision at the Bandung High Court dated 13 December 2023 Number 703/PDT/2023/PT.BDG, namely rejecting the entire lawsuit.*

   *The Plaintiff filed a cassation through a lawyer on 22 December 2023, the deed of receipt of the cassation memory was dated 5 January 2024 and on 19 September 2024 cassation was rejected.*

*e. The Curator Team of PT Gesit Irit (in bankruptcy) sued PT Bank Maspion Indonesia Tbk with Case Number 01/Pdt.Sus-Gugatan Lain-Lain/2024/PN.Niaga.Jkt.pst dated 23 January 2024 which was registered at the Commercial Court at the Central Jakarta District Court. The Decision of the Panel of Judges on 3 June 2024 resulted in the plaintiff's lawsuit being rejected in its entirety. On 13 June 2024, the Curator Team submitted an appeal and on 9 October 2024 cassation was rejected.*

**42. LIABILITAS KONTINJENSI** (Lanjutan)

f. Perkara Perdata Nomor 1349/Pdt.G/2023/PN Sby yang terdaftar di Pengadilan Negeri Surabaya antara PT Alim Investindo (Penggugat) melawan PT Bank Maspion Indonesia Tbk (Tergugat I), Pardi Kendy (Tergugat II), Anita Anggawidjaja, S.H., (Tergugat III), Kasikorn Vision Financial Company Pte, Ltd (Turut Tergugat I), Kasikornbank Public Company Limited (Turut Tergugat II), PT Guna Investindo (Turut Tergugat III), Ketua Dewan Komisioner Otoritas Jasa Keuangan Republik Indonesia (Turut Tergugat IV), Direktur Jenderal Administrasi Hukum Dan Hak Asasi Manusia Republik Indonesia (Turut Tergugat V), pada tanggal 17 Juli 2025 Penggugat dan Tergugat menandatangani Perjanjian Perdamaian yang berisi kesepakatan penyelesaian perkara/ sengketa. Pada tanggal 25 Juli 2025 Penggugat dan Tergugat mengajukan Perjanjian Perdamaian kepada Pengadilan Negeri Surabaya untuk diperiksa oleh Hakim dan mendapatkan putusan. Pada tanggal 1 Agustus 2025 Hakim mengeluarkan Putusan Perdamaian sehingga Perkara dinyatakan selesai dan memiliki kekuatan hukum tetap.

g. Tanggal 20 Juni 2025 Bank mendapat Perkara Perdata–Nomor: 13/Pdt.Sus-Gugatan Lain Lain/2025/PN.Niaga Sby Jo.Nomor 14/ Pdt.Sus-Pembatalan Perdamaian/2024/PN.Niaga Sby Jo. Nomor: 93/Pdt.Sus-PKPU/2022/PN.Niaga Sby, dimana Tim Kurator Yenny Theresya Sunaryo (Dalam pailit) menggugat Bank (Tergugat I) terkait Bank sebagai kreditur separatis telah melakukan lelang setelah masa insolvensi berakhir tanggal 20 Maret 2025, dalam kenyataannya Bank melakukan lelang di tanggal 19 Maret 2025 yaitu sebelum masa insolvensi berakhir. Bank telah mendapatkan relaas panggilan sidang pertama yang akan dilaksanakan 2 Juli 2025. Sampai dengan saat ini masih dalam proses di pengadilan dan menunggu keputusan.

h. Tanggal 8 April 2025 Bank mendapat Perkara Perdata–Nomor 360/Pdt.G/2025/PN Sby. Gugatan diajukan oleh Judo Rukmono Denny (Penggugat) terhadap eks-debitur Soegiarto Putro Wibowo (Tergugat) dan Bank sebagai turut Tergugat, proses persidangan masih berjalan.

i. Tanggal 10 Juni 2025 Bank mendapat Perkara Perdata – Nomor: 624/Pdt.G/2025/PN.Sby. Gugatan perbuatan melawan hukum yang diajukan oleh H. Abd Syakur (Penggugat) terhadap eks-debitur Sugi Wijaya (Tergugat) dan Bank sebagai Tergugat II, proses persidangan masih berjalan.

Manajemen berkeyakinan bahwa permasalahan/ perkara hukum tersebut di atas tidak secara material dapat mempengaruhi keadaan keuangan, harta kekayaan dan kelangsungan usaha Bank.

***42. CONTINGENT LIABILITIES** (Continued)*

*f. Civil Case Number 1349/Pdt.G/2023/PN Sby registered in Surabaya District Court between PT Alim Investindo (Plaintiff) against PT Bank Maspion Indonesia Tbk (Defendant I), Pardi Kendy (Defendant II), Anita Anggawidjaja, S.H., (Defendant III), Kasikorn Vision Financial Company Pte, Ltd (Co-Defendant I), Kasikornbank Public Company Limited (Co-Defendant II), PT Guna Investindo (Co-Defendant III), Chairman of the Board of Commissioners of the Financial Services Authority of the Republic of Indonesia (Co-Defendant IV), Director General of Legal Administration and Human Rights of the Republic of Indonesia (Co-Defendant V), on 17 July 2025, the Plaintiff and Defendant signed a Settlement Agreement containing an agreement to settle the case/dispute. On 25 July 2025, the Plaintiff and Defendant submitted the Settlement Agreement to Surabaya District Court for review by the Judge and a decision. On 1 August 2025, the Judge issued a Settlement Decision, thus declaring the case settled and having permanent legal force.*

*g. On 20 June 2025, the Bank got Civil Case–Number: 13/Pdt.Sus-Gugatan Lain Lain/2025/PN.Niaga Sby Jo.Number 14/Pdt.Sus-Pembatalan Perdamaian/2024/PN.Niaga Sby Jo. Number: 93/Pdt.Sus-PKPU/2022/PN.Niaga Sby, where the Curator Team of Yenny Theresya Sunaryo (In bankruptcy) sued Bank (Defendant I) regarding Bank as a separatist creditor having conducted an auction after the insolvency period ended on 20 March 2025, in reality Bank conducted an auction on 19 March 2025, before the insolvency period ended. Bank has received the first court summons which will be held on 2 July 2025. Until now, the case is still in process in court and awaiting the decision.*

*h. On 8 April 2025, the Bank got Civil Case–Number 360/Pdt.G/2025/PN Sby. The lawsuit was filed by Judo Rukmono Denny (Plaintiff) against former debtor Soegiarto Putro Wibowo (Defendant) and the Bank as co-Defendant, the trial process is still ongoing.*

*i. On 10 June 2025, the Bank got Civil Case – Number: 624/Pdt.G/2025/ PN.Sby. Lawsuit for unlawful acts filed by H. Abd Syakur (Plaintiff) against former debtor Sugi Wijaya (Defendant) and the Bank as Defendant II, the trial process is still ongoing.*

*Management believes that the issue/legal case above would not give any material impact to financial, wealth and going concern of the Bank.*

## 43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

a. Pada tanggal 19 Desember 2005, Bank mengadakan perjanjian penyelenggaraan ATM Bersama dengan PT Rintis Sejahtera. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM Bersama di seluruh Indonesia. Perjanjian tersebut berlaku untuk periode dua tahun sejak tanggal perjanjian dan secara otomatis diperpanjang untuk jangka waktu yang sama.

b. Pada tanggal 8 Juni 2010, Bank mengadakan perjanjian kerja sama dengan PT Finnet Indonesia tentang Layanan Penerimaan Tagihan *Biller* Elektronis dengan Sistem *Host to Host* yang diperbarui paling akhir pada 2 November 2016. Dalam perjanjian tersebut, Bank dapat melakukan penerimaan pembayaran jasa layanan *Biller* dari pelanggan melalui *channel* bank.

c. Pada tanggal 18 Desember 2012, Bank mengadakan perjanjian penyediaan aplikasi *online banking* dengan PT Sarana Pactindo ("PAC"). Dalam perjanjian tersebut, Bank akan menggunakan fasilitas dan layanan aplikasi *online banking* melalui berbagai macam *electronic channel* yang disediakan PAC.

   Perjanjian tersebut berlaku untuk periode 3 tahun sejak tanggal 1 bulan berikutnya dari tanggal mulai layanan *electronic channel*. Perjanjian ini secara otomatis diperpanjang untuk jangka waktu satu tahun berikutnya.

d. Pada tanggal 1 September 2016, Bank mengadakan perjanjian kerja sama dengan PT Pembayaran Lintas Usaha Sukses ("PT PLUS") mengenai layanan penerimaan pembayaran tagihan melalui Fasilitas Electronic Channel bank Lain dengan menggunakan Bank Maspion Virtual Account ("MAVA").

   Dalam perjanjian tersebut, Bank akan menyediakan MAVA untuk menerima pembayaran tagihan dari pengguna layanan PT PLUS dengan memanfaatkan Fasilitas Electronic Channel Bank Maspion dan/atau bank lain. Perjanjian ini secara otomatis diperpanjang untuk jangka waktu satu tahun berikutnya.

e. Pada tanggal 2 Mei 2018, Bank mengadakan perjanjian kerjasama dengan PT Rintis Sejahtera terkait kartu debit domestik dalam rangka implementasi Gerbang Pembayaran Nasional ("GPN"). Berdasarkan perjanjian ini, Bank memanfaatkan fasilitas jaringan sehingga nasabah dapat melakukan transaksi dalam rangka GPN.

## *43. SIGNIFICANT AGREEMENTS*

*a. On 19 December 2005, the Bank entered into a Joint ATM agreement with PT Rintis Sejahtera. Based on this agreement, the Bank will utilize a joint ATM network throughout Indonesia. The agreement is for a period of two years from the agreement date and renewable automatically for the same length of period.*

*b. On 8 June 2010, the Bank entered into a cooperation agreement with PT Finnet Indonesia regarding Electronic Biller Bill Receiving Service with Host to Host System which was updated at the latest on 2 November 2016. Under the agreement, the Bank can receipt Biller service payments from customers through the Bank's channel.*

*c. On 18 December 2012, the Bank entered into an online banking application provider agreement with PT Sarana Pactindo ("PAC"). Based on this agreement, the Bank will utilize online banking facilities and application services through various electronic channels which are provided by PAC.*

*The agreement is valid for 3 years started from the first day of the following month after the electronic channel has been delivered. This agreement is automatically renewed for the next one-year period.*

*d. On 1 September 2016, the Bank entered into a cooperation agreement with PT Payment Lintas Usaha Sukses ("PT PLUS") regarding bill payment acceptence services through other banks' Electronic Channel Facilities using Bank Maspion Virtual Accounts ("MAVA").*

*In the agreement, the Bank will provide MAVA to receive bill payments from PT PLUS service users by utilizing the Electronic Channel Facility of Maspion Bank and/or other banks. This agreement is automatically renewed for the next one-year period.*

*e. On 2 May 2018, the Bank entered into an agreement with PT Rintis Sejahtera related to domestic debit cards for implementation of National Payment Gate (GPN). Based on this agreement, the Bank will utilize network facilities for their customers to make GPN transactions.*

**43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN** (Lanjutan)

f. Pada tanggal 29 Juni 2018, Bank mengadakan perjanjian layanan debit dalam Jaringan Link dengan PT Jalin Pembayaran Nusantara. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat layanan debit dalam Jaringan Link, dimana bank dapat bertindak sebagai *Issuer* dan/atau *Aquirer*.

g. Pada tanggal 27 Agustus 2020, Bank mengadakan perjanjian kerja sama dengan PT Dompet Anak Bangsa *tentang* Layanan *Top Up* Gopay Melalui Fasilitas Bank. Dalam perjanjian tersebut, Bank akan memberikan kemudahan bagi nasabah Bank untuk melakukan *top up* Gopay menggunakan fasilitas Bank.

h. Pada tanggal 30 Desember 2021, Bank menunjuk PT Sigma Cipta Caraka (Telkomsigma) untuk melaksanakan implementasi "*Core Banking System*, *Banking Integration Services*, *Reporting Solution & Managed Service*". Perjanjian kerjasama telah ditandatangani pada tanggal 28 Februari 2023.

i. Pada tanggal 16 Desember 2022, Bank menyetujui penawaran terkait Lisensi *Oracle* dan *Manage Service* BI Fast dari PT Sigma Cipta Caraka (Telkomsigma). Perjanjian kerjasama telah ditandatangani pada tanggal 28 Februari 2023.

j. Pada tanggal 15 Maret 2024, Bank mengadakan perjanjian kerja sama dengan Moody's Analytics Singapore Pte Ltd mengenai implementasi produk *software* Moody's *CreditLens* dan aktifitas konsultasi untuk kalibrasi ulang atas model EDFX Moody's.

***43. SIGNIFICANT AGREEMENTS*** *(Continued)*

*f. On 29 June 2018, the Bank entered into a debit service agreement in Link network with PT Jalin Pembayaran Nusantara. Based on this agreement, the Bank will utilize debit service benefit in Link network, where the Bank can act as an Issuer and/or Aquirer.*

*g. On 27 August 2020, the Bank entered into a cooperation agreement with PT Dompet Anak Bangsa regarding Gopay Top up Services Through Bank Facilities. Under the agreement, Bank will facilitate gopay top up.*

*h. On 30 December 2021, the Bank appointed PT Sigma Cipta Caraka (Telkomsigma) to carry out the implementation of "Core Banking System, Banking Integration Services, Reporting Solution & Managed Service". The cooperation agreement was signed on 23 February 2023.*

*i. On 16 December 2022, the Bank approved the offer regarding the Oracle License and Manage Service BI Fast from PT Sigma Cipta Caraka (Telkomsigma). The cooperation agreement was signed on 28 February 2023.*

*j. On March 15, 2024, the Bank entered into a cooperation agreement with Moody's Analytics Singapore Pte Ltd regarding the implementation of Moody's CreditLens software products and consulting activities for recalibration of Moody's EDFX model.*

## 44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia:

a. Giro Wajib Minimum ("GWM") dan Rasio Penyangga Likuiditas Makroprudensial ("PLM")

Pada tanggal 31 Desember 2025 dan 2024, GWM Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 20/3/PBI/2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah serta Peraturan Anggota Dewan Gubernur ("PADG") No. 31 Tahun 2025 tanggal 23 Desember 2025 tentang Perubahan Keempat atas PADG No. 24/8/PADG/2022 tanggal 1 Juli 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. (31 Desember 2024: Peraturan Anggota Dewan Gubernur ("PADG") No. 2 Tahun 2023 tanggal 1 April 2023 tentang Perubahan atas PADG No. 24/8/PADG/2022 tanggal 1 Juli 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah) yang masing-masing sebesar:

## *44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:*

*a. Minimum Statutory Reserve ("GWM") and Macroprudential Liquidity Buffer ("PLM")*

*As of 31 December 2025 and 2024, the Bank's Minimum Statutory Reserve complied with Bank Indonesia (BI) Regulation PBI No. 24/4/PBI/2022 dated 1 March 2022 concerning the Fourth Amendment to Bank Indonesia Regulation No. 20/3/PBI/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, and also Regulations Member of the Board of Governors ("PADG") No. 31 Year 2025 dated 23 December 2025 concerning the Fourth Amendment to PADG No. 24/8/PADG/2022 dated 1 July 2022 concerning the Implementation Regulations for Fulfillment of Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units (31 December 2024: Regulations Member of the Board of Governors ("PADG") No. 2 Year 2023 dated 1 April 2023 concerning the Amendment to PADG No. 24/8/PADG/2022 dated 1 July 2022 concerning the Implementation Regulations for Fulfillment of Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units), which are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| GWM | | | *Primary Minimum Statutory* |
| Primer | 5,30% | 6,00% | *Reserves* |
| Harian | 0,00% | 0,00% | *Daily* |
| Rata-rata | 9,00% | 9,00% | *Average* |
| Insentif*) | -3,70% | -3,00% | *Incentive*) |
| Rasio Intermediasi | | | *Macroprudential Intermediary* |
| Makroprudensial | 0,00% | 0,00% | *Ratio* |
| Penyangga Likuiditas | | | *Macroprudential Liquidity* |
| Makroprudensial | 4,00% | 5,00% | *Buffer* |
| Valuta asing | | | *Foreign currency* |
| GWM | | | *Primary Minimum Statutory* |
| Primer | 4,00% | 4,00% | *Reserves* |
| Harian | 2,00% | 2,00% | *Daily* |
| Rata-rata | 2,00% | 2,00% | *Average* |

*) Berdasarkan PADG No. 31 Tahun 2025 tanggal 23 Desember 2025, Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga pada tanggal 31 Desember 2025 dan 2024 Bank mendapatkan insentif berupa kelonggaran GWM masing-masing sebesar 3,7% dan 3%.

*) *Based on PADG No. 31 Year 2025 dated 23 December 2025, the Bank provides funds for specific and inclusive economic activities, therefore on 31 December 2025 and 2024 the Bank gains incentives in the form of GWM allowance by 3.7% and 3%, respectively.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

a. Giro Wajib Minimum ("GWM") dan Rasio Penyangga Likuiditas Makroprudensial ("PLM") (Lanjutan)

Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan likuiditas minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Giro Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dan RIM Target. Berdasarkan PADG No. 24/14/PADG/2022 yang berlaku mulai tanggal 1 November 2022, Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia sebesar 14%.

Rasio GWM Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

*a. Minimum Statutory Reserve ("GWM") and Macroprudential Liquidity Buffer ("PLM") (Continued)*

*Macroprudential Liquidity Buffer (PLM) is the minimum reserves that should be maintained by the Bank, in form of Certificates of Bank Indonesia (SBI), Certificate of Bank Indonesia Deposit (SDBI), Treasury Bills (SBN), which is determined by Bank Indonesia percentage of third-party funds (DPK). Macroprudential Intermediary Ratio (RIM) is the Minimum Statutory Reserve that should be maintained by the Bank in the form of Current Account with Bank Indonesia at a certain percentage of DPK calculated based on the difference between the Bank's RIM and the targeted RIM. Referring to PADG No. 24/14/PADG/2022 which is effective from 1 November 2022, RIM deposit is imposed if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIM is above the maximum of RIM targeted by Bank Indonesia (94%) provided that the Capital Adequacy Ratio (CAR) is below BI Incentive CAR's requirement of 14%.*

*The GWM ratios of Bank as of 31 December 2025 and 2024 are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| GWM Primer | 7,44% | 6,31% | *Primary Minimum Statutory Reserves* |
| Harian | 0,00% | 0,00% | *Daily* |
| Rata-rata | 11,14% | 9,31% | *Average* |
| Insentif*) | -3,70% | -3,00% | *Incentive*) |
| Rasio Intermediasi Makroprudensial | 0,00% | 0,00% | *Macroprudential Intermediary Ratio* |
| Penyangga Likuiditas Makroprudensial | 24,05% | 30,88% | *Macroprudential Liquidity Buffer* |
| Valuta asing | | | *Foreign currency* |
| GWM Primer | 4,26% | 4,27% | *Primary Minimum Statutory Reserves* |
| Harian | 2,00% | 2,00% | *Daily* |
| Rata-rata | 2,26% | 2,27% | *Average* |

Bank telah memenuhi ketentuan Bank Indonesia tentang GWM.

*The Bank has complied with Bank Indonesia regulations concerning the GWM.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

b. Kredit yang diberikan berdasarkan kolektibilitas

*b. Loans by collectability*

| | **31 Desember 2025/ *31 December 2025*** | | **31 Desember 2024/ *31 December 2024*** | | |
|---|---|---|---|---|---|
| | **Pokok/ *Principal*** | **Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*** | **Pokok/ *Principal*** | **Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*** | |
| Individual | 392.049.742 | 155.276.639 | 535.138.914 | 195.654.910 | *Individual* |
| Kolektif | | | | | *Collective* |
| Lancar | 16.587.433.775 | 111.889.005 | 15.220.331.492 | 208.303.956 | *Current* |
| Dalam pengawasan khusus | 363.848.343 | 55.664.659 | 682.783.885 | 59.413.919 | *Special mention* |
| Kurang lancar | - | - | - | - | *Substandard* |
| Diragukan | - | - | - | - | *Doubtful* |
| Macet | - | - | - | - | *Loss* |
| **Jumlah** | **17.343.331.860** | **322.830.303** | **16.438.254.291** | **463.372.785** | ***Total*** |

c. Batas Maksimum Pemberian Kredit ("BMPK")

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan BMPK Bank Indonesia.

*c. Legal Lending Limits ("LLL")*

*As of 31 December 2025 and 2024, the Bank was in compliance with Bank Indonesia's legal lending limits.*

d. Kredit tidak lancar (*Non-Performing Loans*/ "NPL")

*d. Non-Performing Loans ("NPL")*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| Jumlah NPL, bersih | 236.773.103 | 339.484.004 | *Total NPL, net* |
| Rasio NPL bruto | 2,26% | 3,26% | *Ratio of gross NPL* |
| Rasio NPL bersih | 1,37% | 2,07% | *Ratio of net NPL* |

e. Rasio kredit usaha mikro, kecil dan menengah ("UMKM")

Rasio kredit usaha mikro, kecil dan menengah ("UMKM") terhadap jumlah kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024, masing-masing adalah sebesar 5,48% dan 8,74%.

*e. Ratio of micro, small and medium enterprise ("MSME")*

*Ratio of micro, small and medium enterprise ("MSME") credit to total loans as of 31 December 2025 and 2024 were 5.48% and 8.74%, respectively.*

f. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM")

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini, mempertahankan kelangsungan pengembangan bisnis di masa mendatang, untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta untuk memastikan agar struktur permodalan Bank telah efisien.

*f. Capital Adequacy Ratio ("CAR")*

*The primary objectives of the Bank's capital management policy are to ensure that the Bank has a strong capital to support the Bank's current business expansion strategy, to sustain future development of the business, to meet regulator's capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (lanjutan)

f. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") (Lanjutan)

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank 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 Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis.

Rencana Permodalan disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Rencana Permodalan ini memastikan bahwa tingkat permodalan yang cukup dan kombinasi yang kuat dari berbagai komponen permodalan yang berbeda dipertahankan guna mendukung pertumbuhan bisnis ke depan.

Bank telah memenuhi semua persyaratan modal yang diwajibkan untuk tahun yang disajikan.

KPMM pada tanggal 31 Desember 2025 dan 2024 yang dihitung sesuai dengan Peraturan Otoritas Jasa Keuangan adalah sebagai berikut:

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (continued)*

*f. Capital Adequacy Ratio ("CAR") (Continued)*

*Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement and combined with assessment of economic outlooks. Bank will continue to link financial and capital adequacy goals to risk appetite which can be tolerated through the capital planning process method as well as assess the businesses based on Bank's capital and liquidity requirements.*

*The capital needs of the Bank are also planned and discussed on a routine basis supported by data analysis.*

*Capital Planning is prepared by the Directors as part of Bank'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.*

*The Bank has complied with capital requirement for the years presented.*

*CAR as of 31 December 2025 and 2024 calculated in accordance with Financial Service Authority regulation are as follows:*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| **Modal** | | | ***Capital*** |
| Tier I | 6.182.307.662 | 6.240.084.339 | *Tier I* |
| Tier II | 163.594.685 | 150.402.088 | *Tier II* |
| Jumlah modal | 6.345.902.347 | 6.390.486.427 | *Total capital* |
| Aset tertimbang menurut risiko untuk risiko kredit | 13.087.574.770 | 14.119.691.020 | *Risk weighted assets for credit risk* |
| Aset tertimbang menurut risiko untuk risiko pasar | 52.994.250 | 41.034.000 | *Risk weighted assets for market risk* |
| Aset tertimbang menurut risiko untuk risiko operasional | 728.444.630 | 522.175.000 | *Risk weighted assets for operating risk* |
| Jumlah aset tertimbang menurut risiko | 13.869.013.650 | 14.682.900.020 | *Total risk weighted asset* |
| Rasio kewajiban modal minimum (KPMM) sesuai profil risiko | 9,00% | 9,00% | *Minimum capital adequacy ratio (CAR) according to risk risk profile* |

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

f. Rasio Kewajiban Penyediaan Modal Minimum ("KPMM") (Lanjutan)

KPMM pada tanggal 31 Desember 2025 dan 2024 yang dihitung sesuai dengan Peraturan Otoritas Jasa Keuangan adalah sebagai berikut: (Lanjutan)

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

*f. Capital Adequacy Ratio ("CAR") (Continued)*

*CAR as of 31 December 2025 and 2024 calculated in accordance with Financial Service Authority regulation are as follows: (Continued)*

| | **31 Desember 2025/ *31 December 2025*** | **31 Desember 2024/ *31 December 2024*** | |
|---|---|---|---|
| **Alokasi pemenuhan kewajiban modal minimum** | | | ***Allocation of minimum capital adequacy ratio*** |
| Modal inti utama tier 1 (CET-1) | 7,82% | 7,98% | *Common equity tier 1 (CET-1)* |
| Modal inti tambahan tier 1 (AT-1) | 0,00% | 0,00% | *Additional equity tier 1 (AT-1)* |
| Modal pelengkap tier 2 | 1,18% | 1,02% | *Supplementary equity tier 2* |
| Rasio modal inti utama tier 1 (CET-1) | 44,58% | 42,50% | *Common equity ratio tier 1 (CET-1)* |
| Rasio KPMM tier 1 | 44,58% | 42,50% | *Minimum CAR tier 1* |
| Rasio KPMM tier 2 | 1,18% | 1,02% | *Minimum CAR tier 2* |
| Jumlah rasio | 45,76% | 43,52% | *Total ratio* |
| Modal inti utama tier 1 (CET-1) untuk penyangga | 36,76% | 34,50% | *Common equity tier 1 (CET-1) for buffer* |
| **Persentase penyangga yang wajib dipenuhi oleh Bank** | | | ***Percentage of buffer required by Bank*** |
| **Capital Conservation Buffer** | 2,50% | 2,50% | *Capital Conservation Buffer* |

g. Posisi Devisa Neto

Perhitungan PDN didasarkan pada PBI No. 6/20/ PBI/2004 tanggal 15 Juli 2004 sebagaimana telah diubah terakhir dengan PBI 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 dari tagihan dan liabilitas komitmen dan kontinjensi yang dicatat dalam rekening administratif yang didenominasi dalam setiap mata uang asing.

*g. Net Open Position*

*The NOP was calculated based on PBI No. 6/20/ PBI/2004 dated 15 July 2004 which was last amended by PBI No. 17/5/PBI/2015 dated 29 May 2015. Based on this regulation, the Bank is required to maintain Net Open Position ratio of an overall statement of financial position at a maximum of 20% of the total capital.*

*The NOP is the sum of the absolute values, which are stated in Rupiah, of the net difference between the assets and liabilities denominated in each foreign currency and the net difference of the receivables and payables of both commitments and contingencies recorded in the administrative accounts denominated in each foreign currency.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

g. Posisi Devisa Neto (Lanjutan)

PDN Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

*g. Net Open Position (Continued)*

*The Bank's NOP as of 31 December 2025 and 2024 are as follows:*

| Mata uang | 31 Desember 2025/ *31 December 2025* | | | | |
|---|---|---|---|---|---|
| | Aset/ *Assets* | Liabilitas/ *Liabilities* | Nilai bersih/ *Net value* | Nilai absolut bersih/ *Net absolute value* | *Currencies* |
| Dolar Amerika Serikat | 4.968.836.109 | 4.967.412.321 | 1.423.788 | 1.423.788 | *United States Dollar* |
| Euro Eropa | 390.011 | - | 390.011 | 390.011 | *European Euro* |
| Dolar Australia | 163.789 | - | 163.789 | 163.789 | *Australian Dollar* |
| Yuan China | 405.249 | - | 405.249 | 405.249 | *Chinese Yuan* |
| Dolar Hongkong | 29.445 | - | 29.445 | 29.445 | *Hongkong Dollar* |
| Dolar Singapura | 335.733 | - | 335.733 | 335.733 | *Singapore Dollar* |
| Yen Jepang | 36.156 | - | 36.156 | 36.156 | *Japanese Yen* |
| Baht Thailand | 56.576 | - | 56.576 | 56.576 | *Thailand Baht* |
| **Jumlah** | **4.970.253.068** | **4.967.412.321** | **2.840.747** | **2.840.747** | ***Total*** |
| Jumlah modal | | | | 6.345.902.347 | *Total capital* |
| Rasio Posisi Devisa Neto | | | | 0,04% | *NOP as a percentage of capital* |

| Mata uang | 31 Desember 2024/ *31 December 2024* | | | | |
|---|---|---|---|---|---|
| | Aset/ *Assets* | Liabilitas/ *Liabilities* | Nilai bersih/ *Net value* | Nilai absolut bersih/ *Net absolute value* | *Currencies* |
| Dolar Amerika Serikat | 1.952.880.910 | 1.919.741.757 | 33.139.153 | 33.139.153 | *United States Dollar* |
| Euro Eropa | 212.101 | - | 212.101 | 212.101 | *European Euro* |
| Dolar Australia | 137.662 | - | 137.662 | 137.662 | *Australian Dollar* |
| Yuan China | 841.254 | 427.768 | 413.486 | 413.486 | *Chinese Yuan* |
| Dolar Hongkong | 44.916 | - | 44.916 | 44.916 | *Hongkong Dollar* |
| Dolar Singapura | 129.400 | - | 129.400 | 129.400 | *Singapore Dollar* |
| Baht Thailand | 118.589 | - | 118.589 | 118.589 | *Thailand Baht* |
| **Jumlah** | **1.954.364.832** | **1.920.169.525** | **34.195.307** | **34.195.307** | ***Total*** |
| Jumlah modal | | | | 6.390.486.427 | *Total capital* |
| Rasio Posisi Devisa Neto | | | | 0,54% | *NOP as a percentage of capital* |

Rasio PDN pada tanggal 31 Desember 2025 dan 2024 jika menggunakan modal pada tanggal 30 November 2025 dan 2024 adalah sebagai berikut:

*NOP Ratios as of 31 December 2025 and 2024, based on the total capital as of 30 November 2025 and 2024 are as follows:*

| | | |
|---|---|---|
| Jumlah modal 30 November 2025 | 6.362.134.417 | *Total capital - 30 November 2025* |
| Rasio PDN | 0,04% | *NOP Ratios* |
| Jumlah modal 30 November 2024 | 6.634.969.038 | *Total capital - 30 November 2024* |
| Rasio PDN | 0,52% | *NOP Ratios* |

h. Manajemen risiko

**Risiko hukum**

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.

*h. Risk management*

***Legal risk***

*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, or weaknesses in agreements such as the criteria for valid contracts is not fulfilled, and collateral arrangements are inappropriate.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

h. Manajemen risiko (Lanjutan)

**Risiko hukum** (Lanjutan)

Identifikasi risiko hukum dilakukan pada seluruh aktivitas fungsional yang melekat pada perkreditan, pendanaan, *treasury*, operasional, sistem informasi teknologi dan pengelolaan sumber daya manusia.

Identifikasi risiko hukum dilakukan pada seluruh aktivitas fungsional yang melekat pada perkreditan, pendanaan, *treasury*, operasional, sistem informasi teknologi dan pengelolaan sumber daya manusia.

Pengelolaan risiko hukum Bank dilaksanakan oleh Divisi *Legal*. Divisi tersebut melaksanakan fungsi *advisory* yakni memberikan opini serta masukan dari sudut pandang hukum terkait dengan produk atau aktivitas baru dan ketika ada perubahan pada regulasi, melakukan reviu atas perjanjian-perjanjian yang dibuat antara Bank dengan pihak ketiga. Sedangkan penanganan dan penyelesaian kredit bermasalah serta permasalahan hukum di semua lembaga peradilan dilaksanakan oleh Divisi *Special Asset Management*.

**Risiko reputasi**

Risiko reputasi adalah risiko akibat menurunnya *tingkat* kepercayaan *stakeholder* yang disebabkan adanya publikasi negatif terkait dengan kegiatan dan kondisi keuangan Bank maupun persepsi negatif terhadap Bank.

*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 publikasi dan komentar negatif yang muncul dari masyarakat/nasabah dan keluhan nasabah terhadap pelayanan Bank, perilaku karyawan Bank dalam melayani nasabah dan sistem komunikasi Bank.

Pengelolaan *risiko* reputasi dilakukan melalui penyampaian informasi keuangan dan kinerja Bank secara transparan dan akuntabel, peningkatan standar layanan kepada nasabah, menyediakan saluran komunikasi kepada nasabah untuk memberikan masukan kepada Bank, serta memantau pengaduan nasabah termasuk penyelesaiannya.

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

*h. Risk management (Continued)*

***Legal risk** (Continued)*

*Legal risk identification is performed for all functional activities that are inherent to loan, funding, treasury, operational, information technology systems and human resources management.*

*Legal risk identification is performed for all functional activities that are inherent to loan, funding, treasury, operational, information technology systems and human resources management.*

*Management of legal risk is performed by Legal Division. The division conducts advisory function by providing opinions and suggestions in accordance to applicable law related to new product or activity and if there are changes in regulation, reviewing agreements which have been made between Bank and third parties. Meanwhile to handle and complete the settlement of non-performing loans and legal issues in all judiciaries, the Bank appointed Special Asset Management Division.*

***Reputation risk***

*Reputation risk is the risk due to a decrease in the stakeholders' trust that among others are due to negative publications related to bank business activities and financial conditions or negative perceptions against Bank.*

*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 complaints againts the Bank, employee attitude when providing services to customers and the Bank's communication system.*

*Reputation risk management is implemented by submission of the Bank's financial information and performance in a transparent and accountable manner, to enhance the services standard for customers, to provide communication channel for customers in providing advice for Bank and monitor customer complaints including its resolution.*

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

h. Manajemen risiko (Lanjutan)

**Risiko kepatuhan**

Risiko kepatuhan adalah risiko yang terjadi karena Bank tidak mematuhi dan/atau tidak melaksanakan ketentuan internal dan peraturan perundang-undangan. Pada prakteknya risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan, ketentuan kehati-hatian, dan ketentuan lain yang berlaku, seperti:

- Risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum ("KPMM"), Kualitas Aset, Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN), dan Batas Maksimum Pemberian Kredit (BMPK);
- Risiko pasar terkait dengan ketentuan Posisi Devisa Neto ("PDN");
- Risiko lain yang terkait dengan ketentuan eksternal dan internal.

Pengelolaan risiko kepatuhan Bank dilakukan dengan melakukan penilaian tingkat kepatuhan Bank terhadap peraturan otoritas dan perundang-undangan yang berlaku, mengefektifkan peran Satuan Kerja Kepatuhan dan menetapkan kebijakan dan pedoman kerja kepatuhan sebagai acuan dalam melaksanakan manajemen risiko kepatuhan serta menyampaikan informasi peraturan eksternal maupun internal melalui web kepatuhan yang dapat diakses oleh setiap karyawan.

Tabel berikut menjelaskan pemenuhan atas rasio-rasio kepatuhan sesuai dengan Peraturan Otoritas Jasa Keuangan dan Bank Indonesia:

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

*h. Risk management (Continued)*

***Compliance risk***

*Compliance risk is the risk incurred because the Bank has not complied with and/or has not implemented appropriate internal policies and regulations. In practice, compliance risk is inherent to the Bank's risk related to regulations, prudential provisions, and other provisions, such as:*

- *Credit risk related to Capital Adequacy Ratio ("CAR"), Asset Quality, Allowance for Impairment Losses, and Legal Lending Limit (LLL) regulations;*
- *Market risk related to Net Open Position ("NOP") regulations;*
- *Other risks related to external and internal regulations.*

*The Bank's compliance risk management is performed by assessing the Bank's adherence to authority bodies and all prevailing laws, enhancing the effectiveness of Compliance Working Unit, establishing compliance risk policies and guideline in adherence to compliance risk management implementation and also deliver the internal and external information through compliance website that can be access by every employee.*

*The following table explain the fulfillment of the compliance ratio in accordance with Financial Service Authority and Bank Indonesia regulation:*

| | **31 Desember 2025/** ***31 December 2025*** | **31 Desember 2024/** ***31 December 2024*** | |
|---|---|---|---|
| Kewajiban penyediaan modal minimum (KPMM) | 45,76% | 43,52% | *Capital adequacy ratio (CAR)* |
| NPL bruto | 2,26% | 3,26% | *NPL gross* |
| NPL bersih | 1,37% | 2,07% | *NPL net* |
| Giro wajib minimum (Rupiah) | 7,44% | 6,31% | *Minimum statutory reserve (Rupiah)* |
| Giro wajib minimum (valuta asing) | 4,26% | 4,27% | *Minimum statutory reserve (foreign currency)* |
| Rasio intermediasi makroprudensial | 0,00% | 0,00% | *Macroprudential intermediary ratio* |
| Penyangga likuiditas makroprudensial | 24,05% | 30,88% | *Macroprudential liquidity reserve* |
| Posisi devisa neto (PDN) | 0,04% | 0,54% | *Net open position* |

**44. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI INDONESIA** (Lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia: (Lanjutan)

h. Manajemen risiko (Lanjutan)

**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 di masa lalu yang disebabkan oleh risiko stratejik. Pengendalian risiko stratejik dilakukan melalui pemantauan secara berkala terhadap realisasi atas rencana kerja yang sudah ditetapkan dan dilanjutkan dengan evaluasi dari faktor-faktor penyebab kegagalan dan penetapan strategi untuk mencapai rencana kerja yang ditetapkan.

i. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum

Berdasarkan Undang-undang No. 24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia No. 3 (Perpu 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 Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, nilai simpanan yang dijamin untuk setiap nasabah pada satu bank yang semula berdasarkan Undang-undang No. 24 Tahun 2004 ditetapkan maksimum Rp100.000 diubah menjadi maksimum Rp2.000.000.

Pada tanggal 31 Desember 2025 dan 2024, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau di bawah masing-masing sebesar 3,50% dan 4,25%.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No. 3/2008 menjadi Undang-undang.

Beban premi penjaminan Pemerintah yang dibayar oleh Bank untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp36.652.350 dan Rp29.683.616 (Catatan 30).

***44. ADDITIONAL INFORMATION THAT IS NOT REQUIRED BY INDONESIAN ACCOUNTING STANDARDS*** *(Continued)*

*The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards: (Continued)*

*h. Risk management (Continued)*

***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 on the realization of the budget, followed by the investigation of the factors that cause failures.*

*i. Government Guarantee of Obligations of Private Banks*

*Based on Law No. 24 dated 22 September 2004, which was effective on 22 September 2005 and subsequently amended by the Government Regulation-in-Lieu-of Law No. 3 (Perpu No. 3/2008) dated 13 October 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 year 2008 dated 13 October 2008 regarding the Amount of Deposits Guaranteed by the Deposit Insurance Corporation, the guaranteed deposit amount in a bank which previously according to Law No. 24 Year 2004 amounted to a maximum of Rp100,000 was amended to a maximum amount of Rp2,000,000.*

*As of 31 December 2025 and 2024, customer deposits are covered only if the rate of interest is equal to or below 3.50% and 4.25%, respectively.*

*On 13 January 2009, the Government of the Republic of Indonesia has stipulated Perpu No. 3/2008 to become a law.*

*The Government guarantee premiums paid by the Bank for the years ended 31 December 2025 and 2024 amounted to Rp36,652,350 and Rp29,683,616, respectively (Note 30).*

## 45. REKLASIFIKASI LAPORAN KEUANGAN / *45. RECLASSIFICATION OF FINANCIAL STATEMENTS*

Bank melakukan reklasifikasi akun-akun pada laporan posisi keuangan tanggal 31 Desember 2024 sebagai berikut:

*The Bank reclassified accounts in the statement of financial position as of 31 December 2024 as follows:*

| | Dilaporkan sebelumnya/ *As previously reported* | Penyesuaian atas penyajian kembali/ *Restatement adjustments* | Setelah penyajian kembali/ *After restatement* | |
|---|---|---|---|---|
| **Laporan posisi keuangan tanggal 31 Desember 2024** | | | | ***Statement of financial position as of 31 December 2024*** |
| **ASET** | | | | ***ASSETS*** |
| Beban dibayar di muka | 38.282.135 | ( 18.826.184) | 19.455.951 | *Prepaid expenses* |
| Kredit yang diberikan | | | | *Loans* |
| Pihak berelasi | 113.000.000 | 6.694.076 | 119.694.076 | *Related parties* |
| Pihak ketiga | 16.325.254.291 | ( 6.694.076) | 16.318.560.215 | *Third parties* |
| Bunga yang akan diterima | | | | *Interest receivables* |
| Pihak berelasi | - | 832,961 | 832.961 | *Related parties* |
| Pihak ketiga | 86.390.328 | ( 832.961) | 85.557.367 | *Third parties* |
| Aset lain-lain | 549.620.585 | 18.826.184 | 568.446.769 | *Other assets* |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Liabilitas lain-lain | | | | *Other liabilities* |
| Pihak berelasi | - | 3.307.980 | 3.307.980 | *Related parties* |
| Pihak ketiga | 222.653.405 | ( 3.307.980) | 219.345.425 | *Third parties* |
| **Laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada 31 Desember 2024** | | | | ***Statement of profit or loss and other comprehensive income for the year ended 31 December 2024*** |
| Umum dan administrasi | | | | *General and administrative* |
| Pemeliharaan dan perbaikan | 14.260.177 | ( 5.124.182) | 9.135.995 | *Maintenance and service* |
| Penyusutan aset hak guna | 9.164.421 | 5.124.182 | 14.288.603 | *Depreciation of right-of-use assets* |

## 46. TRANSAKSI YANG TIDAK MEMPENGARUHI ARUS KAS / *46. NON-CASH TRANSACTIONS*

Informasi tambahan atas arus kas terkait aktivitas investasi non-kas adalah sebagai berikut:

*Supplementary cash flow information on non-cash Investing activities as follow:*

| | 2025 | 2024 | |
|---|---|---|---|
| **Laporan arus kas** | | | ***Statement of cash flow*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | ***CASH FLOW FROM INVESTING ACTIVITIES*** |
| Reklasifikasi aset tetap ke aset lain-lain - properti terbengkalai | 22.702.322 | - | *Reclassification of fixed assets to other assets – abandoned property* |
| Reklasifikasi aset tetap ke aset lain-lain - aset hak guna | - | 6.733.903 | *Reclassification of fixed assets to other assets – right-of-use assets* |

## 47. INFORMASI PENTING LAINNYA / *47. OTHER SIGNIFICANT INFORMATION*

Sebagaimana telah diungkapkan dalam laporan keuangan tahun sebelumnya, pada tanggal 9 November 2024, Bank mendeteksi adanya malfungsi internal pada layanan BI-Fast yang menyebabkan terganggunya layanan dan menimbulkan kerugian bagi Bank (Catatan 33). Pada tahun 2025, seluruh proses investigasi dan perbaikan atas kejadian tersebut telah diselesaikan, termasuk penguatan pengendalian internal dan peningkatan sistem keamanan siber. Manajemen telah memastikan bahwa seluruh dampak keuangan telah diakui secara memadai pada periode sebelumnya dan tidak terdapat kewajiban maupun eksposur material. Bank tetap melakukan pemantauan dan peningkatan berkelanjutan atas sistem teknologi informasi sebagai bagian dari manajemen risiko operasional. Tidak terdapat dampak terhadap dana nasabah atas kejadian tersebut.

*As disclosed in the previous year's financial report, on 9 November 2024, the Bank detected an internal malfunction in the BI-Fast service, which disrupted services and resulted in losses for the Bank (Note 33). In 2025, all investigations and remediation processes for the incident were completed, including strengthening internal controls and enhancing the cybersecurity system. Management has ensured that all financial impacts have been adequately recognized in the previous period and that there are no material liabilities or exposures. The Bank continues to monitor and continuously improve its information technology system as part of operational risk management. There was no impact on customer funds due to the incident.*

## 48. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab atas penyusunan laporan keuangan ini yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 27 Februari 2026.

## *48. COMPLETION OF FINANCIAL STATEMENTS*

*The management of the Bank is responsible for the preparation of the accompanying financial statements which were completed and authorized for issue by the Bank's Directors on 27 February 2026.*

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Tanubrata Sutanto Fahmi Bambang & Rekan
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***This report is originally issued in Indonesian language***

No. : 00051/2.1068/AU.1/07/0117-5/1/II/2026

**Laporan Auditor Independen**

**Pemegang Saham, Dewan Komisaris dan Direksi**
**PT Bank Maspion Indonesia Tbk**
S u r a b a y a

**Opini**

Kami telah mengaudit laporan keuangan PT Bank Maspion Indonesia Tbk ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Basis opini**

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan 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.

*No. : 00051/2.1068/AU.1/07/0117-5/1/II/2026*

***Independent Auditors' Report***

***Shareholders, Board of Commissioners and Directors***
***PT Bank Maspion Indonesia Tbk***
*S u r a b a y a*

***Opinion***

*We have audited the accompanying financial statements of PT Bank Maspion Indonesia Tbk (the "Bank"), which is comprised of the statements of financial position as of 31 December 2025, and the statements of profit or loss and other comprehensive income, statements of changes in equity and statements of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.*

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Bank as of 31 December 2025, and their financial performance and cash flows for year then ended in accordance with Indonesian Financial Accounting Standards.*

***Basis of opinion***

*We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under these standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph in our report. We are independent to the Bank based on the relevant ethical requirements in our audit of the financial statements in Indonesia, and we have fulfilled other ethical responsibilities under these provisions. We believe that the audit evidence we have obtained are sufficient and appropriate to provide a basis for our audit opinion.*



Tanubrata Sutanto Fahmi Bambang & Rekan (Certified Public Accountant), an Indonesian partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

**Hal audit utama**

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling aspek signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut:

Kerugian kredit ekspektasian ("KKE") – cadangan kerugian penurunan nilai atas kredit yang diberikan

Kami berfokus pada akun ini dikarenakan tingkat kerumitan yang terjadi dalam proses estimasi, dan pertimbangan signifikan yang dibuat oleh manajemen dalam memastikan penyisihan cadangan kerugian penurunan nilai atas kredit yang diberikan. Perhitungan atas penurunan nilai merupakan justifikasi yang diterapkan oleh setiap Bank.

Cadangan penyisihan kerugian penurunan nilai atas kredit yang diberikan yang dinilai secara individual mengalami penurunan nilai ditentukan dengan mengacu pada estimasi penerimaan kas masa depan.

Untuk rekening kredit yang diberikan lainnya yang tidak mengalami penurunan nilai kredit secara individual, termasuk dalam kelompok kredit yang diberikan dengan karakteristik risiko yang sama dan dinilai secara kolektif berdasarkan portofolio menggunakan model internal yang dikembangkan oleh Bank.

Seperti yang dijelakan dalam Catatan 13, Kredit yang diberikan, atas laporan keuangan pada tanggal 31 Desember 2025, cadangan kerugian penurunan nilai atas kredit yang diberikan Bank adalah sebesar Rp322.830.303 ribu.

Cadangan kerugian penurunan nilai atas pinjaman yang diberikan ditentukan oleh Bank berdasarkan kerangka KKE sesuai dengan PSAK 109: "Instrumen Keuangan", seperti yang dijelaskan dalam Catatan 2l, Identifikasi dan pengukuran kerugian penurunan nilai.

Elemen kunci dalam cadangan kerugian penurunan nilai atas pinjaman yang diberikan meliputi:

- Identifikasi kredit yang diberikan yang mengalami penurunan nilai kredit, dan estimasi arus kas masa depan (termasuk nilai realisasi yang diharapkan dari agunan yang dimiliki) yang mendukung perhitungan provisi yang dinilai secara individual; dan

***Key audit matters***

*Key audit matters are those which, in our professional judgment, are the most significant aspects in our audit of the financial statements for the current period. These matters are presented in the context of our audit of the financial statements as a whole, and in formulating our opinion on the related financial statements, we do not express a separate opinion on key audit matters.*

*The key audit matters identified in our audit are outlined as follows:*

*Expected credit lossess ("ECL") - allowance for impairment lossess of loans*

*We focused on this account because of the complexity involved in the estimation process, and the significant judgment made by management in ensuring the allowance for impairment of loans was granted. The calculation for impairment is the justification applied by each Bank.*

*Allowance for impairment losses on loans that are individually assessed for impairment is determined by referring to the estimated futu re cash flows.*

*For other credit accounts that are not impaired individually, they are included in the group of loans with the same risk characteristics and are assessed collectively based on a portfolio using an internal model developed by the Bank.*

*As described in Note 13, Loans, based on financial statements as of date 31 December 2025, the allowance for impairment losses on loans provided of the Bank was Rp322,830,303 thousand.*

*The allowance for impairment losses of loans was determined by Bank based on ECL framework under SFAS 109:" Financial Instruments", as described in Note 2l, Identification and measurement of impairment losses.*

*Key elements in allowances of loans impairment losses includes:*

- *Identification of loans that are impaired, and the estimated future cash flows (including the expected realizable value of the collateral held) that support the calculation of individually assessed provisions; and*



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**Hal audit utama** (Lanjutan)

Kerugian kredit ekspektasian ("KKE") – cadangan kerugian penurunan nilai atas kredit yang diberikan (Lanjutan)

- Penerapan model penurunan nilai yang sesuai untuk akun yang dinilai secara kolektif. Ini termasuk penggunaan asumsi kunci dalam model penurunan nilai (yaitu, staging of accounts, peningkatan risiko kredit yang signifikan, informasi forward-looking), *exposure at default* (EAD), *probability of default* (PD) dan *loss given default* (LGD).

Dalam menentukan KKE, Bank mengadopsi model yang kompleks, menggunakan sejumlah parameter, mengandalkan input data internal dan eksternal, dan menerapkan pertimbangan manajemen yang signifikan dalam menentukan asumsi dan estimasi. Selain itu, kredit yang diberikan dan cadangan kerugian penurunan nilai jumlahnya signifikan terhadap laporan keuangan. Oleh karena itu, kami mengidentifikasi ini sebagai hal audit utama.

Bagaimana audit menangani hal audit utama

Kerugian penurunan nilai mencakup komponen kuantitatif dan kualitatif. Dalam menghitung pencadangan kerugian kredit yang diberikan, Bank menerapkan model kerugian kredit ekspektasian (KKE) yang ditentukan oleh Pernyataan Standar Akuntansi Keuangan 109 (PSAK 109), yang merupakan proses kompleks yang memperhitungkan informasi ke depan yang mencerminkan pandangan Bank tentang potensi masa depan peristiwa ekonomi.

Kami menilai desain dan menguji efektivitas operasi dari kontrol utama atas pencadangan kerugian kredit yang diberikan. Kontrol utama ini termasuk:

- Penilaian kualitas kredit yang diberikan terkait dengan sistem penilaian risiko kredit internal yang telah ditetapkan;
- Persetujuan hasil KKE, termasuk penyesuaian pasca model/overlay manajemen yang diterapkan; dan
- Proses peninjauan dan persetujuan untuk hasil model penurunan nilai; dan
- Proses reviu dan persetujuan atas penetapan tingkat risiko kredit, reviu kinerja kredit dan perhitungan cadangan wajib untuk pinjaman yang dinilai sebagai kredit yang mengalami penurunan nilai.

***Key audit matters*** *(Continued)*

*Expected credit lossess ("ECL") - allowance for impairment lossess of loans (Continued)*

- *Application of an appropriate impairment model for collectively valued accounts. This includes the use of key assumptions in the impairment model (ie, staging of accounts, significant increase in credit risk, forward-looking information), exposure at default (EAD), probability of default (PD) and loss given default (LGD).*

*In determining the ECL, the Bank adopted complex models, employed numerous parameters, relied on internal and external data inputs, and applied significant management judgement in determining assumptions and estimates. In addition, the loans and the allowance for impairment losses are significant to the financial statements. In view of these factors, we identified this as a key audit matter.*

*How audit handles key audit matters*

*Impairment losses include both quantitative and qualitative components. In calculating the provision for credit losses, the Bank applies the expected credit loss model (ECL) as defined by Statement of Financial Accounting Standards 109 (PSAK 109), which is a complex process that takes into account forward-looking information that reflects the Bank's view of potential future economic events.*

*We assess the design and test the operating effectiveness of the primary controls over the provision of credit losses. These main controls include:*

- *Loans quality assessment provided in relation to the established internal credit risk assessment system;*
- *Approval of the ECL results, including post model adjustments/management overlay applied; and*
- *Review and approval process for the results of the impairment model; and*
- *Review and approval process for determining credit risk levels, reviewing credit performance and calculating mandatory reserves for loans assessed as impaired credit.*



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**Hal audit utama** (Lanjutan)

Pekerjaan kami atas penurunan nilai pinjaman termasuk:

- Penilaian metodologi yang diterapkan oleh Bank dalam pengembangan model KKE dibandingan dengan persyaratan PSAK 109;
- Pengujian asumsi kunci dalam model KKE seperti PD, LGD, dan EAD yang dibuat berdasarkan data historis;
- Penilaian kelayakan definisi Bank tentang peningkatan signifikan dalam risiko kredit dan staging dari account melalui analisis tren historis dan perilaku kredit masa lalu dari portofolio pinjaman;
- Perbandingan independen dari informasi ekonomi yang digunakan di dalam dan bobot yang diterapkan pada, skenario forward-looking dalam model KKE terhadap data ekonomi makro yang tersedia;
- Menguji akurasi dan kewajaran hasil model KKE melalui penghitungan ulang yang independen;
- Menilai asumsi utama yang digunakan dalam penyesuaian pasca model/overlay manajemen yang diterapkan untuk mengantisipasi risiko yang tidak dapat diakomodasi sepenuhnya oleh model dengan menguji data pendukung dan perhitungan.
- Untuk sampel kredit yang diberikan yang dinilai secara individual yang diidentifikasi sebagai kredit yang mengalami penurunan nilai, memeriksa dokumen pendukung yang relevan seperti informasi keuangan terbaru dari peminjam atau penilaian agunan yang digunakan sebagai dasar dalam memperkirakan jumlah yang dapat diperoleh kembali dan mengukur penyisihan kerugian kredit yang diberikan; dan
- Perhitungan kembali penyisihan kerugian kredit yang diberikan secara kolektif untuk rekening dan portofolio terpilih pada tanggal pelaporan menggunakan model KKE yang diadopsi oleh Bank.

***Key audit matters** (Continued)*

*Our works on allowance of loans impairment lossess inludes:*

- *Assessment of the methodology applied by the Bank in developing the ECL model compared to the requirements of PSAK 109;*
- *Testing key assumptions in ECL models such as PD, LGD, and EAD based on historical data;*
- *Assessment of the feasibility of the Bank's definition of a significant increase in credit risk and staging of the account through analysis of historical trends and past credit behavior of the loan's portfolio;*
- *Independent comparison of the economic information used in and the weights applied to the forward-looking scenarios in the ECL model against available macroeconomic data;*
- *Test the accuracy and reasonableness of the results of the ECL model through independent recalculation;*
- *Assessing the key assumptions used in the post model adjustment/management overlay which were applied to respond to risks not fully accommodated by the models by testing the supporting data and calculation.*
- *For a sample of individually assessed loans that are identified as impaired credit, examine relevant supporting documents such as recent financial information from borrowers or collateral valuations used as the basis for estimating recoverable amounts and measuring allowance for credit losses granted; and*
- *Recalculation of the collective allowance for credit losses for selected accounts and portfolios at the reporting date using the ECL model adopted by the Bank.*



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**Informasi lain**

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan 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, tanggung jawab kami adalah untuk membaca informasi lain yang terindentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistensian material dengan laporan keuangan 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.

**Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan**

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh Manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, Manajemen bertanggung jawab untuk menilai kemampuan Bank 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 Bank 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 Bank.

***Other information***

*Management is responsible for the other information. The other information comprises the information included in annual report, does not include the 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 financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.*

*In connection with our audit of the 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 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.*

***Responsibilities of management and those charged with governance's of financial statements***

*The Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for internal controls deemed necessary by the Management to enable the preparation of financial statements that are free from material misstatement, whether caused by fraud or error.*

*In preparing of the financial statements, the Management are responsible for assessing the Bank's ability to maintain its business continuity, disclosing, in accordance with the conditions, matters relating to business continuity, and using the going concern accounting basis, unless the Management has the intention to liquidate the Bank or terminate the business. operation, or have no realistic alternative but to carry it out.*

*Those charged with governance are responsible for overseeing the Bank's financial reporting process.*



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**Tanggung jawab auditor terhadap Audit atas laporan keuangan**

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan 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 mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, 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 kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

***Auditors' responsibility for the audit of financial statements***

*Our objective is to obtain reasonable assurance about whether the 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. Adequate assurance is a high level of assurance, but is not a guarantee that an audit performed in accordance with the Standards of Auditing will always detect material misstatements when they exist. Misstatements may be due to fraud or error and are considered material if, individually or in the aggregate, it can be reasonably expected to influence the economic decisions taken by users based on the financial statements.*

*As part of an audit based on the Auditing Standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:*

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures that are responsive to these risks, and obtain sufficient appropriate audit evidence to provide a basis for our opinion. The risk of not detecting a material misstatement due to fraud is higher than that caused by error, as fraud may involve collusion, forgery, omission, misstatement, or neglect 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 Bank's internal control.*



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**Tanggung jawab auditor terhadap Audit atas laporan keuangan** (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 Bank 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 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 Bank tidak dapat mempertahankan kelangsungan usaha.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh Manajemen.

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengkomunikasikan 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 mengkomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

***Auditors' responsibility for the audit of financial statements*** *(Continued)*

- *Conclude the appropriate use of the going concern accounting basis by the Management and, based on the audit evidence obtained, whether there is a material uncertainty related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. When we conclude that there is a material uncertainty, we are required to draw attention in our auditors' report to the relevant disclosures in the financial statements or, if such disclosures are inadequate, to determine whether it is necessary 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 Bank to be unable to continue as a going concern.*

- *Evaluate the appropriateness of the accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.*

- *Evaluate the overall presentation, structure and content of the financial statements, including their disclosures, and whether the financial statements reflect the underlying transactions and events in a manner that achieves fair presentation.*

*We communicate to those charged with governance regarding, such as, the planned scope and timing of the audit, as well as significant audit findings, including any significant deficiencies in internal control identified by us during the audit.*

*We also provide a statement to those charged with governance that we have complied with the relevant ethical requirements regarding independence, and communicate all relationships, and other matters that we reasonably deem to affect our independence, and where relevant, related safeguards.*



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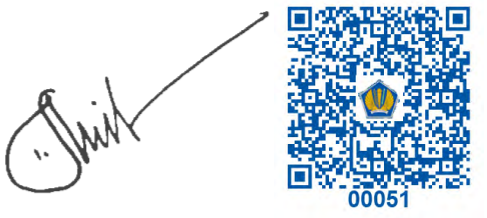
**Tanggung jawab auditor terhadap Audit atas laporan keuangan** (Lanjutan)

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 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 mengkomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

***Auditors' responsibility for the audit of financial statements*** *(Continued)*

*In terms of matters communication to those charged with governance, we determine those matters which are most significant in the audit of the current period's financial statements and therefore constitute the principal audit matters. We describe key audit matters in our auditors' report, unless law or regulation prohibits public disclosure of the matter or when, in very rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of communicating it would be is reasonably expected to outweigh the public interest benefit of the communication.*

*Kantor Akuntan Publik*
*TANUBRATA SUTANTO FAHMI BAMBANG & Rekan*




E.Wisnu Susilo Broto, SE, Ak, M.Ak, CPA, CA
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27 Februari 2026/ *27 February 2026*



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2025

# Laporan Tahunan Terintegrasi
Integrated Report

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